

**These documents are needed for everyone living in the property**

**Estos documentos son necesario para todos los que viven en la propiedad**

**1. Picture I.D. for all adults living in the household/Identificación con foto para todo adulto**

**2. Social Security Card for everyone/Tarjeta de Seguro Social para todos**

**3. Birth certificate for everyone /Acta de Nacimiento-para todos**

**4. Proof of household income for everyone/ Comprobante de ingreso para todos**

1. Paystubs/Talanarios de pago
2. Cash assistance from welfare/Asistencia en efectivo del welfare
3. Food stamps/Estampillas de Alimentos
4. Child support/Pension alimenticia
5. Unemployment/Desempleo
6. SSI
7. Social Security/Seguro Social
8. Pension/Pension

**5. Bank statements (2 most recent months) / Estados de curenata bancarios (2 meses recientes)**

**6. Utility bills/Biles de utilidades**

**Pre -Purchase/Pre-Comprador**

**Agreement of Sale / Acuredo de venta**

**Home Inspection Report / Reporte de Inspeccion**

**Federal tax returns (last two year) / Impuesto Federales (los ultimos dos años)**

**Welcome to Congreso: Client Registration**

Program: \_\_\_\_\_

We ask these questions to better serve you and understand our community's needs. Your information will be kept confidential. If you don't want other Congreso staff to know your answer, please select "prefer not to say." Client data helps us to keep providing services.

Today's Date: \_\_\_\_\_

First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_ Last Name(s): \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_ Email: \_\_\_\_\_  
MM/DD/YYYY

Home Address: \_\_\_\_\_ Zip Code: \_\_\_\_\_

**Gender:** *how you identify*

- Female  Male  Transgender  
 Self-describe: \_\_\_\_\_  
 Prefer not to say

**Primary Language:**

- English  Spanish  Other: \_\_\_\_\_  
 Prefer not to say

**Hispanic and/or Latino/a/e:**

- Yes  No  Prefer not to say

**Race:** *Do you also identify as any of the following?*

- Asian  
 Black and/or African American  
 Indigenous Peoples of the Americas  
 Native Hawaiian and/or Other Pacific Islander  
 White and/or Caucasian  
 None  
 Prefer not to say

**Education:** *current or last level completed*

- PreK – 5<sup>th</sup> grade  
 6 – 8<sup>th</sup> grade  
 Some high school (*did not graduate*)  
 Obtained High School Diploma or GED/HSE  
 Vocational training (*HVAC, Plumbing*): \_\_\_\_\_  
 Some college (*did not graduate*)  
 Associate's degree  
 Bachelor's degree  
 Master's degree or higher  
 Prefer not to say

**Employment Status:**

- Unemployed (*including students, retirees, etc*)  
 Self-employed  
 Employed full time  
 Employed part time  
 Employed seasonally/Temp worker  
 Other: \_\_\_\_\_  
 Prefer not to say

**Household Income:**

\$ \_\_\_\_\_  Weekly  Monthly  Yearly

**Public Benefits and Other Income Sources:** *choose all that apply*

- Receiving disability benefits (*SSI, SSDI, other disability*)  
 Receiving public benefits (*SNAP, Cash assistance, TANF, etc.*)  
 I'm 65+ yrs old with retirement income (*SSA, pension, private, etc.*)  
 None of these

**Housing Status:** *for you and/or your household*

- Renting  
 Household owns home  
 Unhoused (*shelter, street, etc.*)  
 Temporary housing (*hotel, couch-surfing/staying with family or friends*)  
 Other: \_\_\_\_\_  
 Prefer not to say

**Do you have a doctor or healthcare provider(s)?**

- Yes  No  Prefer not to say

**Number of Household Members** (*including yourself*): \_\_\_\_\_

**Number of Children (0-18 yrs) in the Household:** \_\_\_\_\_

**Please List Children's Schools:** \_\_\_\_\_

**Are you registered to vote?**

- Yes  No  Unsure  Prefer not to say

**How did you hear about Congreso?**

- Word of mouth  Social media  Congreso's website  
 I was referred  Email  Community event  
 Prefer not to say  Other: \_\_\_\_\_

YES, I agree to receive automated SMS text messages from Congreso about programs and events.

*Message and data rates may apply. Message frequency may vary. Reply STOP to opt-out at any time. View our terms and privacy policy at [www.congreso.net](http://www.congreso.net).*

YES, I want to join the Congreso email list-serv for information on programs and events. *Opt-out at any time by following the steps provided.*





## **AUTHORIZATION, DISCLOSURES, AND PRACTICES**

### **CONFLICT OF INTEREST DISCLOSURES**

#### *WHOWEARE*

**CONGRESO is a nationally recognized multi-service organization. Congreso's goal is to alleviate poverty and promote economic self-sufficiency to ensure that our most vulnerable populations have the educational credentials and workforce skills to compete in a global economy. Congreso places the client at the center for all decisions and achieves its goals through measuring client outcomes and creating strategic partnerships. Congreso is an established leader of education, workforce, and health, behavioral health, and safety services**

#### *HOUSING COUNSELING AGREEMENT*

By participating in our homebuyer education program, you are agreeing to receive counseling, education, information, and application assistance, including computations, assessments and procurement of services, in connection with your pursuit of (a) a home purchase, (b) qualifying for a mortgage loan or other homebuyer assistance program (c) obtaining better loan terms with your current mortgage loan or (d) preventing a home foreclosure. While you are welcomed and encouraged to do so, you are in no obligation to participate in any grant programs, or other services. Congreso de Latinos Inc. is not obligated to enroll you in any other program as a result of your participation in any homeownership education program or services render at our Housing Department.

#### *REAL ESTATE DEVELOPMENTS PROJECTS AND OTHER GRANT PROGRAMS*

Congreso De Latinos Inc. does not own or develop any real estate property for the purpose of renting or selling.

#### *EXCLUSIVE PARTNERS*

Congreso De Latinos Unidos, Inc does not hold any formal exclusive or financial partnerships or affiliations with any outside agencies such as mortgage companies and brokers aside from its funders listed in the funding section below. Congreso de Latinos Unidos, Inc. does receive client referrals from other organizations, banks, and realtors in the area.

Clients are not obligated to receive, purchase, or utilize any other service offered by Congreso or its exclusive or financial partners in order to receive housing counseling services.

All persons in a Position of Trust at Congreso de Latinos Unidos, Inc. including a director, employee, officer, contractor, volunteer, agent of a participating agency or the spouse, child or business partner of any individual holding these positions must avoid any action that might result in, or create the appearance of, administering the housing counseling operation for personal or private gain.

It is a conflict of interest for any of the above parties to provide preferential treatment to any organization or person, or to undertake any action that might compromise the agency's ability to ensure compliance with the Conflict-of-Interest requirements stated herein and to serve the best interests of its clients.



A conflict of interest would arise if the director, employee, officer, contractor, volunteer or agent of a participating agency, or the spouse, child or business partner of any individual holding these positions of trust or any organization in which these persons serves as an employee (other than with the participating counseling agency), or with whom he or she is negotiating future employment, has a direct interest in the client by virtue of their role:

- As the client's landlord;
- As the client's real estate agent or broker;
- As the client's creditor;
- As the client's mortgage broker;
- Loan originator; having a financial interest in, servicing, or underwriting a mortgage on the client's property;
- Owning or purchasing a property that the client seeks to rent or purchase;
- Serving as a collection agent for the client's mortgage lender, landlord or creditor.

#### **PROGRAM FEE**

- All Personal counseling sessions are free of charge.
- A Credit Report fee is assessed if your credit report is ordered by Congreso De Latinos Inc. (Pre-Purchase - \$\_\_\_\_\_ for an individual report and \$\_\_\_\_\_ for joint credit report; Rental Services \$\_\_\_\_\_ for an individual.
- This fee may be waived if you meet very low-income criteria

#### **FUNDING SOURCES**

A "fees for services" arrangement currently exists between Congreso De Latino, Inc. and the following The Division of Housing and Community Development, The Pennsylvania Housing Finance Agency, The Office of Homeless Services, and Unidos US.

In addition, we received a \$500.00 fee from PFHA for every homebuyer workshop facilitated by Congreso.

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### **PRIVACY POLICY AND AUTHORIZATION**

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Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

#### **Confidentiality and Security**

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and



to guard against unauthorized access. We used locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

#### Services We Provide

- **Pre-purchase counseling Assistance with establishing and maintaining a household budget; and savings account related to buying a first home.**
- **Foreclosure and mortgage delinquency counseling Foreclosure and mortgage delinquency counseling to address individual and neighborhood devaluation; borrowers with predatory loans; change in family status (such as divorce) or under or unemployment.**
- **Post-purchase counseling (non-delinquency)**
- **Group Education buying/lending process and fair housing laws and regulations; recognizing and avoiding predatory lending and other fraudulent practices related to buying a first home.**
- **Credit - negative credit or to establish credit**
- **Fair housing laws and regulations**
- **Recognizing and avoiding predatory lending**

#### Information We Collect

We collect personal information to

- **support our financial fitness counseling,**
- **assist in qualification for our affordable home development projects**
- **perform a mortgage affordability assessment**
- **assist you in shopping for and obtaining a home mortgage from a lender.**

We collect personal information about you from the following sources:

- **Information we receive from you on applications or other forms,**
- **Information we receive from a consumer reporting agency,**
- **Information we receive from independent third parties authorized by you to provide us with your information.**

#### Information We Disclose

We may disclose the following kinds of personal information about you:

- **Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts, and income;**
- **Information we receive from consumer reporting agency, such as your credit bureau reports, your credit history, and your creditworthiness.**

#### To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- **Financial service providers, such as companies engaged in providing home mortgage or home equity loans,**
- **Others, such as nonprofit and/or governmental organizations involved in community development, but only for program review auditing, research, and oversight purposes.**
- **We may also disclose personal information about you to third parties as permitted by law.**

**Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information**

**Please indicate in the box below your privacy choice:**

In connection with determining my ability to obtain a mortgage loan, I (we)

Authorize

Do not authorize

Congreso De Latinos Inc. to share with potential mortgage lenders, governmental agencies and/or other non-profit agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. If authorized, these lenders may contact me to discuss loans for which I may be eligible for, and these non-profit and governmental agencies may contact me for program evaluation purposes or offer other services. I understand I may revoke my consent to these disclosures by notifying Congreso de Latinos, Inc. Housing Counseling Program in writing.

**Credit Reporting Authorization**

In connection with my request to receive housing counseling and my pursuit to (a) purchase real property and/or obtain a mortgage loan, and/or (b) receive mortgage delinquency counseling and/or post-purchase and refinance counseling, and (c) for review purposes lasting up to 3 years from the date of the initial counseling session, I (we)...

Authorize

Do not authorize

Congreso De Latinos, Inc. to obtain a copy of my/our credit report.

---

Print Applicant Name

---

Applicant's Signature

---

Date

---

Print Housing Counselor

---

Housing Counselor Signature

---

Date



**CONSENT TO RELEASE INFORMATION**

Counselor's Name: \_\_\_\_\_

Client's Name: \_\_\_\_\_  
(Print client's name)

I, \_\_\_\_\_ resident of \_\_\_\_\_  
Client's Name Address

do hereby request that \_\_\_\_\_  
Name & Organization to which information will be provided (Lender)

release all information regarding my account number: \_\_\_\_\_

**Congreso De Latinos Unidos, Inc.**  
**216 W. Somerset Street**  
**Philadelphia, PA 191333**

**ATTN:** \_\_\_\_\_

**Email:** \_\_\_\_\_

I acknowledge that the information obtain will be used solely by **Congreso De Latinos Unidos, Inc.** and the Lenders for the purpose of assisting in the creation of housing counseling plan.

I understand that this Release of Information is subject to revocation at any time, or one year of the date of signing, except to the extend that action has been taken in reliance thereon.

I hereby release the party from whom information is requested for any and all liability which might accrue as a result of the disclosure of such information to **Congreso De Latinos Unidos, Inc.** I will hereby certify that I have read the foregoing "Release" or it has been read to me and I fully understand its contents and meaning.

Client's Signature: \_\_\_\_\_ Date of Consent: \_\_\_\_\_



City of Philadelphia, Division of Housing and Community Development  
**Foreclosure Prevention Counseling Form**

**SaveYourHomePhilly! Hotline, 215-334-HOME(4663)**

Housing Counseling Agency:

I, housing counselor (Name & Phone Number), \_\_\_\_\_ certify that I provided and explained the following information as an integral part of pre-purchase and homeowner services counseling:

**Please contact the Save Your Home Philly! Hotline, 215-334-HOME (4663),** to be referred to a City funded housing counseling agency for free assistance when you first experience difficulties paying your mortgage or City taxes (real estate/water). The Housing Counseling agencies listed on the flip-side of this page can also assist you filing out the required applications in hopes of curing the default.

**Mortgage Delinquency Notices**

- **Act 6 Notice/Notice of Intention to Foreclosure (FHA Loans)**: Sent when you are 60 days behind in your mortgage payments.
- **Act 91 Notice (Conventional Loans)** Sent when you are three (3) months delinquent with your conventional loan, advising homeowners to apply for a HEMAP loan (Homeowners Emergency Mortgage Assistance Program), administered by the Pennsylvania Housing Finance Assistance Agency (PHFA).
  - **HEMAP**: loan to bring the mortgage current for homeowners who, through no fault of their own, are financially unable to make their mortgage payments and are in danger of losing their homes to foreclosure. HEMAP is a loan program to prevent foreclosure. Client must be a good prospect for repayment mortgage.

**Mortgage Foreclosure Complaint and the Diversion Program** When a foreclosure complaint is filed in the City of Philadelphia, the owner-occupant is served with the complaint and given a date to appear for a Conciliation Conference in City Hall. The owner-occupant is also notified to call the SaveYourHomePhilly! Hotline, to schedule an appointment with a City funded housing counselor, at no cost, in order to participate in the Conciliation Conferences. The housing counselor will review your case for options such as:

- **Reinstatement** – paying the entire past due amount.
- **Forbearance Agreement** (formal and informal) - temporarily suspend or reduce your monthly mortgage payments for a specific period of time.
- **Repayment Plan** - Repay past due amount plus current mortgage over several months.
- **Loan Modification** – modifies loan terms to make it sustainable.
- **Partial Claim** (FHA only) – Interest free loan to make mortgage current.
- **Refinancing**: Getting a new loan to satisfy the previous one.
- **Assumption**: process by a qualify borrower takes over someone else’s mortgage.

**Real Estate Taxes and other Municipal Liens payment programs** The City is required to mail proper past dues notices to all homeowners before filing a court action. When a foreclosure complaint is filed in the City of Philadelphia, the owner-occupant is served with the complaint (rule to show cause) and given a date to appear for a Rule Returnable Hearing in City Hall. The owner-occupant is also notified to call the SaveYourHomePhilly! Hotline, to schedule an appointment with a City funded housing counselor, at no cost, in order to seek help with submission of:

- Owner-occupied Real Estate Payment Agreement (“OOPA”);
- Installment Plan (for current year taxes);
- Senior Citizens Low-Income Property Tax Freeze and Water Senior Citizen Discount;
- Homestead Exemption, Longtime Owner Occupants Program (“LOOP”);
- Tax Deferral;
- Property tax/Rent Rebate;
- Water Revenue Assistance Program and Tiered Assistance Program (TAP);
- Utility Emergency Services Fund (UESF);
- Homeowners Emergency Loan Program (HELP).

Client Signature \_\_\_\_\_

Date \_\_\_\_\_

# Authorization, Disclosure, Privacy Statement (3-in-1)

## MY PERSONAL INFORMATION AND COUNSELING SERVICES

By signing this form I agree to share my personal financial and other private information. Signing this form also allows lenders and the Counseling Agency to discuss my accounts, credit, and finances, and to share my nonpublic personal information, described in the Privacy Policy provided with this authorization.

I understand that funders provide grants to make the counseling services possible, and that the Counseling Agency shares my information with these funders. These funders review Counseling Agency files, including my file, and may contact me to evaluate the counseling services that I receive.

I authorize my Counselor and the Counseling Agency to negotiate for me. The counseling services are offered free of charge, and neither the Counselor, nor the Counseling Agency, guarantees any result or outcome. I may be referred to other housing agencies for their services.

I understand that my Counselor cannot offer me legal or other professional advice or representation. If I need legal or other professional services I can ask my Counselor for information about referral services.

### Counseling Services Checklist

Client must initial all items that are applicable:

I have been verbally advised of the fee schedule, if any, prior to services being provided

I have discussed Home Buyer Options and related Pre-Purchase topics and I have received the HUD forms: "Ten Important Questions to Ask Your Home Inspector" & "For Your Protection: Get a Home Inspection"

I have received and reviewed a copy of the Fair Housing Pamphlet

I understand that the counselor will discuss my budget with me and I will receive a copy of my budget

I understand that the counselor will discuss my Action Plan with me and I will receive a copy of my Action Plan

I understand the counselor will explain the next steps needed to reach my financial goal to my satisfaction

Homebuyer Counseling

Homebuyer Education

Homeowner Counseling

Homeowner Education

Delinquency and Default Counseling

Delinquency and Default Education

Reverse Mortgage Counseling

Fair Housing Education

Tenant Counseling

Homelessness and Displacement Counseling

I want to buy a home in the next six (6) months

I want to buy a home, but not in the next six (6) months

Other programs, services, or products:

### Counseling Agency Information

Counselor Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Counseling Agency: \_\_\_\_\_

Email: \_\_\_\_\_

RX Client Number: \_\_\_\_\_

Fax: \_\_\_\_\_

### PRIVACY POLICY

This Counseling Agency respects the privacy of the people that come to us for assistance. We understand that the matters you discuss with us are very personal. All spoken and written information shared with us will be managed with our legal and ethical obligations to you taken into consideration. We will not sell your personal information and we only share it to provide you with counseling services.

PHFA

# Authorization, Disclosure, Privacy Statement (3-in-1)

Your "nonpublic personal information" (including total debt information, income, living expenses, and personal information concerning your financial circumstances) will be shared with creditors, funders, and others only after you sign the Counseling Services Authorization. We may also collect, use, and share anonymous aggregated case file information to evaluate our services, to gather valuable research information, and to design future programs.

## Types of Information That We Gather About You:

- Spoken or written information on applications and other documents, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

## You May Opt-Out If You Do Not Want Us to Share Your Information:

- You may "opt-out" to prevent the disclosure of your nonpublic personal information to third parties (such as your creditors).
- If you opt-out we cannot share your nonpublic information and we cannot answer questions from your creditors. We need to share your information to provide you with most services.
- You may opt-out at any time by calling the Counseling Agency at the phone number listed on the Counseling Services Authorization provided with this Privacy Policy.

## How We Use Your Information:

- If you do not opt-out we may share information that we collect about you with your creditors or others if we think it would be helpful to you, would help us counsel you, or when required by funders that make our services possible.
- We may share information about you to anyone as permitted or as required by law (e.g., if a court requires us to provide it with documents).
- Within our organization, we restrict access to your information to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards to protect your information as required by federal and state law.

## Client Authorization

By signing below I authorize my employers, lenders, creditors, servicers, and others to share personal and financial information with my Counselor and the Counseling Agency. I authorize my Counselor and the Counseling Agency to collect information about my accounts and to share this information with others, including funders, as needed to provide counseling services, to seek assistance from programs, or for related products and services. I authorize funders to contact me to evaluate programs that I participate in.

**CLIENT NAME(S):**

1. \_\_\_\_\_  
2. \_\_\_\_\_

**CLIENT SIGNATURE(S):**

\_\_\_\_\_  
\_\_\_\_\_

**DATE:**

\_\_\_\_\_  
\_\_\_\_\_

# Authorization, Disclosure, Privacy Statement (3-in-1)

## CLIENT ENGAGEMENT AGREEMENT

(This agreement is optional and does not impact the rest of the 3-in-1 form)

Today's consumer is searching for real-time information on how to maneuver through the maze of financial products and services, establish or rebuild credit, reduce debt and save for the future. Helping clients reach their potential through a variety of services has never been more essential.

Financial counseling is an emerging field that supports clients as they work towards goals and strive to maximize their financial potential. Through an ongoing, systematic and collaborative process, coaches that specialize in financial capabilities can facilitate changes in clients' financial habits so that they can reach financial security. Participating in a regimented course of financial counseling services can increase the client's sense of well-being and safety through knowledge, and promote changing behaviors that will improve their financial circumstance.

If you are interested in improving your financial capabilities, please agree to the following:

I am willing to commit to at least four sessions (minimum of one hour per session) over the course of 12 months and a minimum of one follow-up survey within three months of the final session.

The first session must be a face-to-face session with a counselor. Upon submission of required documentation, subsequent sessions can be conducted using alternative methods of communication such as: telephone, internet, Skype, Smart Phone, etc.

I understand that my counselor will review and discuss an updated Action Plan for each session, and I will receive a copy.

**CLIENT NAME(S):**

**CLIENT SIGNATURE(S):**

**DATE:**

1. \_\_\_\_\_
2. \_\_\_\_\_

Please ask your counselor about these other types of counseling that may be available to you at this agency.

### One-on One Counseling

### Workshops

- |  |   |
|--|---|
| <input type="checkbox"/> Pre-Purchase  | <input type="checkbox"/> Financial Education                                |
| <input type="checkbox"/> Credit & Budget   | <input type="checkbox"/> Pre-Purchase                                       |
| <input type="checkbox"/> Post Purchase – Non-Delinquency<br>(Home maintenance/Financial Mgt)   | <input type="checkbox"/> Anti-Predatory Lending &<br>Foreclosure Prevention |
| <input type="checkbox"/> Post-Purchase – Foreclosure Mitigation                                | <input type="checkbox"/> Fair Housing/Fair Lending                          |
| <input type="checkbox"/> Reverse Mortgage/HECM   |   |
| <input type="checkbox"/> Rental Topics   |   |
| <input type="checkbox"/> Homeless Assistance   |   |
| <input type="checkbox"/> Financial Education Coaching (after the Financial Education Workshop) |   |

Instructions for counselor: This page can be omitted if the client is not interested in the financial capability process as defined above. In the event your agency does not provide any of the above counseling services, please put "n/a" on the appropriate line.



# For Your Protection: Get a Home Inspection

Name of Buyer (s) \_\_\_\_\_

Property Address \_\_\_\_\_

## Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- evaluate the physical condition: structure, construction, and mechanical systems
- identify items that need to be repaired or replaced
- estimate the remaining useful life of the major systems, equipment, structure, and finishes

## Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required for three reasons:

- to estimate the market value of a house
- to make sure that the house meets FHA minimum property standards/requirements
- to make sure that the house is marketable

## FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you.

## Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

## Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

**I/we understand the importance of getting an independent home inspection. I/we have considered this before signing a contract with the seller for a home. Furthermore, I/we have carefully read this notice and fully understand that FHA will not perform a home inspection nor guarantee the price or condition of the property.**

\_\_\_\_\_ I/We choose to have a home inspection performed.

\_\_\_\_\_ I/We choose not to have a home inspection performed.

X \_\_\_\_\_

Signature & Date

X \_\_\_\_\_

Signature & Date

## IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).



# Protect Your Family From Lead in Your Home



United States Environmental Protection Agency



United States Consumer Product Safety Commission



United States Department of Housing and Urban Development

# Ten Important Questions to Ask Your Home Inspector

## **1. What does your inspection cover?**

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

## **2. How long have you been practicing in the home inspection profession and how many inspections have you completed?**

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

## **3. Are you specifically experienced in residential inspection?**

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

## **4. Do you offer to do repairs or improvements based on the inspection?**

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

## **5. How long will the inspection take?**

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

## **6. How much will it cost?**

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

## **7. What type of inspection report do you provide and how long will it take to receive the report?**

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

## **8. Will I be able to attend the inspection?**

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

**9. Do you maintain membership in a professional home inspector association?**

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

**10. Do you participate in continuing education programs to keep your expertise up to date?**

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.