



Self Help Enterprises
8445 W. Elowin Ct. Visalia, CA 93291
www.selfhelpenterprises.org
(559)651-1000 Fax: (559)651-3634
GATEWAY@selfhelpenterprises.org

Welcome to the GATEWAY! This is our opportunity to ensure that you have the tools to succeed in homeownership. Self Help Enterprises

(SHE) is prepared to provide you with information, coaching and community resources to help you realize the dream of homeownership. Our goal is to help you identify the steps that can lead to the purchase of a home and to assist you in completing those steps.

In order to begin this process, we will need several items from you. Copies of these documents will help us assess your readiness for homeownership and are also needed for developing a detailed plan.

Provide copies of the following items:

- COMPLETED Personal Profile Intake Form (included with this letter) Signed & Dated
- Authorization signed and dated
- All disclosures, signed and dated
- This year's tax forms (all pages) and W-2s
- 1 months' worth of recent Income documentation from all sources (Checkstubs), UI/SDI)
- Verification of income letter from SSI, Retirement, Disability, Welfare
- Divorce/Bankruptcy Documents (all pages), if applicable
- 1 months' worth of recent Bank Statements (checking/savings) for all accounts and all pages

A \$25 fee is required to book a coaching appointment. This fee covers the cost of your credit report and is non-refundable.

The package MUST be completed and returned within 7 calendar days from scheduling your appointment. We cannot begin the coaching process without the requested information. If you do not provide the information by the due date, the appointment will be cancelled and the fee is nonrefundable.

*You may mail, email, fax or bring in your Intake form and copies of your documents. Email address and fax number are shown above. Call 559-651-1000 if you have any questions.

Sincerely,

Homeownership Counselor
encl: Intake forms and disclosures

Working together with low-income families to build and sustain healthy homes and communities.

Note: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please speak with your housing counselor about arranging alternative accommodations.



FILE/CLIENT ID #: _____

Intake Date: _____

SELF-HELP ENTERPRISES

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Personal Information Client Intake Form

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

How did you hear about our housing counseling services?

- ☐ Print Advertisement ☐ Bank ☐ Government (HUD) ☐ Realtor ☐ Staff/Board Member
☐ Walk-in ☐ Friend ☐ Facebook ☐ Newspaper ☐ Internet search ☐ Other (specify): _____

Part I. Your Biographic and Demographic Information**CLIENT 1****Name 1:** _____

Last Name First Name Middle Initial

Street Address: _____

Address and Apartment No. City, State Zip

Mail Address: _____**Email Address:** _____☐ Work Email ☐ Personal Email**Social Security #** - - -

Race: ☐ American Indian/Alaskan Native ☐ Asian ☐ African-American
☐ Native Hawaiian/Pacific Islander ☐ White ☐ Biracial or Multiracial
☐ Other (Specify) _____ ☐ Decline to Answer

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Separated ☐ Widow**Home Phone:** _____**Cell Phone:** _____

Preferred Contact Method: ☐ Cell Phone
☐ Work Phone ☐ Home Phone ☐ Email

Gender: ☐ Male ☐ Female**Date of Birth:** / /**Ethnicity:** ☐ Hispanic ☐ Not Hispanic**Citizenship:** ☐ US Citizen ☐ Green Card ☐ None**Are you a Veteran?** ☐ Yes ☐ No**Are you Disabled?** ☐ Yes ☐ No**CLIENT 2****Name 2:** _____

Last Name First Name Middle Initial

Street Address: _____

Address and Apartment No. City, State Zip

Mail Address: _____**Email Address:** _____☐ Work Email ☐ Personal Email**Social Security #** - - -

Race: ☐ American Indian/Alaskan Native ☐ Asian ☐ African-American
☐ Native Hawaiian/Pacific Islander ☐ White ☐ Biracial or Multiracial
☐ Other (Specify) _____ ☐ Decline to Answer

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Separated ☐ Widow**Gender:** ☐ Male ☐ Female**Date of Birth:** / /**Ethnicity:** ☐ Hispanic ☐ Not Hispanic**Citizenship:** ☐ US Citizen ☐ Green Card ☐ None**Are you a Veteran?** ☐ Yes ☐ No**Are you Disabled?** ☐ Yes ☐ No**Relationship to Client 1:** ☐ Spouse ☐ Significant Other ☐ Relative (specify): _____ ☐ Other: _____**My household type is....**

- ☐ Single female-headed ☐ Single Adult ☐ Married ☐ Cohabiting ☐ Single female-headed household with dependents
☐ Living with non-spousal ☐ Single male-headed household with dependents ☐ Roommates/ unrelated adults
☐ Living with non-spousal family members (parents, siblings, etc.) ☐ Other: (specify) _____

Family household size: _____ **Languages Spoken (specify):** ☐ English ☐ Spanish ☐ Other: _____



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Part II. Your Employment Status**CLIENT 1 – Employment Status**

- ☐ Employed Full-time ☐ Employed Part-time ☐ Employed Seasonally
☐ Unemployed, receiving benefits ☐ Unemployed, not receiving benefits ☐ Self-Employed
☐ Disabled, receiving benefits ☐ Retired ☐ Other (specify): _____

Employer**Name:** _____**Address:** _____

Address City & State Zip

Dates of**Employment:** _____**Work Phone:** () - _____**Previous****Employer:** _____**Address:** _____

Address City & State Zip

Dates of**Employment:** _____**Work Phone:** () - _____**CLIENT 2 - Employment Status**

- ☐ Employed Full-time ☐ Employed Part-time ☐ Employed Seasonally
☐ Unemployed, receiving benefits ☐ Unemployed, not receiving benefits ☐ Self-Employed
☐ Disabled, receiving benefits ☐ Retired ☐ Other (specify): _____

Employer**Name:** _____**Address:** _____

Address City & State Zip

Dates of**Employment:** _____**Work Phone:** () - _____**Previous****Employer:** _____**Address:** _____

Address City & State Zip

Dates of**Employment:** _____**Work Phone:** () - _____**Part III. Your Housing Status and Housing Goals**

- ☐ Renting/Leasing ☐ Homeowner with mortgage(s) ☐ Homeowner (no Mortgage debt)
☐ Renting/Boarder ☐ Living with family (renting/not renting) ☐ Other:

Do you currently receive rental assistance subsidies? ☐ Yes (please specify) ☐ No



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Intake Date: _____

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My housing goal is to:*check all that apply*

- | | | |
|--|--|--|
| <input type="checkbox"/> Buy a home(pre-purchase counseling) | <input type="checkbox"/> Get credit & budget coaching | <input type="checkbox"/> Obtain Rental Housing |
| <input type="checkbox"/> Learn more about managing my money | <input type="checkbox"/> Sustaining homeownership (including maintenance, insurance, budgeting etc.) | <input type="checkbox"/> Other: _____ |

Questions related to your debt /credit history:

- | | | |
|---|----------------------------|---|
| 1. Are there any unpaid judgements/liens or taxes against you? | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| 2. Have you declared bankruptcy? | <input type="checkbox"/> Y | <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> N |
| 3. Are you party to a lawsuit? | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| 4. Have you had a property foreclosed upon in the last 3 years? | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| 5. Are you an endorser or co-endorser of a loan or note? | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| 6. Have you owned a home in the last 3 years? | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| 7. Have you ever co-signed for a home loan? | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| 8. Are you obligated to pay child support, alimony or separate maintenance? | <input type="checkbox"/> Y | <input type="checkbox"/> N |

Part IV. Your Income, Debt and Average Monthly Expenses

Please provide information regarding your income and household debts and expenses below. Remember, every number should represent a monthly calculation (not quarterly or annual).

Income Type	Client 1	Client 2
	Monthly Income	Monthly Income
	Net (After Taxes/Deductions)	Net (After Taxes/Deductions)
1. Salary/wage earnings	\$	\$
2. Rental Income	\$	\$
3. Child support/Alimony	\$	\$
4. Social Security	\$	\$
5. Pension Income	\$	\$
6. Dependent SSI income	\$	\$
7. Disability income	\$	\$
8. Unemployment Income	\$	\$
9. Public assistance income	\$	\$
10. Other:	\$	\$
11. Other:	\$	\$
Total:	\$	\$
Total COMBINED Income:	\$	





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Average Monthly Expenses	Client 1	Client 2
Rent		
Mortgage (Principal/Interest)		
Property Taxes, Insurance, Other		
Household Utilities (Water, gas, electric, trash, home phone, cable/internet)		
Auto Payment(s)		
Auto Insurance		
Auto Repairs		
Alimony/Child Support		
Childcare/Daycare		
Clothing		
Cell Phone		
Credit Cards (Total)		
Eating out		
Entertainment – movies, video		
Food – Groceries		
Gas / Transportation		
Liquor/Cigarettes/Tobacco		
Medical expenses/debt		
Savings		
Student Loans		
Other:		
TOTAL:	\$	\$
Total COMBINED expenses:	\$	

Refer to your COMBINED net income on the previous page. Subtract your COMBINED costs as added on the right. This represents your monthly cash flow. Complete the calculation below:

Monthly combined net income: \$
MINUS combined monthly costs: \$
EQUALS: \$

I/we have ☐ POSITIVE OR ☐ NEGATIVE cash flow.

***You will complete a more detailed budget with your coach.

Assets:			
1. Stocks/Bonds/CDs:	\$	1. Owner Occupied Property Value:	\$
2. Savings Accounts:	\$	2. Investment Property value:	\$
3. Checking Accounts:	\$	3. Retirement:	\$
4. Other:	\$	4. Other:	\$
Total Value:	\$	Total value:	\$

I hereby certify that all the statements I have made are true to the best of my knowledge. I agree to complete Self-Help Enterprises' curriculum to receive my **Homebuyer Counseling & Education Certificate**. The curriculum requirements state that I must complete individual coaching and 8 hours of pre-purchase education.

Client 1 Signature: _____ Date: _____

Client 2 Signature: _____ Date: _____





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Intake Date: _____

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CLIENT AUTHORIZATION

CREDIT AND HOMEOWNERSHIP COUNSELING

PHOTOGRAPHY AND VIDEOGRAPHY RELEASE

Client Name(s): _____

By signing this form, I/ we acknowledge the following:

1. I/we will **actively** participate in counseling sessions to help me improve my housing situation and/or financial capability.
2. I/we understand and hereby authorize Self-Help Enterprises to:
 - a. Obtain and review a consumer credit report and to verify other credit information, including mortgage and landlord references and any other information deemed necessary for improving my housing and/or financial situation.
 - b. Verify my/our past and present employment earnings records, bank accounts, asset balances including stocks and retirement.
 - c. Discuss information about my credit history, financial situation, employment and other information with me and with representatives of financial institutions or agencies that I have asked to assist me. This information will be discussed only with those directly involved in my/our efforts to improve my housing situation or financial capability.
 - d. Share my/our complete credit file, which includes paystubs, bank statements, W-2s and tax returns with the loan processor for Self-Help administered programs including Down Payment Assistance (DPA), Rehabilitation or the Self-Help Housing program for the purpose of determining eligibility. I/we understand that additional documentation which may be required for eligibility analysis will requested by the loan processor or manager.
 - e. Request a copy of my/our Final Settlement Statement (Closing Disclosure) form, which is a requirement of this program, from the appropriate Title company or lender in order to determine outcomes should I fail to provide the required mortgage closing information.
 - f. Use copies of this form as valid and original.

3. *Self-Help Enterprises often documents our work by taking photos and videos of our orientations, workshops, events and other related activities as a way to build awareness of our programs. By initialing below, I hereby grant permission to Self-Help Enterprises to use my image on its web site, related social media sites (Facebook, Twitter, Instagram, etc) and possibly other media (online or hard copy newspapers, etc) without further consideration. I understand that no names will be used on the web site unless specific permission, in written form, is given. I understand that once any image is posted on its web site, related social media sites (Facebook, Twitter, etc) and possibly submitted to other media (online or hard copy newspapers, etc), the image can be downloaded by any computer user around the world. This consent is effective until such time as I revoke it in writing and provide a copy of the revocation to Self-Help Enterprises.*

Initials / Initials

Signature

Date

Signature

Date





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Privacy Policy and Practices:

Self-Help Enterprises values your trust and is committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. 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.

Information We Collect

We collect personal information to support our lending operations, financial fitness counseling and to aid you in shopping for and obtaining a home Mortgage from a conventional lender. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms,
- Information about your transactions with us, our affiliates or others,
- Information we receive from a consumer reporting agency, and
- Information that we receive from personal and employment references.

Information We Disclose and To Whom Do 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 about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions;

Moreover, information we receive from a consumer-reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

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

- Others, such as nonprofit 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 us not to disclose your information.

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 underwriting and servicing of loans, 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 use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Directing Us Not to Make Disclosures to Unaffiliated Third Parties

If you prefer that we not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

- ☐ Please do not disclose my nonpublic personal information to unaffiliated third parties *other than nonprofit organizations involved in community development only for program review, auditing, research and oversight purposes.*

Name _____ Date _____

Name _____ Date _____

- ☐ I hereby authorize Self Help to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I have requested. I acknowledge that I have read and understand the above privacy practices and disclosures.

Name _____ Date _____

Name _____ Date _____



FILE/CLIENT ID #: _____

Intake Date: _____

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PROGRAM DISCLOSURE

About Us/Program Purpose: Self Help Enterprises (SHE) is a non-profit Housing and Community Development Organization, that has been HUD approved to provide housing counseling. We provide homebuyer and financial management education workshops as well as one-on-one pre-purchase, credit and financial management counseling. SHE does not and shall not discriminate on the basis income, race, color, religion/creed, sex, national origin, age, family status, disability, military status or sexual orientation/gender identity in any of its activities or operations. All programs are administered in conformity with local, state and federal antidiscrimination laws including the Fair Housing Act (42USC 3600, et seq.).

Agency Conduct: No SHE employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization or engage in conduct that will compromise our organization's compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships/Freedom of Choice: SHE has affiliations with National Council of La Raza (NCLR), NeighborWorks America, various lenders and government entities throughout the San Joaquin Valley. You are not obligated to use the products and services of SHE or our partners in order to receive housing counseling from our organization. You may consider seeking alternative products and services from entities including Federal Housing Agency (FHA) for first-time homebuyer programs or other local or state organizations. You are entitled to choose whatever real estate professionals, lenders and lending products that best meet your needs.

Client and Counselor Roles and Responsibilities:

/
Initials

Counselor's Roles and Responsibilities


- ▶ Reviewing your housing goal & your finances; which include your income, debts, assets, and credit history.
- ▶ Preparing a CLIENT ACTION PLAN that lists the steps that you and your counselor will take in order to achieve your housing goal.
- ▶ Preparing a household budget that will help you manage your debt, expenses, and savings.
- ▶ Your counselor is not responsible for achieving your housing goal, but will provide guidance & education in support of your goal.
- ▶ Neither your counselor nor SHE employees, agents, or directors may provide legal advice.

Client's Roles and Responsibilities

- ▶ Completing the steps assigned to you in your CLIENT ACTION PLAN.
- ▶ Providing accurate information about your income, debts, expenses, credit, and employment.
- ▶ Attending meetings, returning calls, providing requested paperwork in a timely manner.
- ▶ Notifying SHE or your counselor when changing your housing goal
- ▶ Attending educational workshop(s) (for example: Pre-purchase workshop or Financial Education workshop) as recommended.
- ▶ Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

Termination of Services: Failure to work cooperatively with your housing coach and/or SHE will result in the discontinuation of coaching services. This includes, but is not limited to, missing 3 consecutive appointments.

Referrals and Community Resources: You may be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks and legal aid assistance. This list also identifies alternative agencies that provide services, programs or products identical to those offered by SHE and its partners/affiliates.

Privacy Policy: I/we acknowledge that I/we have received a copy of SHE's Privacy Policy. _____ **Initial here** 

Errors and Omissions and Disclaimer of Liability: I/we agree that SHE, its employees, agents and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in SHE counseling; and I/we hereby release and waive all claims of action against SHE and its affiliates. I/we have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement of assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Signature _____

Date _____

Signature _____

Date _____





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Intake Date: _____

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Mortgage Loan Product Comparison

I/We have opted not to review three (3) mortgage products with the homeownership counselor. We have already reviewed and compared products with one or more lenders.

Declaración Sobre Comparación de Préstamos Hipotecarios

Hemos elegido no revisar tres (3) préstamos hipotecarios, siendo que ya hemos.

SIGNATURE _____

DATE _____

SIGNATURE _____

DATE _____

Conflict of Interest Disclosure

I/We understand that we are free to choose any lender, realtor, loan product, home or related services, including services offered by Self-Help Enterprises (SHE). SHE may provide us with information on loan products and special housing programs for which they may be paid a counseling or administration fee. I / we understand that we are under no obligation to utilize any of the products or services of any partners of SHE in order to receive counseling services.

Declaración de Conflicto de Interés

Yo(nosotros) entiendo/entendemos que somos libres de elegir cualquier producto de préstamo o casa, aunque Self-Help Enterprises (SHE) pueda proveernos de la información en productos de préstamo o programas de alojamiento especiales para los cuales pueden pagarles honorarios de administración o asesoramiento. Yo(nosotros) entiendo/entendemos que no estamos bajo ningunas obligaciones de utilizar cualquiera de los productos o los servicios del cualquier compañero a fin de recibir la asesoramiento.

SIGNATURE _____

DATE _____

SIGNATURE _____

DATE _____

FEE DISCLOSURE (For services occurring as of July 1, 2019)

CLASS NAME	INDIVIDUAL CLIENT (Also applies for unmarried couples)	MARRIED COUPLE
INTAKE / CREDIT REPORT FEE <i>HONORARIOS POR INGESTA Y PROGRAMACIÓN</i>	\$25.00	N/A
HOME BUYER EDUCATION ("LIVE" CLASS) <i>VOLVER AL TRABAJO CONSEJERIA</i>	\$125.00	\$175.00
eHome AMERICA ONLINE HOME BUYER EDUCATION <i>eHome AMERICA EN Español(EDUCACIÓN EN LÍNEA)</i>	\$125.00	\$125.00
FINANCIAL MANAGEMENT 1-PART <i>TALLER DE MANEJO FINANCIERO: MI DINERO, MI CRÉDITO</i>	\$10.00	\$10.00
FINANCIAL MANAGEMENT SERIES (3-PART) <i>TALLER DE MANEJO FINANCIERO: MI DINERO, MI CRÉDITO</i>	\$30.00	\$30.00
eHome AMERICA ONLINE FINANCIAL MANAGEMENT	\$50.00	\$50.00

The \$25 Intake/Credit fee is due in full prior to scheduling a coaching appointment. Class fees are due in full prior to enrolling in a course.

We accept debit/credit card, check or money order payable to Self-Help Enterprises. We cannot accept cash payments.

If you are having financial difficulties and are unable to pay the full fee, please inform the intake staff person.

La cuota de admisión/crédito de \$25 se vence en su totalidad antes de programar una cita de coaching. Los honorarios de las clases se deben en su totalidad antes de inscribirse en un curso.

Aceptamos tarjeta de débito/crédito, cheque o giro postal a pagar a las empresas de autoayuda. No podemos aceptar pagos en efectivo.

si tiene dificultades financieras y no puede pagar la tarifa completa, por favor informe a la persona del personal de admisión.





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SELF-HELP ENTERPRISES HOME BUYER ASSISTANCE LOAN PROGRAM GENERAL INFORMATION FOR HOME BUYERS

Attention Home Buyer:

Buying a home is one of the biggest purchases we make in our lifetime and most home buyers are not familiar with the complexities of the home loan application process. This process can be frustrating and intimidating. Through the Self-Help Enterprises--Homeownership Counseling & Education services, we will assist in homeownership preparation and education.

Coaching will prepare you for making informed decisions during the loan application process regarding such items as: selection of Realtor and lender, market interest rates, customary and reasonable fees and charges, budgeting, credit reports, homeowner insurance, property and pest inspections, real estate taxes, and appraisals.

Homeownership Counseling & Education will provide you with:

- resource information
- guidance through the loan application and homebuying process
- assistance and support when requested

When buying an automobile most people check with more than one auto agency and want to secure an interest rate and fees which are reasonable and customary. This is also true when buying a house. We will recommend that you contact a few Realtors and lenders to determine the services provided, type of loan and fees being offered, before making your final decisions. **Any Realtor or lender list we provide is meant to be used as a guide, the final selections are yours.**

We may provide our customers with comparison worksheets for interviewing both lenders and Realtors. An informed decision is a benefit for all involved. **However, at no time will we make any of those decisions for you or direct you to a specific agent or lender.** If the Realtor and/or lender have already been selected we will cooperate with them fully (subject to meeting HBA program minimum guidelines).

The loan comparison and application process may be a challenging experience, but in the long term, is critical to realing successful homeownership. Our goal is to serve you and help make your loan application process successful and as pleasant as possible. Please call your home buyer counselor for additional information.

Homebuyer

Date

Homebuyer

Date

Working together with low-income families to build and sustain healthy homes and communities.

Note: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please speak with your housing counselor about arranging alternative accommodations.





For Your Protection: Get a Home Inspection

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; and
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

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

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing and other safety/health issues

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 toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.



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.