



HOUSING. EDUCATION. LENDING PROGRAMS

Pre-Purchase Counseling:

Thank you for contacting our agency regarding our comprehensive Pre-Purchase counseling program. We are excited to offer this service which allows individuals and families to achieve their goal of homeownership. We will need you to complete the detailed Client Intake (please complete an intake for each household member who will be evaluated) and Household Budget, and sign the Disclosure Statements prior to meeting with you. Once you have this information prepared, please contact our office to schedule an appointment. You will also need to gather and bring the following supporting documents:

- **Recent paystubs covering 60 days**
- **2 most recent complete bank statements**
- **Most recent filed tax return**

The initial assessment session includes a SoftTouch Tri-merge credit report. Please inquire with your advisor to learn the current cost of the credit report. Payment can be made via cash, check, or by use of credit card online. The credit report fee is the only cost associated with counseling. The session can be completed face-to-face in our office, or via telephone. Your counselor will evaluate the credit report and look for ways to improve your scores. We will also evaluate your monthly budget and look for ways to cut costs or improve savings. You will receive a Household Evaluation form complete with an Action Plan. The Action Plan will be focused on creating a successful homeownership experience. We look forward to working with you!

Housing Counseling Staff



Disclosure Statement

While you may learn about the advantages/disadvantages of specific loan products during your counseling and/or education, you are free to choose lenders, loan products and homes of your own choosing regardless of recommendations received. Completion of the education/counseling does not qualify you for an FHA loan. Participation in counseling or education does not obligate you to any product or service. A list of our current service offerings is attached to this disclosure. You are under no obligation to utilize any other services offered by HELP to receive counseling or education. Further, HELP does not have any affiliated business relationships with any for-profit entities including banks who may be involved with the education and counseling program. By signing below, you acknowledge that you have received and read this notice, and have received copies of HUD disclosures, "For Your Protection: Get a Home Inspection" and "Ten Important Questions to Ask your Home Inspector".

Participant 1

Participant 2

Release of Information

This counseling is funded in part by federal funds. This agency may share demographic information provided with program administrators. Funders will use this information for program review, research and oversight purposes. *Funders will follow strict rules to protect your confidentiality.* You will never be named in any reports. Although your responses may be looked at individually by the agency, or contractors hired to collect and analyze the data, your name will not be associated with any analysis of the data provided on this form. Only group results will be reported, no individual results will be shared. By signing below, you authorize the release of information on this form.

Participant 1

Participant 2

By your signature below, you authorize HELP to obtain a tri-merge credit report:

APPLICANT SIGNATURE: _____ DATE: _____

Applicant Social Security # _____

CO- APPLICANT SIGNATURE: _____ DATE: _____

Co- Applicant Social Security # _____



HOUSING. EDUCATION. LENDING PROGRAMS

Current Agency Service Offerings:

- Pre-purchase Homebuyer Education Workshops
- Pre-purchase counseling
- Financial Management/Budget Counseling
- Financial, Budgeting and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling

Privacy Policy

HELP, dba HDC of SW Florida, Inc., is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, 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 of certain disclosures

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at (phone number) and do so.

Release of your information to third parties

1. So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



HOUSING. EDUCATION. LENDING PROGRAMS

PRIMARY APPLICANT

Please Print Clearly

Last Name		First Name		MI
# Street Name	Apt/Unit#	City	State	Zip Code
How long have you lived at this address? _____ years & _____ months				<i>If you have lived at this address less than 2 years, attach another page to complete your 2 year residence history.</i>
Home: (____) _____ - _____		Mobile/Cell: (____) _____ - _____		
Email: _____			Fax: (____) _____ - _____	

1. Date of Birth ____ / ____ / ____ 2. Gender Female Male
3. Social Security Number: _____ - _____ - _____
4. Race (check only one)
 White/Non Hispanic Black / African American American Indian / Alaska Native
 Asian Native Hawaiian / Other Pacific Islander Hispanic
5. Family/Household size _____
6. List the age of each adult and child in household _____
7. Household Type (please check one)
 Married Separated Unmarried (include single, divorced, widowed, domestic partners)
8. Housing Arrangement (please check one)
 Renter Rent Free Homeowner
9. Monthly mortgage/rental payment: \$ _____
10. Highest level of education attained: None High School Associate's Master's
 Elementary Some College Bachelor's Doctoral
11. Are you currently working?
 Yes - Full time Yes - Part time No – Not receiving unemployment No – Receiving unemployment
12. Are you a veteran? Yes No Are you active duty military? Yes No
13. Have you owned a home in the past? Yes No
If yes: Sold Short Sale Foreclosure Year of Sale/Short Sale/Foreclosure: _____
14. Are you a first time home buyer? (or have not owned a home in the past 3 years) Yes No
15. Referral Source (please check one)
 Website Flyer / Brochure
 Staff Friend / Family
 Radio Facebook /Twitter
 Newspaper Bank _____ Other _____



PRIMARY APPLICANT EMPLOYMENT- Provide us with the last two (2) years of employment history.

Primary Employer (current) _____

Title _____ Hire Date _____

Street _____ City _____ State _____ Zip Code _____

Phone: (_____) _____ - _____ Status: Part-Time Full-Time

Annual Gross Income (before taxes): \$ _____

Previous Employer _____

Title _____ Hire Date _____ End Date _____

Street _____ City _____ State _____ Zip Code _____

Phone: (_____) _____ - _____ Status: Part-Time Full-Time

Annual Gross Income (before taxes): \$ _____

If necessary, attach additional pages to complete your 2 year work history.

CO-APPLICANT

Name _____
Last First MI

Street _____

City _____ State _____ Zip Code _____

Home: (_____) _____ - _____ Cell: (_____) _____ - _____

1. Date of Birth ____ / ____ / ____ 2. Gender Female Male

3. Social Security Number: _____ - _____ - _____

4. Household Type (please check one)

Married Separated Unmarried (include single, divorced, widowed, domestic partners)

5. Relationship to Primary Applicant

Spouse/Partner Child Sibling Parent Other Relative Relative by Marriage

6. Race (check only one)

White/Non Hispanic Black / African American American Indian / Alaska Native
 Asian Native Hawaiian / Other Pacific Islander Hispanic

CO-APPLICANT EMPLOYMENT- Please provide us with the last two (2) years of employment.

Primary Employer (current) _____

Title _____ Hire Date _____

Street _____ City _____ State _____ Zip Code _____

Phone: (_____) _____ - _____ Status: Part-Time Full-Time

Annual Gross Income (before taxes): \$ _____



Previous Employer _____

Title _____ Hire Date _____ End Date _____

Street _____ City _____ State _____ Zip Code _____

Phone: (_____) _____ - _____ Status: Part-Time Full-Time

Annual Gross Income (before taxes): \$ _____

If necessary, attach additional pages to complete your 2 year work history.

LIQUID FUNDS/SAVINGS/INVESTMENTS **Please Print Clearly**

Check if applicable and indicate the approximate value for each of the following:

Account Type	Value of Account	Name on Account			Bank/Company
<input type="checkbox"/> Checking	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	
<input type="checkbox"/> Savings	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	
<input type="checkbox"/> Cash	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	
<input type="checkbox"/> Retirement	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	
<input type="checkbox"/> CDs	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	
<input type="checkbox"/> Securities (stocks, bonds, etc.)	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	
<input type="checkbox"/> Other Liquid Funds	\$ _____	<input type="checkbox"/> Primary Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Joint Account	

TOTAL DEBT **Please Print Clearly**

Check if applicable and indicate the approximate value for each of the following:

Type of Debt	Minimum Monthly Payment	Unpaid Balance
<input type="checkbox"/> Auto Loan #1	\$ _____	\$ _____
<input type="checkbox"/> Auto Loan #2	\$ _____	\$ _____
<input type="checkbox"/> Child Support/Alimony	\$ _____	\$ _____
<input type="checkbox"/> Credit Card #1	\$ _____	\$ _____
<input type="checkbox"/> Credit Card #2	\$ _____	\$ _____
<input type="checkbox"/> Student Loan	\$ _____	\$ _____
<input type="checkbox"/> Stock Pledges	\$ _____	\$ _____
<input type="checkbox"/> Other _____	\$ _____	\$ _____
<input type="checkbox"/> Other _____	\$ _____	\$ _____



EQUAL HOUSING OPPORTUNITY

DECLARATIONS

	APPLICANT	CO-APPLICANT
1. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you been declared bankrupt with in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you a party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment? <small>This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Are you a U.S. citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
11. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete the questions below.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Have you had an ownership interest in a property in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(a) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	_____	_____
(b) How did you hold title to the home-solely by yourself (S), jointly with our spouse (SP), or jointly with another person (O)?	_____	_____

Are you currently working with a real-estate agent? Yes No

If yes, with whom are you working? _____

Name

Phone



HOUSEHOLD BUDGET

NET MONTHLY INCOME	
W2 Wages 1	\$
W2 Wages 2	\$
Self-Employment	\$
SSI/Disability	\$
Child Support/Alimony	\$
Food Stamps	\$
Other: _____	\$

FIXED EXPENSES	
Auto Insurance	\$
Auto Loan	\$
Auto Tags/Registration	\$
Auto Repair/Maintenance	\$
Gasoline	\$

Child Support	\$
---------------	----

Credit Card Min Payments	\$
Credit Collections	\$

School Lunches	\$
Tuition	\$
Books/supplies	\$
Athletic Events/Hobbies	\$

Groceries	\$
Cleaning Supplies	\$
Laundry Cleaning	\$
Personal Items/Toiletries	\$
Dining Out	\$
Meals at Work	\$

Housing Rental	\$
1st Mortgage	\$
2nd Mortgage	\$
HOA	\$
Homeowners Insurance	\$
Renters Insurance	\$
Property Tax	\$
Lawncare	\$

Installment Loan	\$
Personal Loan	\$
Student Loan	\$

Health Insurance	\$
Life Insurance	\$

Dentist	\$
Doctor/Co-pay	\$
Medications	\$

Savings	\$
Taxes	\$

Internet	\$
Cable TV	\$
Cell Phone	\$
Electricity	\$
Water/Sewer	\$
Telephone	\$

DISCRETIONARY EXPENSES	
2nd Auto Loan	\$
Church Donations	\$
Other Gifts/Donations	\$
Subscriptions	\$
Lottery	\$
Movies	\$
Alcoholic Beverages	\$
Allowance for Children	\$
Barber/Beauty Shop	\$
Child Care	\$
Clothing	\$
Pest Control	\$
Pet Supplies	\$
Public Transportation	\$
Security System	\$
Miscellaneous: _____	\$
Miscellaneous: _____	\$

The figures above are true and accurate to the best of my/our knowledge:

Borrower

Co-Borrower

Date

The following disclosures relating to home inspection are for your information and are not required to be completed or signed prior to or during counseling.

For Your Protection: Get a Home Inspection

Name of Buyer _____

Property Address _____

What the FHA Does for Buyers... and What We Don't Do

What we do: FHA helps people become homeowners by insuring mortgages for lenders. This allows lenders to offer mortgages to first-time buyers and others who may not qualify for conventional loans. Because the FHA insures the loan for the lender, the buyer pays only a very low down-payment.

What we don't do: FHA does not guarantee the value or condition of your potential new home. If you find problems with your new home after closing, we can not give or lend you money for repairs, and we can not buy the home back from you.

That's why it's so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Appraisals and Home Inspections are Different

As part of our job insuring the loan, we require that the lender conduct an FHA appraisal. An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. The lender does an appraisal for three reasons:

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

Appraisals are not home inspections.

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information than an appraisal--information you need to make a wise decision. 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

What Goes into a Home Inspection

A home inspection gives the buyer an impartial, physical evaluation of the overall condition of the home and items that need to be repaired or replaced. The inspection gives a detailed report on the condition of the structural components, exterior, roofing, plumbing, electrical, heating, insulation and ventilation, air conditioning, and interiors.

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 understand the importance of getting an independent home inspection. I have thought about this before I signed a contract with the seller for a home.

X _____
Signature & Date

X _____
Signature & Date

Case Number: _____

Property Address: _____

Important NOTICE TO THE HOMEBUYER Read Carefully

As part of our job insuring the mortgage for the lender, the FHA requires the lender to conduct an appraisal to:

- estimate the value of your potential new home
- make sure it meets *minimal* FHA standards
- ensure that it will be marketable

Appraisals are different from home inspections. Home inspections give more detailed information about your potential new home.

This report is a summary of the observations of an appraiser who visited the property. If there was a problem, the appraiser answered "YES" under "Problem".

If any condition is marked [yes], this means that the property you want to buy does not currently meet FHA's Minimum Property Standards. Until this condition is resolved, your lender may not provide you with an FHA insured loan consistent with FHA procedures.

You should speak to your lender about how this situation needs to be handled. You should also make sure that you are confident that the physical condition of this property meets all of your expectations.

For a copy of the full appraisal, contact your lender.

If you have any questions, call us at **1-800-569-4287**.

Physical Condition	Problem (Y)	Comments
Site Hazards		
Soil Contamination		
Grading and Drainage Problems		
Well, Individual Water Supply and Septic Problems		
Wood Destroying Insects		
Private Road Access and Maintenance Problems		
Structural Deficiencies		
Foundation Deficiencies		
Roofing Deficiencies		
Mechanical Systems Problems		
General Health and Safety Deficiencies		
Deteriorated Paint		

The conditions listed above are reflected on the Valuation Conditions Form (Part 2 of the Comprehensive Valuation Package) of this appraisal. **The lender is required to transmit this Notice to the Homebuyer form to the buyer at least five business days prior to loan closing.**

X _____
FHA Roster Appraiser Signature ID Number Valuation Date

Homebuyer acknowledges receipt of Part 3: Summary:

X _____

X _____
Homebuyer (s) Signature(s): Date Received

NOTICE TO THE LENDER

Case Number: _____

All required repairs must be completed in a professional manner, in compliance with HUD's guidelines and satisfied prior to closing. The lender is responsible for coordinating repairs. A professionally licensed, bonded, registered engineer, licensed home inspector or appropriately registered/licensed trades person, as applicable, must provide documentation that all deficiencies have been acceptably corrected upon completion of repairs.

SITE CONSIDERATIONS

VC-1 SITE HAZARDS AND NUISANCES

Check the appropriate response for *readily observable* evidence of hazards. Hazards, as defined below, are conditions that endanger the health and safety of the occupants and/or the marketability of the property. Use these criteria to determine the extent of the hazard. Please refer to HUD Handbook 4150.2 Section 2-2 for unacceptable locations and the protocol in Appendix D of the Handbook for further guidance. If the required component is not visible during the site visit, provide a detailed comment.

Provide a description of yes responses on Page 4:

- a. Surface evidence of subsidence/sink holes
() yes
- b. Operating oil or gas wells within 300 feet of existing construction
() yes
- c. Operating oil or gas wells within 75 feet of new construction
() yes
- d. Abandoned oil or gas well within 10 feet of new/existing
() yes
- e. Readily observable evidence of slush pits
() yes
- f. Excessive noise or hazard from heavy traffic area
() yes
- g. New/proposed construction in airport clear zone
() yes
- h. High-pressure gas or petroleum lines within 10 feet of property
() yes
- i. Overhead high voltage transmission lines within engineering (designed) fall distance
() yes
- j. Excessive hazard from smoke, fumes, offensive noises or odors
() yes
- k. New/proposed construction in Special Flood Hazard Areas without LOMA or LOMR
() yes
- l. Stationary storage tanks with more than 1000 gallons of flammable or explosive material.
() yes

PROPERTY CONSIDERATIONS

Mark "YES" for any *readily observable* deficiency noted below. Each "YES" constitutes a limiting condition on the appraisal. Each condition requires repair or further inspection. These conditions must be satisfied prior to closing for the mortgage to be eligible for FHA mortgage insurance. Please refer to HUD Handbook 4150.2, Section 3-6 for guidance on HUD's General Acceptability Criteria. Also, refer to the protocol in Appendix D of the Handbook for repair and inspection requirement parameters.

VC-2 SOIL CONTAMINATION

Check the appropriate response for evidence of environmental contamination

Provide a description of yes responses on Page 4:

- a. On-site septic shows observable evidence of system failure
() yes () no
- b. Surface evidence of an Underground Storage Tank (UST)
() yes () no
- c. Proximity to dumps, landfills, industrial sites or other locations that could contain hazardous materials
() yes () no
- d. Presence of pools of liquid, pits, ponds, lagoons, stressed vegetation, stained soils or pavement, drums or odors
() yes () no

VC-3 GRADING AND DRAINAGE

Check the appropriate response for evidence of topographical problems.

Provide a description of yes responses on Page 4:

- a. Grading does not provide positive drainage from structure
() yes () no
- b. Standing water proximate to structure
() yes () no

VC-4 WELL, INDIVIDUAL WATER SUPPLY AND SEPTIC

Check the appropriate response with regard to individual wells and septic system.

Provide a description of yes responses on Page 4:

- a. Property lacks connection to public water*
() yes () no
- b. Property lacks connection to a public/community sewer system
() yes () no

*Lender will require water testing for "yes" response.

NOTE: Connection should be made to public or community water/sewage disposal system. Estimate distance to sewer or water hook-up and whether hook-up is practical.

VC-5 WOOD DESTROYING INSECTS

Check the appropriate response for evidence of wood infestation

Provide a description of yes responses on Page 4:

- a. Structure and accessory buildings are ground level and/or wood is touching ground
() yes () no
- b. The house and/or other structures within the legal boundaries of the property show obvious evidence of active termite infestation
() yes () no

VC-6 Private Road Access And Maintenance

Check the appropriate response for evidence of Private Road Access and maintenance problems.

Provide a description of yes responses on Page 4:

- a. Property inaccessible by foot or vehicle
() yes () no
- b. Property accessible only by a private road or drive*
() yes () no
- c. Property is not provided with an all-weather surface (gravel is acceptable).
() yes () no

*In all cases where a private road exists, submit evidence that _____
(name of road)

is protected by a permanent recorded easement (non-exclusive, non-revocable roadway, driveway easement without trespass from the property to a public street/road) and that there is an acceptable maintenance agreement recorded on the property.

Provide a detailed description of the road's condition:

VC-7 STRUCTURAL CONDITIONS

Check the appropriate response for evidence of structural condition problems.

Provide a description of yes responses on Page 4:

Floor Support Systems

- a. Significant cracks
() yes () no
- b. Evidence of water/leakage or damage
() yes () no
- c. Rodent Infestation
() yes () no

Framing/Walls/Ceiling

- d. Significant cracks
() yes () no
- e. Visible holes in exposed areas that could effect structure
() yes () no
- f. Significant water damage
() yes () no

Attic

- g. Evidence of holes
() yes () no
- h. Support structure not intact or damaged
() yes () no
- i. Significant water damage visible from interior
() yes () no
- j. No ventilation by vent, fan or window
() yes () no

VC-8 FOUNDATION

(Appraiser must have full access to these areas)
Check the appropriate response for evidence of foundation/basement or crawl space problems.

Provide a description of yes responses on Page 4:

Foundation/Basement

- a. Inadequate access
() yes () no
- b. Evidence of significant water damage
() yes () no
- c. Significant cracks or erosion in exposed areas that could effect structural soundness

() yes () no

Crawl Space

- d. Inadequate Access
() yes () no
- e. Space inadequate for maintenance and repair (<18 inches)
() yes () no
- f. Support beams not intact
() yes () no
- g. Excessive dampness or ponding of water
() yes () no

VC-9 ROOFING

Check the appropriate response for evidence of all roofing problems

Provide a description of yes responses on Page 4:

- a. Does not cover entire house
() yes () no
- b. Evidence of deterioration of roofing materials
() yes () no
- c. Roof life less than two years*
() yes () no
- d. Holes
() yes () no
- e. Signs of leakage observable from ground (i.e., missing tiles)
() yes () no
- f. Flat Roof**
() yes () no

*HUD/FHA requires that the roof have at least 2 years remaining life. If the roof has less than 2 years remaining life, then the appraiser must call for re-roofing or repair. The condition must clearly state whether the subject is to be repaired or re-roofed. FHA will accept a maximum of 3 layers of existing roofing. If more than 2 layers exist and repair is necessary, then all old roofing must be removed as part of the re-roofing.

**All flat roofs require inspection.

VC-10 MECHANICAL SYSTEMS

(All utilities must be turned on at time of appraisal, if possible)

Check the appropriate response for evidence of mechanical system problems.

Provide a description of yes responses on Page 4:

Furnace/Heating System

- a. Unit does not turn 'On'
() yes () no
- b. Warm air is not emitted
() yes () no
- c. Unusual or irregular noises are heard
() yes () no
- d. Smoke or irregular smell is emitted
() yes () no
- e. Unit shuts down prior to reaching desired temperature
() yes () no
- f. Significant holes or deterioration on the unit(s)
() yes () no

Air Conditioning (central)

- g. Unit does not turn 'On'
() yes () no
- h. Cold air is not emitted
() yes () no
- i. Irregular noises are heard
() yes () no
- j. Smoke or irregular smell is emitted
() yes () no

- k. Unit shuts down prior to reaching desired temperature
() yes () no
- l. Significant holes or deterioration on the unit(s)
() yes () no

Electrical System

- m. Electrical switches do not turn 'on' or 'off' (check representative sample)
() yes () no
- n. Outlets do not function (check representative sample)
() yes () no
- o. Presence of sparks or smoke from outlet(s)
() yes () no
- p. Exposed wiring visible in living areas
() yes () no
- q. Frayed wiring
() yes () no

Plumbing System

Toilet

- r. Toilets do not function
() yes () no
- s. Presence of leak(s)
() yes () no

Leaks

- t. Structural damage under fixtures
() yes () no
- u. Puddles present
() yes () no

Sewer System

- v. Observable surface evidence of malfunction
() yes () no

Sinks

- w. Basin or pipes leak
() yes () no
- x. Water does not run
() yes () no

Water

- y. Significant drop or limitation in pressure
() yes () no
- z. No hot water
() yes () no

VC-11 OTHER HEALTH AND SAFETY DEFICIENCIES

Check the appropriate response for evidence of health and safety deficiencies.

Provide a description of yes responses on Page 4:

- a. Multiple Broken windows
() yes () no
- b. Broken or missing exterior stairs
() yes () no
- c. Broken or missing exterior doors
() yes () no
- d. Inadequate/blocked entrances or exits
() yes () no
- e. Steps without handrails
() yes () no
- f. The mechanical garage door does not reverse or stop when meeting reasonable resistance during closing
() yes () no
- g. Please identify location of all health and/or safety deficiencies, and note others not included in this or any other VC on the comment page

VC-12 LEAD BASED PAINT HAZARD

For any home built prior to 1978, check for evidence of defective paint surfaces, including: peeling, scaling or chipping paint.

Provide a description of yes responses on Page 4:

- a. Evidence on interior
() yes () no
- b. Evidence on exterior
() yes () no
Year built _____

If the home was built before 1978, this may indicate a lead paint hazard. For all FHA insured properties, the seller is required to correct all defective paint in or on dwelling units built before January 1, 1978 in accordance with 24 CFR Part 35.

VC-13 CONDOMINIUMS AND PLANNED UNIT DEVELOPMENTS (PUD)

Provide a description of yes responses on Page 4:

- a. This project is not on FHA's approval list
() yes () no
The property does not meet owner-occupancy standards
() yes () no
This property does not meet completion standards
() yes () no

ADDENDA

A. Provide the current full/market assessed value:

\$ _____

B. Provide a summary of estimated repair costs:

\$ _____

Please attach any additional information/reports and give number of attached pages.

Public reporting burden for the collection of information is estimated to average 30 minutes to complete the Comprehensive Valuation Package. This includes the time for reviewing the associated Handbook and reporting the data. This does not include the requisite market research or the appraisal process. This agency may not collect this information, and you are not required to complete this form unless it displays a currently valid OMB control number.

Privacy Act Notice: This information is required for the U.S. Department of Housing and Urban Development to endorse a single family mortgage and is used for underwriting purposes. The collection of this information is necessary to comply with HUD's Home Buyer Protection Plan. The information may be made available to a federal agency for review. This information is not confidential and will be made available to the public.

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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.

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