# Intake Form

Do you have a signed Sales Contract? **YES** **NO** If so, Close Date ________________

The property is a (circle one): Foreclosure, Short-Sale, HUD Home, Not Applicable

Which of the following will you be purchasing in? Circle whichever applies:

| City of St. Louis | Jefferson County | St. Charles County | City of St. Charles | City of Florissant | Other: ___________________________ | City of O'Fallon |

Current Housing Arrangement (Please circle one): Pays Rent..........How much? ____________

- Does Not Pay Rent
- Currently Owns a Home

**Household Type:** (Circle one from each column)

**Column 1**
- Single adult
- Unmarried couple
- Married couple
- 2 or more related adults

**Column 2**
- No children/minors
- 1 or more children
- 1 or more unrelated minors

**Applicant Name:**

| LAST NAME | FIRST | MI |

**Co-Applicant Name:**

| LAST NAME | FIRST | MI |

Are you working with a **Lender**? **YES** **NO** (circle)

| Company Name: ____________________________ |
| Loan officer: ____________________________ |
| Email: ____________________________ |
| Phone #: ____________________________ |

Are you working with a **Realtor**? **YES** **NO** (circle)

| Agency Name: ____________________________ |
| Agent: ____________________________ |
| Email: ____________________________ |
| Phone #: ____________________________ |
**APPLICANT INFORMATION**

<table>
<thead>
<tr>
<th>LAST NAME</th>
<th>FIRST</th>
<th>MI</th>
</tr>
</thead>
</table>

Current Street Address

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
</table>

Social Security Number _____ / _____ / ______ Birth date: _____ / _____ / ______

Home Number (___) ______-_________ E-mail: ____________________________

Cellular: (___) ______-_________ Gender: _______________________________

Work: (___) ______-_________

**Race (please circle one):**
- American Indian/Alaskan Native
- Black/African American
- American Indian/Alaskan Native & Black/African American
- Black/African American & White
- American Indian/Alaskan Native & White
- Native Hawaiian/Other Pacific Islander
- Asian
- White
- Other

**Ethnicity (please circle one):**
- Hispanic or Latino
- Not Hispanic or Latino

**Education level (please circle one):**
- Elementary School
- Junior College/Associates Degree
- Tech / Vocational School
- Junior High School
- Bachelor Degree
- Other
- High School / GED
- Graduate Degree
- None

**Marital Status:** (Circle One) Single Married (date: ___ / ___ / ___) *Legally Separated

*Do you have a legal separation agreement? YES NO

**EMPLOYMENT**

Primary Employer__________________________

Street Address: __________________________________________ City: __________________________

State__________________ Zip Code________________ Phone Number_________________

Hire Date: _____/_____/______ Title/Position: __________________________

Yearly Gross Income (before taxes) $____________________ Full-Time or Part-Time (Circle one)

Pay Frequency: ____ Weekly ____ Every two weeks ____ Twice a month ____ Monthly

*** Include additional places of Employment on page 6 ***
CO-APPLICANT / SPOUSE INFORMATION
(required even if this person isn’t on the mortgage)

LAST

FIRST

MI

Current Street Address

City

State

Zip Code

Social Security Number / / / Birth date: / / /

Home Number ___-________

E-mail: ____________________________

Cellular: ___-________

Gender: ____________________________

Work: ___-________

Race (please circle one):
American Indian/Alaskan Native
American Indian/Alaskan Native & Black/African American
American Indian/Alaskan Native & White
Asian
Asian & White
Black/African American
Black/African American & White
Native Hawaiian/Other Pacific Islander
White
Other

Ethnicity (please circle one): Hispanic or Latino Not Hispanic or Latino

Education level (please circle one):
Elementary School
Junior High School
High School / GED
Junior College/Associates Degree
Bachelor Degree
Graduate Degree
Tech / Vocational School
Other
None

Marital Status: (Circle One) Single Married (date: / / ) *Legally Separated

*Do you have a legal separation agreement? YES NO

EMPLOYMENT

Primary Employer _____________________________________________

Street Address: _____________________________________________ City: __________________________

State________________________ Zip Code____________________ Phone Number ___________________________

Hire Date: / / __ Title/Position: __________________________

Yearly Gross Income (before taxes) $ ____________ Full-Time or Part-Time (Circle one)

Pay Frequency: ___ Weekly ___ Every two weeks ___ Twice a month ___ Monthly

*** Include additional places of Employment on page 6 ***
**HOUSEHOLD INFORMATION**

Total Family/Household Size (include yourself in this number) _________

Total of yearly income for all household members (before taxes): $__________

Will another adult be on the mortgage loan? YES NO

Will another adult be on the title only? YES NO

Who will live in the new house (write down everyone who will be in the home, including yourself):

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship</th>
<th>Age</th>
<th>Wages / Child Support / SSI DI / Pension</th>
</tr>
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<tbody>
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</tbody>
</table>

**GROSS MONTHLY INCOME (Before Taxes)**

<table>
<thead>
<tr>
<th>Type of Income</th>
<th>APPLICANT Monthly Amount</th>
<th>CO-APPLICANT Monthly Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total All Jobs</td>
<td>________________________</td>
<td>__________________________</td>
</tr>
<tr>
<td>Alimony/Child Support</td>
<td>________________________</td>
<td>__________________________</td>
</tr>
<tr>
<td>Disability</td>
<td>________________________</td>
<td>__________________________</td>
</tr>
<tr>
<td>Self-employment Income</td>
<td>________________________</td>
<td>__________________________</td>
</tr>
<tr>
<td>Dependent SSI Income</td>
<td>________________________</td>
<td>__________________________</td>
</tr>
<tr>
<td>Retirement/Pension Income</td>
<td>________________________</td>
<td>__________________________</td>
</tr>
<tr>
<td>Unemployment</td>
<td>________________________</td>
<td>__________________________</td>
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<tr>
<td>Public Assistance</td>
<td>________________________</td>
<td>__________________________</td>
</tr>
<tr>
<td>Other</td>
<td>________________________</td>
<td>__________________________</td>
</tr>
</tbody>
</table>

*You will need to provide proof of all sources of income.*
**ADDITIONAL INFORMATION**

**APPLICANT**
(Circle Answer)

Are you currently in Chapter 13 Bankruptcy? YES NO

If yes, when did it begin? ____________________
When will it be discharged? ____________________
How much is the payment? ____________________

Have you had a Chapter 13 Bankruptcy? YES NO

If yes, when was it discharged? ____________________

Have you had a Chapter 7 Bankruptcy? YES NO

If yes, when was it discharged? ____________________

Have you owned a home in the last 3 years? YES NO

Are you a Veteran? YES NO

Are you disabled? YES NO

Were you born in the United States of America? YES NO

If no, are you a permanent resident? YES NO

---

**SAVINGS / INVESTMENTS**

This includes all accounts you may have (multiple checking accounts, savings accounts, etc). Please list the approximate value of the following:

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Applicant</th>
<th>Co-Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Securities (Stocks, Bonds, etc.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement/Annuities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Are you expecting to receive additional funds? (i.e. tax refunds, settlements, gift funds, property sales, inheritance, etc.) YES NO

If yes, what is the amount of these funds? $__________________________

What is the source of these funds? ___________________________________

Page 5
Additional Employer

Street Address: ____________________________ City: ____________________________

State__________ Zip Code__________ Phone Number____________

Hire Date: _____/_____/_______ Title/Position: ________________________________

Yearly Gross Income (before taxes) $__________________ Full-Time or Part-Time (Circle one)

Pay Frequency: ___ Weekly ___ Every two weeks ___ Twice a month ___ Monthly

---

Additional Employer

Street Address: ____________________________ City: ____________________________

State__________ Zip Code__________ Phone Number____________

Hire Date: _____/_____/_______ Title/Position: ________________________________

Yearly Gross Income (before taxes) $__________________ Full-Time or Part-Time (Circle one)

Pay Frequency: ___ Weekly ___ Every two weeks ___ Twice a month ___ Monthly

---

Additional Employer

Street Address: ____________________________ City: ____________________________

State__________ Zip Code__________ Phone Number____________

Hire Date: _____/_____/_______ Title/Position: ________________________________

Yearly Gross Income (before taxes) $__________________ Full-Time or Part-Time (Circle one)

Pay Frequency: ___ Weekly ___ Every two weeks ___ Twice a month ___ Monthly
INTAKE FORM VERIFICATION

By signing below, I acknowledge the following terms:

- I understand that this form will be used in conjunction with other documents and information in order to determine my eligibility for down payment/closing cost assistance.
- I agree that this form has been filled out truthfully and accurately to the best of my knowledge and ability. If anything on this form should change, I agree to contact The Housing Partnership, Inc. as soon as possible to correct the information.
- I acknowledge that if pertinent details change on this form and I do not notify The Housing Partnership, Inc. in a timely manner, it may risk my eligibility for down payment/closing cost assistance.

Applicant Signature ___________________________ Date ___________________________

Co-Applicant Signature ___________________________ Date ___________________________

CREDIT AUTHORIZATION

I authorize The Housing Partnership, Inc. to:

- Obtain my credit report(s) from my lender/realtor OR pull my credit report(s) and review said credit report(s) for housing counseling, in connection with my pursuit of a loan to purchase real property.

Applicant Signature ___________________________ Date ___________________________

Co-Applicant Signature ___________________________ Date ___________________________
**Down Payment Assistance Program Guideline Acknowledgement**

I understand that the purpose of The Housing Partnership, Inc. (THP) Homebuyer Services is to provide counseling and education regarding qualification for a home mortgage loan, the home purchase process, and homebuyers’ capability to remain in the home after the purchase. THP’s Homebuyer Services oversees the down payment/closing cost assistance (DPA) program.

I understand that by applying for DPA through THP, I must follow the guidelines of the program. I understand that not only do I have to qualify, but the property I am attempting to purchase must also qualify. I understand that only THP can approve me for this program; my lender cannot.

I understand that THP is not an agent for any lender and does not have the authority to approve or deny any primary mortgage loan application. I understand that if I am eligible for a primary mortgage loan by a lender, it is not a guarantee that I am eligible for DPA, or vice versa. I understand that even if THP believes that I do not qualify for a home loan, I can submit an application to any lender at any time.

**Applicant(s) Requirements**
- Remain within income limits and ratios
- Send THP all requested documents and information such as the intake packet and income documentation
- Complete online homebuyer education course
- Complete one-on-one counseling session with THP staff
- Fulfill other requirements as determined by program guidelines or THP

**Property Requirements**
- Complete a building inspection that has been done by an ASHI-certified inspector
- Complete a visual lead paint inspection (must pass)
- Obtain an occupancy permit (may also be required for local jurisdiction; must pass)
- The appraisal must meet or exceed the value of the sales contract unless it is new construction that has been funded by HUD/CDBG, where the appraisal must match the sales price.
- Fulfill other requirements as determined by program guidelines or THP

I understand that the following items are not required by the program but are highly recommended by THP:
- Sewer Lateral inspection on the property I am purchasing.
- A final walk through of the property I am purchasing done within 48 hours prior to closing.

**Applicant Signature** ___________________________  **Date** ___________________________

**Co-Applicant Signature** ___________________________  **Date** ___________________________
Accountability Agreement

The Housing Partnership, Inc. (THP) is a THP facilitates the down payment assistance (DPA) programs for the City of St. Louis, St. Louis County, Jefferson County, and St. Charles County. I understand that each program has their own requirements and that THP does not guarantee me DPA funds. Program requirements may change at any time, and THP will notify me if those changes affect my eligibility.

I understand that receiving DPA funds is based on certain criteria:

1. Availability – first come, first served
2. Applicant(s) requirements – income limit and ratio guidelines
3. Property requirements – completion and passing of necessary inspections
4. Fulfilling other guidelines of the program as determined by THP

In order to contribute to the success of the program, I agree to:

1. provide copies of all documents in the form and timeframe requested
2. make appointments for one-on-one counseling as recommended and in a timely manner
3. complete the individual action plans as agreed upon (and modified as deemed appropriate) to the best of my ability
4. participate in workshops and online training as advised

I agree to send the following documents to THP:

1. Income documents – 3 most recent consecutive months of pay stubs that include year-to-date figures, most recent SSI/DI award letter, alimony documents, child support documents, and any other form of income (photos/screen shots of documents will not be accepted)
   a. Must provide documents for everyone in the household
2. Bank statements – From all accounts held, we will need the 3 most recent consecutive months to include all pages even if the page is blank. These bank statements must have the bank name and/or bank logo on them.
3. Tax Returns – Federal tax returns and W-2s for the past 2 years

I understand that the $115.00 that I pay THP is for classes, materials, education, online training, and counseling. I understand that it is non-refundable.

I understand it is my responsibility to adhere to program guidelines. If I do not fulfill the requirements of the program in a proper or timely manner, THP reserves the right to cancel my file in consideration for this program. I understand that if it is found that I do not qualify for the program or the property does not qualify for the program, then THP cannot provide me with down payment/closing cost assistance. THP may refer me to other possible programs/resources available for assistance.

I acknowledge that THP is a resource for me not only through the homebuying process, but also after I purchase my home. If I receive a loan from a lender and make a late payment, THP may contact me for post-purchase counseling.

Applicant Signature

Co-Applicant Signature

Date

Date

P.O. Box 16356  Phone: 314-631-9905
336 E. Ripa Ave  Fax: 314-631-4921
St. Louis, MO 63125  info@thehousingpartnershipstl.org
Conflict of Interest Disclosure

The Housing Partnership, Inc. (THP) is a nonprofit organization that is in business to provide home repair services, homebuyers and renters training and counseling (credit and budget) and affordable housing development including both for-rent and for-sale properties. As a provider of multiple services there is a possibility of conflict of interest for the prospective clients, particularly those seeking training and counseling services.

Since you are or will be receiving training and counseling designed for homebuyers, homeowners or renters, THP staff want to be clear that you understand that you:

1. Are under no obligation to obtain a loan or grant for home repair, down payment and closing cost assistance, or home purchase from THP or any individual or company they may refer you to;
2. Are under no obligation to rent an apartment or house or to purchase a home from THP or any individual or company they may refer you to; and
3. Are under no obligation to utilize the services of any person or company they may refer you to for real estate, inspection, construction, home repairs, loans and other services or forms of assistance.

Personal information provided to us as part of the services will not be shared with another party without your expressed written consent.

_________________________________________  ________________
Applicant Signature                           Date

_________________________________________  ________________
Co-Applicant Signature                        Date
Privacy Policy and Practices

We at The Housing Partnership, Inc. value your trust and are 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 housing counseling program and to aid you in qualifying for special funding such as home repair services, down payment/closing cost assistance, refinancing your mortgage, or 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
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; and
- Information we receive from a 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 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 not be disclosed.

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.

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).

**PRIVACY CHOICES FORM**

**If you want to opt in**, that allows us to share your personal information with unaffiliated third parties.

☐ Box 1 - Yes, please opt me in.

**If you want to opt out**, that allows us not to share your personal information (other than disclosures permitted by law) as described in this notice. Check a box below to indicate your privacy choice.

☐ Box 2 - Limit disclosure of personal information about me to unaffiliated third parties other than nonprofit organizations involved in community development.

☐ Box 3 - Limit disclosure of personal information about me to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes.

Applicant Signature:________________________________________________________

Applicant Printed Name:_____________________________________________________

Date:________________________

Co-Applicant Signature:_____________________________________________________

Co-Applicant Printed Name:__________________________________________________

Date:________________________
Third Party Authorization

I authorize The Housing Partnership, Inc. to:

- Request and/or release any documentation that I have provided to any third party that is directly involved in this transaction and is necessary to comply with the down payment assistance program(s).

Applicant Signature:________________________________________

Applicant Printed Name:______________________________________

Date:____________________

Co-Applicant Signature:_______________________________________

Co-Applicant Printed Name:____________________________________

Date:____________________
For Your Protection: Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home 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 and
✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may 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.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I/We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best done so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

(Signed) Homebuyer Date

(Signed) Homebuyer Date
EPA and HUD Move to Protect Children from Lead-Based Paint Poisoning; Disclosure of Lead-Based Paint Hazards in Housing

SUMMARY
The Environmental Protection Agency (EPA) and the Department of Housing and Urban Development (HUD) are announcing efforts to ensure that the public receives the information necessary to prevent lead poisoning in homes that may contain lead-based paint hazards. Beginning this fall, most home buyers and renters will receive known information on lead-based paint and lead-based paint hazards during sales and rentals of housing built before 1978. Buyers and renters will receive specific information on lead-based paint in the housing as well as a Federal pamphlet with practical, low-cost tips on identifying and controlling lead-based paint hazards. Sellers, landlords, and their agents will be responsible for providing this information to the buyer or renter before sale or lease.

LEAD-BASED PAINT IN HOUSING
Approximately three-quarters of the nation’s housing stock built before 1978 (approximately 64 million dwellings) contains some lead-based paint. When properly maintained and managed, this paint poses little risk. However, 1.7 million children have blood-lead levels above safe limits, mostly due to exposure to lead-based paint hazards.

EFFECTS OF LEAD POISONING
Lead poisoning can cause permanent damage to the brain and many other organs and causes reduced intelligence and behavioral problems. Lead can also cause abnormal fetal development in pregnant women.

BACKGROUND
To protect families from exposure to lead from paint, dust, and soil, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X. Section 1018 of this law directed HUD and EPA to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978.

WHAT IS REQUIRED
Before ratification of a contract for housing sale or lease:

- Sellers and landlords must disclose known lead-based paint and lead-based paint hazards and provide available reports to buyers or renters.

- Sellers and landlords must give buyers and renters the pamphlet, developed by EPA, HUD, and the Consumer Product Safety Commission (CPSC), titled Protect Your Family from Lead in Your Home.

- Home buyers will get a 10-day period to conduct a lead-based paint inspection or risk assessment at their own expense. The rule gives the two parties flexibility to negotiate key terms of the evaluation.

- Sales contracts and leasing agreements must include certain notification and disclosure language.

- Sellers, lessors, and real estate agents share responsibility for ensuring compliance.
WHAT IS NOT REQUIRED
- This rule does not require any testing or removal of lead-based paint by sellers or landlords.
- This rule does not invalidate leasing and sales contracts.

TYPE OF HOUSING COVERED
Most private housing, public housing, Federally owned housing, and housing receiving Federal assistance are affected by this rule.

TYPE OF HOUSING NOT COVERED
- Housing built after 1977 (Congress chose not to cover post-1977 housing because the CPSC banned the use of lead-based paint for residential use in 1978).
- Zero-bedroom units, such as efficiencies, lofts, and dormitories.
- Leases for less than 100 days, such as vacation houses or short-term rentals.
- Housing for the elderly (unless children live there).
- Housing for the handicapped (unless children live there).
- Rental housing that has been inspected by a certified inspector and found to be free of lead-based paint.
- Foreclosure sales.

EFFECTIVE DATES
- For owners of more than 4 dwelling units, the effective date is September 6, 1996.
- For owners of 4 or fewer dwelling units, the effective date is December 6, 1996.

THOSE AFFECTED
The rule will help inform about 9 million renters and 3 million home buyers each year. The estimated cost associated with learning about the requirements, obtaining the pamphlet and other materials, and conducting disclosure activities is about $6 per transaction.

EFFECT ON STATES AND LOCAL GOVERNMENTS
This rule should not impose additional burdens on states since it is a Federally administered and enforced requirement. Some state laws and regulations require the disclosure of lead hazards in housing. The Federal regulations will act as a complement to existing state requirements.

FOR MORE INFORMATION
- For a copy of Protect Your Family from Lead in Your Home (in English or Spanish), the sample disclosure forms, or the rule, call the National Lead Information Clearinghouse (NLIC) at (800) 424–LEAD, or TDD (800) 526–5456 for the hearing impaired. You may also send your request by fax to (202) 659–1192 or by Internet E-mail to ehc@cais.com. Visit the NLIC on the Internet at http://www.nsc.org/nsc/ehc/ehc.html.
- Bulk copies of the pamphlet are available from the Government Printing Office (GPO) at (202) 512–1800. Refer to the complete title or GPO stock number 055–000–00507–9. The price is $26.00 for a pack of 50 copies. Alternatively, persons may reproduce the pamphlet, for use or distribution, if the text and graphics are reproduced in full. Camera-ready copies of the pamphlet are available from the National Lead Information Clearinghouse.
- For specific questions about lead-based paint and lead-based paint hazards, call the National Lead Information Clearinghouse at (800) 424–LEAD, or TDD (800) 526–5456 for the hearing impaired.
- The EPA pamphlet and rule are available electronically and may be accessed through the Internet.

Electronic Access:
Gopher: gopher.epa.gov:70/11/Offices/PestPreventToxic/Toxic/lead_pm
WWW: http://www.epa.gov/opptintr/lead/index.html
http://www.hud.gov
Dial up: (919) 558–0335
FTP: ftp.epa.gov (To login, type “anonymous.” Your password is your Internet E-mail address.)
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.

Return to inspectors home
# Program Guidelines

**Quick Glance Reference**

*As of 1/2/2020*

<table>
<thead>
<tr>
<th></th>
<th>STL City</th>
<th>STL County</th>
<th>City of Florissant</th>
<th>Jefferson County</th>
<th>St. Charles County</th>
<th>City of O'Fallon</th>
<th>City of St. Charles</th>
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</thead>
<tbody>
<tr>
<td>Down payment loan amount</td>
<td>$3,500</td>
<td>$3,000</td>
<td>$3,500</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$10,000</td>
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<tr>
<td>Maximum Purchase Price (single family)</td>
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<td>$152,000</td>
<td>$176,000</td>
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<tr>
<td>Maximum Ratios</td>
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<td>36/42</td>
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<td>36/42</td>
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<td>36/42</td>
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<tr>
<td>Zero Interest - Zero Payment</td>
<td>Y</td>
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<td>Y</td>
<td>Y</td>
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<tr>
<td>Forgivable after 5 years</td>
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<tr>
<td>Must be 1st time homebuyer</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>No</td>
<td>No</td>
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<tr>
<td>ASHI-certified building inspection</td>
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<td>Y</td>
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<tr>
<td>ASHI-certified visual lead paint assessment</td>
<td>Yes</td>
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<td>N</td>
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<td>1st Time Homebuyer Inspection by County</td>
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<td>Occupancy permit</td>
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<td>Buyer must have at least $1,000 vested</td>
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<tr>
<td>Must be in a Flood Zone X</td>
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### Income Guideline - total household income

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<thead>
<tr>
<th>Family Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
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<tbody>
<tr>
<td>St. Louis Area Median Income Limit</td>
<td>$45,550</td>
<td>$52,050</td>
<td>$58,550</td>
<td>$65,050</td>
<td>$70,300</td>
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<td>$80,700</td>
<td>$85,900</td>
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