



P.O. Box 16356
729 Lemay Ferry Rd
St. Louis, MO 63125

Phone: 314-631-9905
Fax: 314-631-4921
Amy@TheHousingPartnershipSTL.org

FOR OFFICE USE ONLY

Rec'd date _____

Client # _____

Updated 04/20/23

Intake Packet

Homebuyer Services

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

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

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

City of St. Louis

Jefferson County

St. Charles County

St. Louis County

City of St. Charles

City of Florissant

Other : _____

City of O'Fallon

How did you hear about us? _____

Applicant Name: _____
LAST NAME FIRST MI SUFFIX

Co-Applicant Name: _____
LAST NAME FIRST MI SUFFIX

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

Company Name: _____

Loan officer: _____

Phone #: _____

Email: _____

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

Company Name: _____

Agent: _____

Phone #: _____

Email: _____

APPLICANT INFORMATION

LAST NAME FIRST MI SUFFIX

Current Street Address

City State Zip Code

Social Security Number (last 4 digits): Birth date: / /

Home Number: () - Email:

Cellular: () - Gender:

Work: () - Pronouns (she/he/they):

Race (circle one):

American Indian / Alaskan Native

Black or African American

White

Chose Not to Respond

Asian

Native Hawaiian or Other Pacific Islander

More than One Race

Ethnicity (circle one): Hispanic or Latino Not Hispanic or Latino Chose Not to Respond

Education Level (circle one):

Elementary School

Junior High School

High School / GED

Junior College / Associates Degree

Bachelor Degree

Graduate Degree

Tech / Vocational School

Other

None

Limited English Proficiency Status (circle one): Yes No Chose Not to Respond

If you are fluent in English, circle No. If you are not fluent in English, circle Yes.

Marital Status (circle one): Single Married (date: / /) Legally Separated*

*If 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 7 ***

CO-APPLICANT / SIGNIFICANT OTHER / SPOUSE INFORMATION

(Will also be living in the home. Required even if this person isn't on the mortgage.)

LAST NAME FIRST MI SUFFIX

Current Street Address

City State Zip Code

Social Security Number (last 4 digits): Birth date: / /

Home Number: () - Email:

Cellular: () - Gender:

Work: () - Pronouns (she/he/they):

Race (circle one):

American Indian / Alaskan Native

Black or African American

White

Chose Not to Respond

Asian

Native Hawaiian or Other Pacific Islander

More than One Race

Ethnicity (circle one): Hispanic or Latino Not Hispanic or Latino Chose Not to Respond

Education Level (circle one):

Elementary School

Junior College / Associates Degree

Tech / Vocational School

Junior High School

Bachelor Degree

Other

High School / GED

Graduate Degree

None

Limited English Proficiency Status (circle one): Yes No Chose Not to Respond

If you are fluent in English, circle No. If you are not fluent in English, circle Yes.

Marital Status (circle one): Single Married (date: / /) Legally Separated*

*If 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 7 *****

HOUSEHOLD INFORMATION

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

Total yearly income for all household members (before taxes): \$ _____

Current housing arrangement (**circle one**): Pays Rent..... How much? _____
Does Not Pay Rent
Currently Owns a Home

Will another adult be on the mortgage loan who will not be living in the home? YES NO

Will another adult be on the title only who will not be living in the home? YES NO

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

_____	_____	_____	\$ _____ per month/year
Name	Relationship	Age	Wages / Child Support / SSI / SSDI / Pension
_____	_____	_____	\$ _____ per month/year
Name	Relationship	Age	Wages / Child Support / SSI / SSDI / Pension
_____	_____	_____	\$ _____ per month/year
Name	Relationship	Age	Wages / Child Support / SSI / SSDI / Pension
_____	_____	_____	\$ _____ per month/year
Name	Relationship	Age	Wages / Child Support / SSI / SSDI / Pension
_____	_____	_____	\$ _____ per month/year
Name	Relationship	Age	Wages / Child Support / SSI / SSDI / Pension
_____	_____	_____	\$ _____ per month/year
Name	Relationship	Age	Wages / Child Support / SSI / SSDI / Pension
_____	_____	_____	\$ _____ per month/year
Name	Relationship	Age	Wages / Child Support / SSI / SSDI / Pension

GROSS MONTHLY INCOME (Before Taxes)

<u>Type of Income</u>	<u>APPLICANT</u> Monthly Amount	<u>CO-APPLICANT</u> Monthly Amount
Total All Jobs	_____	_____
Self-employment	_____	_____
Alimony/Child Support	_____	_____
Social Security	_____	_____
Disability	_____	_____
Retirement/Pension	_____	_____
Dependent SSI	_____	_____
Unemployment	_____	_____
Other	_____	_____

If applicable:

How long will child support last?

Is the child support court ordered? **YES NO**

If yes, case number(s):

SAVINGS / INVESTMENTS

Please list the approximate balance of **all accounts you have** (multiple checking accounts, savings accounts, etc).

	<u>APPLICANT</u>	<u>CO-APPLICANT</u>
Checking accounts	_____	_____
Savings accounts	_____	_____
Cash	_____	_____
Other (stocks, retirement, etc.)	_____	_____

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? _____

ADDITIONAL INFORMATION

	<u>APPLICANT</u> (Circle Answer)	<u>CO-APPLICANT</u> (Circle Answer)
Are you <u>currently</u> in Chapter 13 Bankruptcy?	YES NO	YES NO
If yes, when did it begin? _____		
When will it be discharged? _____		
How much is the payment? _____		
Have you <u>had</u> a Chapter 13 Bankruptcy in the past 10 years?	YES NO	YES NO
If yes, when was it discharged? _____		
Have you <u>had</u> a Chapter 7 Bankruptcy in the past 10 years?	YES NO	YES NO
If yes, when was it discharged? _____		
Have you owned a home in the last 3 years?	YES NO	YES NO
Are you <u>currently</u> using a Section 8 Housing Choice Voucher?	YES NO	YES NO
Are you a veteran?	YES NO	YES NO
Are you disabled?	YES NO	YES NO
Were you born in the United States of America?	YES NO	YES NO
If no, are you a permanent resident or DACA recipient?		
	YES NO	YES NO

ADDITIONAL INFORMATION (continued)

Have you had any changes to your income within the past 3 months (raise, temporary increase or decrease in hours, switching to full time or part time, etc)? **YES NO**

If yes, please describe: _____

Have you had any changes to your income within the past year due to the COVID-19 pandemic (increase or decrease in hours, furloughed, etc)? **YES NO**

If yes, please describe: _____

Do you expect to have any changes to your income in the near future (additional job, switching to full time or part time, etc)? **YES NO**

If yes, please describe: _____

What is your timeline for your home purchase?

If you are renting, when does your current lease end? (If month-to-month, please say so.)

Is there anything we should know that is NOT mentioned in this intake packet (current or future living situation, household income, household members, etc)?

Applicant / Co-Applicant (circle one) continued – Additional Employer

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

Applicant / Co-Applicant (circle one) continued – Additional Employer

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

Applicant / Co-Applicant (circle one) continued – Additional Employer

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 serve me and, if applicable, 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. (THP) as soon as possible to correct the information.
- I acknowledge that if pertinent details change on this form and I do not notify THP in a timely manner, it may risk their ability to serve me and, if applicable, my eligibility for down payment/closing cost assistance.

Applicant Signature

Date

Co-Applicant Signature

Date

Fee Schedule

Listed below are potential fees that clients utilizing our housing counseling services may be required to pay as part of counselors' efforts to help them on their path to obtain and maintain homeownership.

Fees are only due when specifically requested and are non-refundable. Certain fees may be discounted or waived in specific cases if household income level is below 200% of the Federal Poverty Line. These fees are subject to change due to third-party providers or other factors.

Homebuyer Education Course

Completion certificate is good for 2 years. Allows for 2 users. Can also fulfill requirements of other down payment assistance programs your lender might use.

\$115.00

Credit Report

Tri-merge consolidated report with scores. Occurs if we are unable to get a credit report from your lender. Would be a soft inquiry, so your scores would not be impacted. Fee noted is the direct cost of the pull.

\$19.40 per applicant per pull

Counseling session

Fee applies to each counseling session conducted.

Clients attempting to use our agency's down payment assistance programs: \$75.00
Clients not attempting to use our agency's down payment assistance programs: \$115.00

By signing below, I acknowledge these terms and agree to pay the fees as applicable per direction of The Housing Partnership, Inc.

Applicant Signature

Date

Co-Applicant Signature

Date

P.O. Box 16356
729 Lemay Ferry Rd
St. Louis, MO 63125

Phone: 314-631-9905
Fax: 314-631-4921
info@thehousingpartnershipstl.org



Credit Authorization

By signing below, I acknowledge the following terms:

- I authorize The Housing Partnership, Inc. (THP) to obtain my credit report(s) from my lender and review said credit report(s) for housing counseling, in connection with my pursuit of a loan to purchase real property.
- If THP is unable to obtain said credit report(s), I authorize them to pull my credit report(s).
- I understand that if THP needs to pull my credit report(s), there will be a fee. I agree to pay this fee per direction by THP. The specific amount due is noted on THP's Fee Schedule.
- I understand that this credit pull from THP would be a soft inquiry and would not impact my scores or report(s).

Applicant Signature

Date

Co-Applicant Signature

Date

Accountability Agreement

For many of our housing counseling clients, The Housing Partnership, Inc. (THP) facilitates the down payment assistance (DPA) programs for the City of St. Louis, St. Louis County, the City of Florissant (St. Louis County), Jefferson County, and St. Charles County. If I am pursuing this path, **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 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 may not qualify for a home loan, I can submit an application to a lender at any time.

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

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

In order to contribute to the success of the housing counseling program as a whole, I agree to:

1. provide copies of all documents in the form and timeframe requested
2. complete the online Homebuyer Education Course
3. make appointment(s) for one-on-one counseling as recommended and in a timely manner
4. complete the individual action plan(s) as agreed upon (and modified as deemed appropriate) to the best of my ability
5. carry out other tasks as determined by program guidelines and THP

I understand it is my responsibility to adhere to guidelines for the housing counseling program, whether I am applying for DPA or not. If I do not fulfill the requirements of the program in a proper or timely manner, THP reserves the right to cancel my file and withdraw services. If my household or chosen property does not qualify for the DPA program, I understand that THP cannot provide me with down payment/closing cost assistance.

I acknowledge that THP is a resource for me not only through the homebuying process but also after I purchase my home. I am aware that I can complete post-purchase counseling with THP if I choose to do so.

Applicant Signature

Date

Co-Applicant Signature

Date

Conflict of Interest Disclosure

The Housing Partnership, Inc. (THP) is a nonprofit organization that provides home repair services, homebuyer and homeowner education and counseling, and affordable housing development including both for-rent and for-sale properties. These services are provided to low-income and moderate-income households. As a provider of multiple services, there is a possibility of conflict of interest for potential clients, particularly those seeking education and counseling services.

Since you are or could be receiving education and counseling designed for homebuyers or homeowners, 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/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, inspections, construction, home repairs, loans, and other services or forms of assistance.

Applicant Signature

Date

Co-Applicant Signature

Date

We at The Housing Partnership, Inc. (THP) 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 nonpublic information. Nonpublic information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available.

Information We Collect

We collect nonpublic 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 may collect nonpublic information about you from the following sources:

- Applications or other forms that we receive from you;
- Correspondence about your transactions with us, our affiliates, or others;
- Credit reports from a consumer reporting agency; and
- Personal and employment references.

Information We Disclose

We may disclose the following kinds of nonpublic 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 reports, credit history, and creditworthiness.

To Whom Do We Disclose

We may disclose nonpublic information about you to third parties as permitted by law. These third parties may include government and nonprofit organizations involved in community development, where your nonpublic information would only be shared for program review, auditing, research, and oversight purposes. These third parties may also include financial service providers or other entities that may be assisting you with obtaining/retaining a home mortgage.

Opting Out of Certain Disclosures

You may direct THP not to disclose your nonpublic information to third parties (other than disclosures to project partners and those permitted by law). **However, if you choose to opt out, we will not be able to answer certain questions which may limit THP's ability to provide services offered.** If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. *You may change your decision any time by contacting our agency.*

RELEASE: I hereby authorize THP to release nonpublic personal information it obtains about me to any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the above privacy practices. I understand that I may change my decision at any time by contacting THP.

Name 1 (print)	Signature	Date	Name 2 (print)	Signature	Date
----------------	-----------	------	----------------	-----------	------

OPT-OUT: I request that THP make no disclosures of my nonpublic information to third parties other than project partners and those permitted by law. By choosing this option, I understand that THP will NOT be able to answer questions to any third party and may limit what THP can do to facilitate assistance with programs offered. I understand that I may change my decision at any time by contacting THP.

Name 1 (print)	Signature	Date	Name 2 (print)	Signature	Date
----------------	-----------	------	----------------	-----------	------

P.O. Box 16356
729 Lemay Ferry Rd
St. Louis, MO 63125

Phone: 314-631-9905
Fax: 314-631-4921
info@thehousingpartnershipstl.org





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 their housing counseling program and, if applicable, the down payment assistance program(s).

Applicant Signature: _____

Applicant Printed Name: _____

Date: _____

Co-Applicant Signature: _____

Co-Applicant Printed Name: _____

Date: _____



P.O. Box 16356
729 Lemay Ferry Rd
St. Louis MO 63125

Phone: 314.631.9905
Fax: 314.631.4921
info@TheHousingPartnershipSTL.org

CAUTION—Your Action is Required Soon

U.S. Department of Housing
and Urban Development
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538
(exp. 06/30/2021)

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 do 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

Public reporting burden for this collection is estimated at an average of 30 minutes to review the instructions, find the information, and complete this form. This agency cannot conduct or sponsor a collection of information unless a valid OMB number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB numbers can be located on the OMB internet page at <http://www.whitehouse.gov/library/omb/OMBINVC.html> - HUD If desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.



HUD-92564-CN (expiration)



FACT SHEET

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](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.

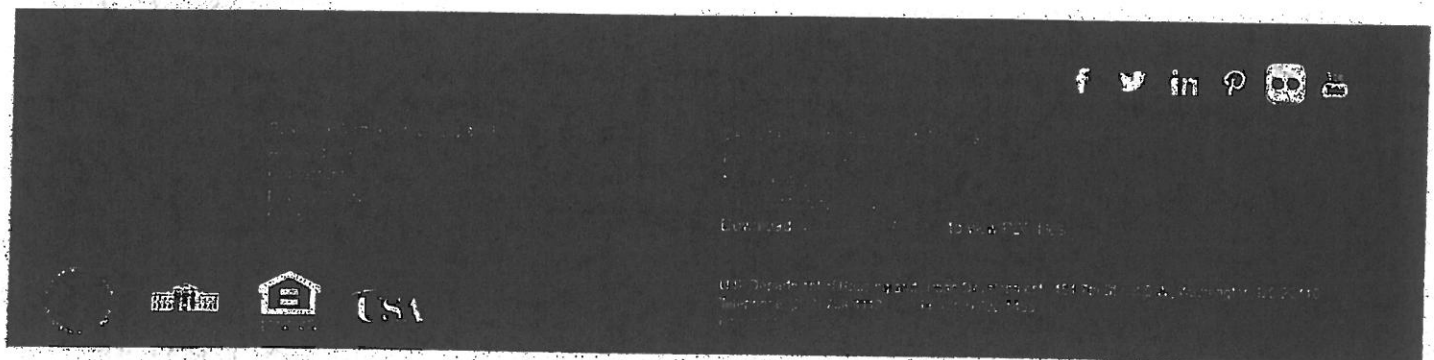
9. Do you maintain membership in a professional home inspector association?

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](#)



Signature

Date

Signature

Date

Documents to Send to The Housing Partnership, Inc.

For clients seeking down payment/closing cost assistance from our agency

****No photos or screenshots are allowed****

****If you have any questions on what to send, please ask!****

Income Documentation

Must provide documentation for **any and all that apply** for all adults 18+ who will be living in the home. Includes **all sources** of income, such as multiple jobs or income an adult might receive on behalf of a dependent.

- Pay stubs – Most recent, consecutive **3 months (90 days)** from all jobs held
 - Weekly pay: 14 pay stubs. Bi-weekly pay: 7 pay stubs. Semi-monthly pay: 6 pay stubs. Monthly pay: 3 pay stubs.
 - Must have institution name/logo, your name, and year-to-date figures
- Most recent award letter for: Social Security, Social Security Disability, Supplemental Security, Retirement/Pension, etc.
- Child support (if court-ordered, we need the case number)
- Alimony/Divorce maintenance/Stipend
- Any other income that may be received by household members

****If you are self-employed, please contact us for further instructions.****

Bank Statements

Most recent, consecutive **3 months (90 days)** to include all pages even if the page is blank. Must be from **all accounts** held, such as multiple checking accounts, savings accounts, etc. This also applies to nontraditional accounts and prepaid debit cards (Chime, smiONE, etc).

Statements must include:

- Institution name and/or logo
- Name of account holder(s)
- Account name/number(s)
- Dates of coverage

Taxes

- **Federal** tax return with **all corresponding W2s** for the last year

****If you are self-employed, we need 2 years of Federal tax returns that include a Schedule C for Profit & Loss for your business.****

We do **not** need state-level tax returns.

Documents to Send to The Housing Partnership, Inc.

For clients not seeking down payment/closing cost assistance from our agency

****If you have any questions on what to send, please ask!****

Income Documentation

Must provide documentation for **any and all that apply** for the person on the mortgage loan. Includes **all sources** of income, such as multiple jobs or income an adult might receive on behalf of a dependent.

- Pay stubs – Most recent, consecutive **3 pay stubs** from all jobs held
 - Must have institution name/logo, your name, and year-to-date figures
- Most recent award letter for: Social Security, Social Security Disability, Retirement/Pension, etc.
- Child support (if court-ordered, we need the case number)
- Alimony/Divorce maintenance/Stipend
- Any other income that may be received

****If you are self-employed, please contact us for further instructions.****

Bank Statements

Most recent **1 month** to include all pages even if the page is blank. Must be from **all accounts** held, such as multiple checking accounts, savings accounts, etc. This also applies to nontraditional accounts and prepaid debit cards (Chime, smiONE, etc).

Statements must include:

- Institution name and/or logo
- Name of account holder(s)
- Account name/number(s)
- Dates of coverage

Taxes

- **Federal** tax return for the last year

****If you are self-employed, we need 2 years of Federal tax returns that include a Schedule C for Profit & Loss for your business.****

We do **not** need state-level tax returns.