



FILE/CLIENT ID #: _____

MMHA Homeownership (rev 1/26/17)

www.muscatineiowa.gov
 (563) 264-1554 ext. 163
 Fax: (563) 263-3064

Personal Information Client Intake Form

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

How did you hear about our housing counseling agency?	<input type="checkbox"/> Print/radio ad	<input type="checkbox"/> HUD	<input type="checkbox"/> Friend/family
	<input type="checkbox"/> Realtor	<input type="checkbox"/> Religious or social Organization	<input type="checkbox"/> Internet search
	<input type="checkbox"/> Member of our staff		<input type="checkbox"/> Bank or mortgage servicer

Part One. Your Biographic and Household Information

Applicant:			Date:		
<i>Last Name</i>		<i>First Name</i>		<i>Middle Initial</i>	
Address:			Home Phone: () -		
			Cell Phone: () -		
<i>Address and Apartment No</i>		<i>City & State</i>		<i>Zip</i>	
Email Address:		Gender: Male Female			
Preferred Contact Method: Cell Phone Work Phone Email			Best time to be reached:		
Social Security #		Date of Birth: / /			
Race: (circle)		American Indian/Alaskan Native Asian African-American Native Hawaiian/Pacific Islander White Biracial or Multiracial Other (Specify) Decline to Answer		Ethnicity: Hispanic Non- Hispanic	
English Proficiency:		YES NO			
Are you a U.S. Citizen? Yes No		Are you a Veteran? Yes No		Are you Disabled? Yes No	
Marital Status:		Single Married Divorced Separated Widow			
My household type is....					
<input type="checkbox"/> Single Adult		<input type="checkbox"/> Married		<input type="checkbox"/> Roommates unrelated adults	
				<input type="checkbox"/> Single with dependents	
Family household size:			Highest Education: PhD Masters Bachelors Associates		
Dependants:			High School Diploma GED Below High School		

Co-Applicant:			Date:		
<i>Last Name</i>		<i>First Name</i>		<i>Middle Initial</i>	
Address:			Home Phone: () -		
			Cell Phone: () -		
<i>Address and Apartment No</i>		<i>City & State</i>		<i>Zip</i>	

Email Address:		Gender: Male Female
Preferred Contact Method: Cell Phone Work Phone Email		Best time to be reached:
Social Security #		Date of Birth: / /
Race: (circle) American Indian/Alaskan Native African-American White Decline to Answer	Asian Native Hawaiian/Pacific Islander Biracial or Multiracial Other (Specify)	Ethnicity: Hispanic Non-Hispanic
Are you a U.S. Citizen? Yes No No	Are you a Veteran? Yes	Are you Disabled? Yes No
Marital Status: Single Married Divorced Separated Widow		Highest Education: PhD Masters Bachelors Associates High School Diploma GED No High School

Household Composition (who will be living in the home)

Only include household members who live with you more than 50% of the time. For shared custody arrangements, please attach court documents establishing physical custody or a statement by the noncustodial parent stating that the child resides in your household more than 50% of the time.

Member Full Name	Relation ship	SSN	Date of Birth	Gender	Full-time Student	Marital Status	Race	Ethnicity	Disabled
						OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL
	Head								

Relationship to Head of Household: S=Spouse, A=Adult Co-tenant, C=Child, F=Foster Child, O=Other

Race: 1=White, 2=Black/African-American, 3=American Indian/Alaska Native, 4=Asian, 5=Native Hawaiian/Pacific Islander

Ethnicity: 1= Hispanic/Latino, 2= Not Hispanic/Latino

Disabled: Y=Yes, N=No

Marital Status: M=Married, S=Single, D=Divorced, SP=Separated, W=Widowed

Part Two. Your Employment Status

Applicant's Employment Status

- | | | |
|---|--|--|
| <input type="checkbox"/> Employed Full-time | <input type="checkbox"/> Employed Part-Time | <input type="checkbox"/> Employed Seasonally |
| <input type="checkbox"/> Unemployed, receiving benefits | <input type="checkbox"/> Unemployed, receiving no benefits | <input type="checkbox"/> Self-Employed |
| <input type="checkbox"/> Disabled, receiving benefits | <input type="checkbox"/> Retired | <input type="checkbox"/> Other (specify): |

Customer Employer:	Dates of Employment: _____ to _____
Address:	Job Title:
<i>Address City & State Zip</i>	
Work Phone: () -	
Previous Employer:	Dates of Employment: _____ to _____
Address:	Job Title:
<i>Address City & State Zip</i>	
Work Phone: () -	

Address City & State Zip

Co-Applicant Employment Status

- | | | |
|---|--|--|
| <input type="checkbox"/> Employed Full-time | <input type="checkbox"/> Employed Part-Time | <input type="checkbox"/> Employed Seasonally |
| <input type="checkbox"/> Unemployed, receiving benefits | <input type="checkbox"/> Unemployed, receiving no benefits | <input type="checkbox"/> Self-employed |
| <input type="checkbox"/> Disabled, receiving benefits | <input type="checkbox"/> Retired | <input type="checkbox"/> Other (specify): |

Co-Applicant Employer:	Dates of Employment: _____ to _____
Address:	Job Title:
<i>Address City & State Zip</i>	
Work Phone: () -	
Previous Employer:	Dates of Employment: _____ to _____
Address:	Job Title:
<i>Address City & State Zip</i>	
Work Phone: () -	

Address City & State Zip

Part Three. Your Housing Status and Housing Goals

Are you a 1st time home buyer (NOT owned a home in the past 3 years?) **YES** **NO.**

My current housing status is:

- | | | |
|--|---|---|
| <input type="checkbox"/> Renting/leasing | <input type="checkbox"/> Homeowner with mortgage(s) | <input type="checkbox"/> Homeowner (no mortgage debt) |
| <input type="checkbox"/> Homeless | <input type="checkbox"/> Living with family | <input type="checkbox"/> Other |

If you are currently renting, how long have you been renting? Years _____ Months _____. Check all that apply:

If you own your property, do you have a mortgage? YES NO. If YES, what is your PITI?

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

- | | | |
|---|--|---|
| <input type="checkbox"/> Buy a home (pre-purchase counseling) | <input type="checkbox"/> Prevent foreclosure | <input type="checkbox"/> Obtaining rental housing |
| <input type="checkbox"/> Transition from homelessness | <input type="checkbox"/> Discuss a fair housing rights violation | <input type="checkbox"/> Get credit and budget counseling |

<input type="checkbox"/> I pay market rent	<input type="checkbox"/> I receive a rent subsidy and/or public housing resident	<input type="checkbox"/> I am a Section 8 recipient
<input type="checkbox"/> I am facing eviction	<input type="checkbox"/> I am delinquent with my rent and need assistance	<input type="checkbox"/> I am delinquent with utilities and need assistance
<input type="checkbox"/> I am interested in filing a fair housing claim. Specify reason(s):		

Questions related to your credit history:

1. Have you seen your credit report(s) in the past 12 months? Yes No
2. Are there any outstanding judgments against you? Yes No
3. Have you declared bankruptcy within the past seven years? Yes No I am currently in a bankruptcy plan.
4. Within the past seven years, have you had a property foreclosed or surrendered through a deed-in-lieu? Yes No
5. Are you aware of any credit problems? If yes, please explain:

Part Four. Your Income, Debt and Average Monthly Expenses

Please provide information regarding your income and household debts and expenses below. Remember, every number should represent a monthly calculation (not quarterly or annual). *Verification needed for \$1000 assistance.

Income Type	Person Receiving	Source or employer	Monthly Gross (Before Taxes/Deductions)	Monthly Net (After Taxes/Deductions)	Verification Needed*
1. Salary/wage earnings			\$	\$	6 most current check stubs
2. Salary/wage earnings			\$	\$	6 most current check stubs
3. Child support/Alimony			\$	\$	Current printout from childsupport.ia.gov or other state system
4. Social Security (SSDI)			\$	\$	Current benefit letter. Use myssa.gov to print one
5. SSI			\$	\$	Current benefit letter. Use myssa.gov to print one
6. Pension			\$	\$	Current statement from pension provider
7. Public Assistance (FIP)			\$	\$	Current Explanation of Benefits or DHS Compass Printout
8. Unemployment Income			\$	\$	Current Statement from Iowa Workforce Development
9. Insurance/Annuity/Settlement			\$	\$	Current statement from payor
10. Self Employment			\$	\$	See Housing Counselor
11. Other:			\$	\$	See Housing Counselor
12. Other:			\$	\$	See Housing Counselor
Total Income:			\$	\$	

Debt and Expenses

Average Monthly Debts	Creditor (i.e. Master Card, First National Bank, etc)	Account Holder (in whose name is the bill)	Monthly Payment	Total amount owed
1. Student Loan Debt			\$	\$
2. Car Payment(s)			\$	\$
3. Credit Card			\$	\$
4. Credit Card			\$	\$
5. Credit Card			\$	\$
6. Personal Loan			\$	\$
7. Childcare/daycare			\$	
8. Alimony/Child Support			\$	
Total:			\$	

Monthly Expenses	Account Holder (in whose name is the bill)	Monthly Average
9. Rent		\$
10. Mortgage (PITI)		\$
11. Gas/Transportation		\$
12. Household Utilities (Water, Electric, Gas, Trash, Landline, Cable)		\$
13. Cell Phone(s)		\$
14. Food (groceries + eating out)		\$
15. Clothing		\$
16. Tobacco & Alcohol		\$
17. Other:		\$
18. Other:		\$
Total:		\$
Total COMBINED monthly costs (add debts and expenses) :		\$

Now, refer to your Total net income on the previous page. Subtract your Total costs as added on the right. This represents your monthly cash flow. Complete the calculation below.

Taking my combined monthly net income of

\$ _____

and subtracting my combined monthly costs of \$ _____

equals \$ _____ .

I/we have **POSITIVE** or **NEGATIVE** cash flow.

Asset Information

In the last two years, have you given away any assets or valuables, or sold them for less than they were worth? **Y** **N**

Asset Type	Asset Source (bank, credit union, stockbroker, etc.)	Asset Owner (whose name is it in?)	Account Number	Total Asset Value	Penalty/ Fee for Withdrawal	Interest Rate	Dividends Earned Last 12 months
Savings Account				\$			\$
Checking Account				\$			\$
Stocks/Bonds/ Mutual Funds				\$			\$
CDs				\$			\$
Retirement Account				\$			\$
Investment Property (real estate, valuable collections, etc.)				\$			\$
Other: _____				\$			\$
Other: _____				\$			\$
Other: _____				\$			\$

Please provide a current statement of each item listed above if you are applying for \$1000 assistance. Statements must be dated within the last 120 days.

Part Five: Your Homebuying Status

Are you working with a Realtor? _____ If so, who? _____

Are you pre-approved? _____ If so, by whom? _____

Do you have a signed purchase agreement? _____

When is closing scheduled? _____ Who is the closing attorney? _____

Program Disclosure Form

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

About Us and Program Purpose: Muscatine Municipal Housing Agency (MMHA) is a nonprofit, HUD-approved comprehensive housing counseling agency. Additionally, the MMHA manages 150 **public housing** units in Muscatine in two separate facilities. The Clark House is a 100 unit complex designated for elderly or near-elderly residents. Sunset Park is a 50 unit multi-family complex offering families 2, 3 and 4 bedroom units. The Agency also manages Hershey Manor, a 50 unit independent living complex for seniors 62 years of age or older. All three projects serve households with incomes at or below 50% of the area median income. The MMHA administers the **Section 8 Choice Housing Voucher Program**, which provides rental assistance to qualified families renting privately owned units. Client in these rental programs pay approximately 30% of their monthly-adjusted income for rent and utilities.

The MMHA housing counseling program provides free education workshops and a spectrum of services including pre-purchase, non-delinquency post-purchase, rental and homeless counseling. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

Client and Counselor Roles and Responsibilities:

Client's Roles and Responsibilities	Counselor's Roles and Responsibilities
<ul style="list-style-type: none">• Providing accurate information about your income, debts, expenses, credit, and employment.• Attending meetings, returning calls, providing requested paperwork in a timely manner.• Completing the steps assigned to you in your Client Action Plan.• Notifying MMHA or your counselor when changing housing goal.• Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended.• Retaining an attorney if seeking legal advice and/or representation in matters such as eviction, foreclosure or bankruptcy protection.	<ul style="list-style-type: none">• Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history.• Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.• Preparing a household budget that will help you manage your debt, expenses, and savings.• Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal.• Neither your counselor nor MMHA employees, agents, or board of commissioners may provide legal advice.
Termination of Services: Failure to work cooperatively with your housing counselor and/or MMHA will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.	

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

Agency Relationships: MMHA has financial affiliation (if funded by HUD) or professional affiliations with HUD, NeighborWorks America, USDA Rural Development, the State of Iowa, Muscatine County, and banks including First National, Central State, US Bank. As a housing counseling program participant, you are not obligated to use the products and services of MMHA or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice: MMHA is HUD Certified in offering both rental counseling and first-time homebuyer education. The program has been developed with training from NeighborWorks of America and National Council of La Raza, Consumer Financial Protection Bureau and other non-profit organizations. However, you are not obligated to participate in this or other MMHA programs and services while you are receiving housing or rental counseling from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Authority (FHA) for first-time homebuyer loan programs, and e-Home America or United Neighbors in Davenport Ia for other first-time homebuyer programs. You are entitled to choose real estate professionals, lenders, and lending products that best meet your needs.

Data Release Form & Third Party Authorization

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

You hereby authorize and instruct Muscatine Municipal Housing Agency (MMHA) and/or its assigned agents to:

- Obtain and review your credit report, and
- Request verifications of your income and rental history, and any other information deemed necessary for improving your housing situation (for example, verifying your annual property tax obligations and homeowner's insurance fees), and
- Receive copy of your Loan Estimate and Closing Disclosure

You understand and agree that MMHA intends to use the credit report for the purpose of evaluating your financial readiness to purchase or rent a home and/or to engage in post-purchase counseling activities. You hereby authorize MMHA to share your credit report and any information that you provided (including any computations and assessments produced) with the entities listed below in order to help MMHA determine your viable financial options.

- | | |
|---|--|
| <ul style="list-style-type: none"> ▪ Lenders ▪ Landlords ▪ Property Management Companies ▪ Counseling Agencies ▪ Debt Collectors | <ul style="list-style-type: none"> ▪ Banks ▪ Social Service Agencies ▪ Mortgage Servicers ▪ Public Housing Authorities |
|---|--|

You further authorize MMHA to verify information regarding your income, household composition, and other information deemed necessary to determine your eligibility for MMHA programs. You authorize MMHA to contact sources as needed to obtain information pertinent to your participation in MMHA programs, and you further authorize those organizations to provide the requested information to MMHA. The authorized sources of this information include, but are not limited to:

- | | | |
|---|--|---|
| <ul style="list-style-type: none"> ▪ Courts and Post Offices ▪ State Unemployment Agencies ▪ Retirement Systems ▪ Schools and Colleges ▪ State Wage Information Collection Agencies ▪ Previous Landlords or Public Housing Agencies | <ul style="list-style-type: none"> ▪ Banks / Financial Institutions ▪ Law Enforcement Agencies ▪ Social Security Administration ▪ Credit Providers/ Credit Bureaus ▪ Past and Present Employers | <ul style="list-style-type: none"> ▪ Medical and Child Care Providers ▪ Utility Companies ▪ Social Service Agencies ▪ Veterans Administration ▪ Internal Revenue Service |
|---|--|---|

Entities such as mortgage lenders and/or counseling agencies may contact your MMHA counselor to evaluate the options for which you may be eligible. In connection with such evaluation, you authorize the credit reporting and/or financial agencies to release information and cooperate with your MMHA counselor. No information will be discussed about you with entities not directly involved in your efforts to improve your housing situation.

You hereby authorize the release of your information to program monitoring organizations of MMHA, including but not limited to, Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes. In addition you authorize MMHA to have your credit report pulled two additional times to conduct program evaluations. You also agree to keep MMHA informed of any changes in address, telephone number, job status, marital status, or other conditions which may affect your eligibility for a program you have applied for or a counseling service that you are seeking.

Finally, you understand that you may revoke consent to these disclosures by notifying MMHA in writing.

	-	-	
Name 1 (Printed)	SSN#	Signature	Date

	-	-	
Name 2 (Printed)	SSN#	Signature	Date

***Form expires 15 months from date of signature

Request for Transcript of Tax Return

OMB No. 1545-1872

▶ **Request may be rejected if the form is incomplete or illegible.**

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

- 6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____
- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
 - b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days
 - c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days
- 7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days
- 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

- 9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. _____
- Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

		Phone number of taxpayer on line 1a or 2a
Sign Here	Signature (see instructions)	Date
	Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

CAUTION

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



OMB Approval No: 2502-0538
(exp. 05/31/2014)

For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

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

- ✓ Evaluate the physical condition: structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired or replaced; and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

Appraisals are Different from Home Inspections

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

- ✓ Estimate the market value of a house;
- ✓ Make sure that the house meets FHA minimum property standards/requirements; and
- ✓ Make sure that the property is marketable.

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

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

Radon Gas Testing

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

Be an Informed Buyer

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



HUD-92564-CN (6/06) 

CAUTION

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.

“We don’t
make loans
in black
neighborhoods.”

YOU WON’T HEAR THAT. WHAT YOU MAY HEAR IS:

“Your debt to income ratios are too high.”
“The appraisal said ‘inadequate collateral.’ ”
“You need more money down.”

Anytime you’re denied a home loan or the terms and conditions are changed, you could be a victim of mortgage lending discrimination.

If you believe you may be a victim of housing discrimination,
contact HUD or your local Fair Housing Center:

Visit www.hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (voice) **1-800-927-9275** (TTY)

Your Choice. Your Right. Your Home.



A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing.

NFHA
National Fair Housing Alliance

WHAT'S PREVENTING YOU FROM GETTING A HOME LOAN?



TAKE ACTION AGAINST LENDING DISCRIMINATION.

Some hurdles are expected in the race to purchase a home. But if you feel that you've been denied financing of a home because of race, color, national origin, religion, sex, familial status or disability, or because of the racial or ethnic composition of your neighborhood, that's against the law. Report it to HUD or your local fair housing center.

Visit hud.gov/fairhousing or call the HUD Hotline **1-800-669-9777** (English/Español)

FAIR HOUSING IS YOUR RIGHT. USE IT!



A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing.

Basic Facts about the Fair Housing Act

What Housing Is Covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

What Is Prohibited?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In Mortgage Lending: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

In Addition: It is illegal for anyone to:

Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional Protection if You Have a Disability

If you or someone associated with you:

Have a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities, have a record of such a disability or are regarded as having such a disability your landlord may not:

- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

Example: A building with a no pets policy must allow a visually impaired tenant to keep a guide dog.

Example: An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near her apartment if necessary to assure that she can have access to her apartment.

However, housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

Requirements for New Buildings

In buildings that are ready for first occupancy after March 13, 1991, and have an elevator and four or more units:

Public and common areas must be accessible to persons with disabilities

Doors and hallways must be wide enough for wheelchairs

All units must have:

- An accessible route into and through the unit
- Accessible light switches, electrical outlets, thermostats and other environmental controls
- Reinforced bathroom walls to allow later installation of grab bars and
- Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units.

These requirements for new buildings do not replace any more stringent standards in State or local law.

Housing Opportunities for Families

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under 18 live with:

- A parent
- A person who has legal custody of the child or children or
- The designee of the parent or legal custodian, with the parent or custodian's written permission.
- Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.

Exemption: Housing for older persons is exempt from the prohibition against familial status discrimination if:

The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a Federal, State or local government program or

It is occupied solely by persons who are 62 or older or

It houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates an intent to house persons who are 55 or older.

A transition period permits residents on or before September 13, 1988, to continue living in the housing, regardless of their age, without interfering with the exemption.

If You Think Your Rights Have Been Violated

HUD is ready to help with any problem of housing discrimination. If you think your rights have been violated, the Housing Discrimination Complaint Form is available for you to download, complete and return, or complete online and submit, or you may write HUD a letter, or telephone the HUD Office nearest you. You have one year after an alleged violation to file a complaint with HUD, but you should file it as soon as possible.

Step 1: What to Tell HUD:

Your name and address

The name and address of the person your complaint is against (the respondent)

The address or other identification to the housing involved

A short description to the alleged violation (the event that caused you to believe your rights were violated)

The date(s) to the alleged violation

Step 2: Where to Write or Call:

Send the Housing Discrimination Complaint Form or a letter to the HUD Office nearest you or you may call that office directly at **(800)669-9777**

If You Are Disabled:

HUD also provides:

A toll-free TTY phone for the hearing impaired: 1-800-927-9275.

Interpreters

Tapes and braille materials

Assistance in reading and completing forms