



NID HOUSING COUNSELING AGENCY INTAKE FORM

Dear NID Client:

We are dedicated to assisting you in making the right decisions. We provide counseling services and education to the community at no cost. Please complete the application using the following guidelines:

- All NID Disclosures must be signed before the Housing Counselor be able to schedule any appointment
- Only use Black or Blue ink
- It is important to disclose all pertinent information, so we can have a complete and accurate picture of your situation and assist you in the best way possible.
- Let us know if you are now or have previously worked with another agency.
- Be advised that appointments are prioritized based on Housing Counselor schedule.

Submit the following supporting documentation prior to your appointment (originals not accepted):

First Time Home Buyers Clients:

Documents need to be current, not more of 90 days old.

- _____ Proof of Income
- _____ Copy of ID
- _____ Current Bank Statements (All pages)
- _____ Tax Returns & W-2 (_____)
- _____ Copy of all bills (include utilities, credit statements, etc.)
- _____ Copy of Credit Report
- _____ Copy of Current Lease agreement (if applicable)

Homeowner Clients:

- _____ Current Mortgage Statement
- _____ Property Taxes and Property Insurance
- _____ Proof of Income
- _____ Current Bank Statements (All pages)
- _____ Tax Returns & W-2 (_____)
- _____ Copy of all bills (include utilities, credit statements, etc.)



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For a file to be considered **(under the HUD/ NID-HCA guidelines)** complete file, a housing counselor must perform and document each of the following activities. Each of the following “MUST” be in each client’s file (paper or electronic)....**WITHOUT EXCEPTION.**

- **Budget/Financial Analysis:** A detailed review of the client's income, expenses, spending habits, and use of credit in order to evaluate their unique financial situation relative to their housing needs.
- **Housing Analysis:** A review of the client’s housing needs, current housing quality, and housing affordability relative to their financial capability.
- **Action Plan:** must establish an action plan that outlines actions of client’s housing goals
- **Discuss Alternatives:** FHA programs and products if applicable, relevant to the specific housing need.
- **Third Party Authorizations/Privacy Policy Statement**
- **Follow up after one-to-one appointment form**
- **Follow up:** Documented efforts by the Branch Office Counselor(s) to have follow-up communication with the client(s) to ensure that client is progressing toward his or her housing goals(s), to modify or terminate housing counseling services, and to determine and report outcomes.
- **Home Inspection Materials for Pre-Purchase Clients:**
 - **For Your Protection Get a Home Inspection**
 - **Ten Important Questions to Ask a Home Inspector**
- **NID- Client 30 days’ Notice**
- **Supporting Documents:** Pay stubs, Bank Statements, Credit Report, etc.
- **NID-HCA Client Survey**

I, _____ Certified that all this documents are included in this file.



NID HOUSING COUNSELING AGENCY INTAKE FORM

Today is _____.

****This information is required in order to do a complete analysis of your current situation****

APPLICANT INFORMATION

How did you hear about NID-HCA?

- Internet Search
- HUD/Fannie Mae
- My Lender

- Media (television, radio)
- Real Estate Agent
- Other: _____



NID HOUSING COUNSELING AGENCY INTAKE FORM

Education Group Session:

- Home Buyer Education Class
- Know Before You Go Assessments
- Down Payment Assistance Course
- Reverse Mortgage Workshop
- Credit Improvements Course
- Other: _____

Counseling Types (check all that apply):

- | | |
|----------------------------------|---|
| <input type="radio"/> Home Buyer | <input type="radio"/> Post Counseling |
| <input type="radio"/> Credit | <input type="radio"/> Mortgage Delinquency |
| <input type="radio"/> Budget | <input type="radio"/> Down Payment Assistance |
| <input type="radio"/> Rental | <input type="radio"/> Other: _____ |

Please print clearly, using black or dark blue ink. Complete all sections

APPLICANT INFORMATION:

Date: _____ Email Address: _____ Phone: _____



NID HOUSING COUNSELING AGENCY INTAKE FORM

Name: _____ D.O.B. _____

Social Security Number: _____ Gender: Female/Male: _____

Current Street Address: _____ City/State/Zip: _____

Employer Name/Address _____ **Start Date** _____ **Job Title** _____

CO- APPLICANT/SPOUSE INFORMATION (if applicable):

Name: _____ D.O.B. _____ Phone _____

Current Street Address: _____ City/State/
Zip: _____

Social Security Number: _____ Gender: Female/Male: _____ Employer _____

Start Date _____ End Date _____ Job Title _____ Marital Status _____

MORTGAGE INFORMATION (if applicable):

Lender: _____ Loan Number: _____

Monthly Mortgage Payment: \$ _____ Taxes included: Y/N Insurance included: Y/N

If Not included what is the amount _____ Past Due Amount: \$ _____

How Many Months Behind? _____ Missed Payments: 30 ___ 60 ___ 90 ___ 120+ ___

Interest Rate: _____ Term: _____ Months Remaining on Mortgage: _____ Year Mortgage Financed _____

Type of Loan: Fixed ___ ARM ___ Other (please explain): _____

Have you Had a Loan Modification in last 5 years? Y/N If Yes, When and explain outcome: _____

Ethnicity: ___ Hispanic ___ Non Hispanic ___ Choose not to respond

Race: (please check only one)



NID HOUSING COUNSELING AGENCY INTAKE FORM

- American India/Alaskan Native
- Asian
- Black or African American
- Black or African-American and White
- Native Hawaiian or other Pacific Islander
- White
- Choose not to respond
- Other _____

Marital Status: ___ Married ___ Single ___ Divorced ___ Separated **Children** _____ **Ages** _____

Family Size _____ **Are you Disabled?** ___ Yes ___ No **Are you a US Citizen?** _____

Have you filed bankruptcy? ___ If Yes, when was your bankruptcy discharged? _____ **Chapter 7 or 13?** _____

Highest Level of Education (please check only one):

- No High School Diploma
- Some College, didn't graduate
- Associates Degree
- Masters Degree
- Vocational Certificate
- Doctorate
- High School Diploma
- Choose not to respond
- Bachelors Degree
- GED

HOUSEHOLD INCOME

<i>Base Gross Monthly Salary</i>	\$ _____	\$ _____	Co Owner/Spouse
Expenses	\$ _____	\$ _____	Co Owner/Spouse Balance
Mortgage/Rent Payment	\$ _____	_____	
2 nd Mortgage/Rent Payment	\$ _____	_____	
Property taxes & insurance (If not escrowed)	\$ _____	_____	
Housing: Utility (gas)	\$ _____	_____	
Housing: Utility (electric)	\$ _____	_____	
Housing: Utility (water/sewage)	\$ _____	_____	
Housing: Utility (Cable/Other)	\$ _____	_____	
Telephone (cellular, land line)	\$ _____	_____	
Auto: Car note	\$ _____	_____	
Auto: Gas	\$ _____	_____	
Auto: Parking, Maintenance	\$ _____	_____	
Insurance (auto, life, rental)	\$ _____	_____	
Food (groceries)	\$ _____	_____	
Credit Cards	\$ _____	_____	
Child Support	\$ _____	_____	
Health care (of pocket)	\$ _____	_____	
Personal Loans	\$ _____	_____	
Child Care	\$ _____	_____	

Tuition/Books \$ _____

Other \$ _____

Other \$ _____

TOTAL EXPENSES _____

Client _____ Date _____

Client _____

Calculate Front-End Ratio and Back-End Ratio

The Front-End Ratio:

This is calculated by taking the total monthly housing costs by income before tax. This means you don't only include debt repayments for housing, but also look at associated costs such as insurances, property taxes and others.

The Back-End Ratio:

The back-end DTI ratio looks at all debt repayments, not just those linked to housing. This may be credit cards, student loans, car loans or a personal loan, etc.

Client Front-End Ratio: _____%

Client Back-End Ratio: _____%

Improving your debt-to-income ratio:

*36% or less: This is an ideal debt load to carry for most people. Showing that you can control your spending in relation to your income is what lenders are looking for when evaluating if you are credit-worthy.

*37-42%: Your debts still may seem manageable, but start paying them down before they begin to spiral out of control. At this level, credit cards still may be easy to obtain, but acquiring loans may be more difficult.

*43-49%: Your debt ratio is high and financial difficulties may be looming unless you take immediate action.

*50%+: Seek professional help to make plans for drastically reducing your debt before it becomes a real problem.

_____ Initial(s)
NID-HCA SERVICES: NID-HCA is an HUD-approved provider of housing counseling and education services. Through grant partnerships with federal and local governments and private industry partners, NID-HCA offers no-cost counseling and education on a wide variety of housing matters. If your counselor's office does not provide the service that you require, this agency will do its best to refer you to an agency that may be able to assist you.

NID-HCA is a not-for-profit organization. Your counselor has an obligation to provide you with information that will support your housing goal with the utmost care, integrity, and honesty.

SERVICES WE PROVIDE: Our services are delivered in two categories: counseling and education. Counseling is delivered in a confidential, one-on-one setting between you and the housing counselor. The counseling session is specific to your needs. A course of action is developed to help guide both you and the counselor to reach your determined housing goal.

The education component is delivered in a classroom setting where an instructor, usually a housing counselor and/or a professional from the home-buying process, can educate the participants on the applicable course. Each education component is usually followed by a counseling session.

Our agency provides many of our services free of charge. You will be notified at the beginning of the counseling session if a service carries a fee. Here is brief description of all the types of services we provide.

Pre-Purchase Counseling and Education: These services include information on selecting a home and a neighborhood; financial literacy and real estate terminology; preparing for a mortgage and home purchase; down payment assistance programs; how to select a real estate professional; special veterans counseling; a complete explanation of standard purchase procedures, property inspections, insurance, escrows; laws and regulations covering your purchase including fair housing laws, predatory lending laws,

laws prohibiting mortgage modification scams, and the like; financing alternatives; conventional mortgage products; purchasing REO properties, short sale properties and NSP program properties; budget counseling; credit counseling; how to maintain your home and protect your investment; home energy counseling; and discussion of closing costs and the HUD-1.

Educational Workshops: First-Time Homebuyers: NID-HCA provides monthly 8-hour and 4-hour workshops, usually on a Saturday, and provides detailed information for the participant on how to become mortgage ready, shop for a loan, select a real estate professional and how to maintain his or her home. After the workshop a confidential one-on-one-session is scheduled to determine the client’s specific course of action leading to homeownership, and to issue the first-time homebuyer certificate.

_____ Initial(s)
Money Smart: NID-HCA provides a monthly 2-hour financial literacy workshop. It is comprehensive financial education curriculum designed to help individuals enhance their financial skills. After the workshop each participant meets one-on-one with a housing counselor to establish a plan of action specific to the client’s needs.

Resolving or Preventing of Mortgage Delinquency Counseling and Education: These services include: helping you effectively work with lender/servicers including drawing up documents for loan modification and submission of modification documents; fair lending/mortgage fraud identification, referral and reporting; loan modification procedures and programs; work-out plans; loan refinance; deed-in-lieu; deed-in lease; short sale; working with investors; using “hardest hit” funding; review of financials and how to modify living expenses to increase retained household income; what to do if your hardship application is denied by your lender/servicer; explaining what a foreclosure is, the foreclosure process and important timelines, alternatives to foreclosure; mortgage rate reduction programs; loss mitigation strategies; property retention and disposition options; hands-on counseling in delinquency; and bankruptcy information.

Educational Workshops: Making Your Home Affordable: NID-HCA provides monthly 2 - 4 hour foreclosure prevention and homeownership preservation workshops, usually on a Wednesday. We provide detailed information for the participant on how to avoid foreclosure, mortgage default/delinquency issues, how to submit a hardship application to a lender/servicer, how to effectively communicate with a lender/servicer, homeownership retention and disposition options. After the workshop each participant meets one-on-one with a housing counselor to develop a plan of action specific to the client’s needs.

Home Equity Conversion Mortgage Counseling and Education: These services include: detailed information on the reverse mortgage, loan exit strategies, options other than a reverse mortgage, overview of the reverse mortgage loan application process, information regarding the financial implications of entering into a reverse mortgage and explaining and issuing the certificate of counseling.

_____ Initial(s)

Rental Counseling and Education: These services include but are not limited to providing information and direct help with: renting with impaired credit; rentals for low, low income persons; excessive deposits; budget and debt counseling; financial literacy counseling and class-type education; rights of children who have been displaced due to foreclosure; rental scams; fair housing awareness, discrimination, health and safety repairs, filing complaints; NID-HCA Tenant Wise program consisting of information and direct assistance with tenant rights, responsibilities and remedies; eviction mitigation; mobility counseling: resources on HUD rental programs and rent subsidy programs; lease and rental agreements; and post-occupancy matters.

Home Improvement and Rehabilitation: These services include helping our clients obtain loans and grants for home rehabilitation and providing information on hiring contractors and housing codes.

Displacement and Relocation Counseling and Education: These services include: helping our clients with relocation benefits, obtaining alternative housing and bankruptcy information.

Client _____ Date _____

Client _____ Date _____

Credit Report Authorization & Privacy Disclosure Form

I hereby authorize & instruct **NID- Housing Counseling Agency** hereinafter to obtain and review

My credit report. My credit report will be obtained from a credit-reporting agency chosen by NID-HCA. I understand and agree that **NID-HCA** intends to use the credit report to evaluating my financial readiness to purchase a home, credit counseling, and/or to engage in post-purchase counseling

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to **NID-HCA** in connection with such evaluation. Authorization is further granted to the credit-reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection to determine my ability a loan:

I, _____ (please check one)
Your Name

_____ Authorize

_____ Do Not Authorize

NID-HCA to share with potential mortgage lenders and/or counseling agencies my credit report



And any information that I have provided, including any communication & computations & Assessments that have been produced based upon such information. These lenders may contact Me to discuss loans for which I may be eligible, and these counseling agencies may contact me to Discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying **NID-HCA National Office** in writing.

Print Name

Date of Birth

Social Security Number

Signature

CODE OF ETHICS AND STANDARDS OF CONDUCT

General Statements: Every officer, employee or agent of the Agency shall perform their duties in good faith, in a manner such persons believe to be in the best interest of the Agency, and with such care, including reasonable inquiry, as an ordinarily prudent person in like position would use under similar circumstances.

Every officer, employee or agent of the Agency must act in a manner that will advance and achieve the Agency's purposes, rather than advance their personal interests.

In performing the duties of an officer, the officer shall be entitled to rely on information, opinions, reports or statements, including financial statements or other financial data, prepared or presented by appropriate agency personnel or Counsel, independent accountants or other persons competent to render services deemed necessary by the Agency.

Every officer, employee or agent of the Agency is responsible for knowing and understanding the application of this Code of Ethics and Standards of Conduct.

Every officer, employee or agent of the Agency is required to consult with appropriate Agency sources regarding any situation about which the officer, employee or agent is unclear regarding the application of these ethical rules and standards of conduct. An officer, employee or agent who violates these ethical rules and standards of conduct cannot defend his or her misconduct based on an asserted "failure to understand" said rules and standards.

Fraud or Dishonesty: All officers, employees and agents of the Agency are encouraged to report to appropriate Agency authorities, all acts of fraud or dishonesty encountered in their scope of duties for the Agency.



Prohibition Against Real or Apparent Conflicts of Interest: Subject to both the pertinent statutes set forth in the California Corporations Code and the California Common Law, as a general rule, no officer, employee or agent of the Agency shall be materially financially interested, directly or indirectly, in any contract or other transaction with the Agency; no officer, employee or agent shall be materially financially interested, directly or indirectly, in any contract or other transaction with an Agency client.

Prohibition Against Solicitation of Gratuities: No officer, employee or agent of the Agency may solicit gifts or gratuities, of any value, from clients of the Agency.

Acceptance of Gratuities: No officer, employee or agent of the Agency shall accept unsolicited gifts or gratuities of more than nominal value from any client of the Agency.

_____ Initial(s)

THIRD PARTY AND LEGAL SERVICES AUTHORIZATION

I authorize NID-HCA, NID Legal Services and (Counselor) _____ of NID Housing Counseling Agency located at **3030 Euclid Avenue Suite 412, Cleveland, Ohio 44115**, whom can be contacted at **(216) 752-9264** to:

Do all things necessary and obtain all information necessary to aid with the improvement of my mortgage status, or other matter subject to this counseling, with my lender and other relevant third parties; and share statistical information about my transaction, HUD or other government funders in accordance with the Privacy Act and other applicable law and program regulations.

I grant permission: to NID-HCA to follow-up with me within the next three years for the purposes of program evaluation, to use a photocopy of my/our signature(s) below to obtain necessary information.

I understand that: NID-HCA provides foreclosure mitigation counseling and that I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies, as appropriate; my counselor is not allowed to provide legal advice, and that nothing in this Authorization creates an attorney-client relationship between you and NID-HCA or NID Legal Services; I am not obligated to choose any of the loan products or other housing programs I am counseled about, or may be referred to; NID-HCA receives Congressional funds through HUD program and is required to share some of my personal information with HUD program administrators or their agents for purposes of program monitoring, compliance and evaluation.

I/we acknowledge that I/we have received a copy of NID-HCA's Privacy Policy, a separate document, and that I have been counseled on how to opt-out of personally identifiable information disclosures with a separate form.



Name: _____

Signature: _____ Date: _____

Mortgager/Servicer: _____

Loan Number: _____

DISCLOSURE REGARDING AGENCY RELATIONSHIPS

NID-HCA is a not-for-profit organization. When you enter into a discussion with your housing counselor, we want you to understand the nature of the counseling relationship. The Counselor has an obligation to provide you with information that will support your housing goal with the utmost care, integrity, and honesty.

Counseling is a counselor-to-client or counselor-to-group activity during which the counselor completes some or all of the following activities:

Interviews you to obtain basic information about you, your family and your housing need, problem or goal helps you determine a potentially realizable objective you set for yourself Identifies resources within the Agency (such as loans, grants or rental opportunities), within the community or government agencies, that might assist in meeting the client's need or resolving the client's problem designs and explains a counseling plan that suggests how you can address your need or desire recommends additional private or group counseling sessions conducted by the Agency or by other community organizations.

1. I understand that NID-HCA provides housing counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I understand that NID-HCA receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of personal information with NFMC program administrators or their agents for purposes of program monitoring compliance and evaluation.
3. I understand NID-HCA receives funds through The Department of Housing and Urban Development (HUD).
4. I understand that NID-HCA receives funds through Bank of America Homebuyer Education and Counseling program in the amount of \$300.00 for counseling responsibilities performed.
5. I acknowledge that I have received a copy of NID-HCA's Privacy Policy.
6. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
7. I acknowledged that I received NID-HCA national branch office partnership directory and I'm in no way obligated to use any services.
8. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.

9. I understand that NID-HCA provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from NID-HCA in no way obligates me to use any products/services.

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

_____ Initial(s)

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as you account balance, payment history, parties to transaction and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt out of certain disclosure

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out” of disclosures.

Release of your information to third parties

Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical electronic and procedural safeguards that comply with federal regulations to guard your nonpublic persona information.

Counselor Obligations

Your counselor represents your interests and will provide you information and referrals on programs and resources that best meet your needs without regard to any other consideration. Your counselor cannot provide you with legal or financial advice; however your counselor will make recommendations based on his/her knowledge of programs related to your goal. To avoid steering, the recommendation will include competing sources as well. It is up to you to review the recommendation and make a choice about which company and services you want to apply for – whether or not the company was referred by the Counselor. You choose.

PRIVACY POLICY AND PRACTICES OF NID-HCA

We at NID Housing Counseling Agency -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.

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

I/we acknowledge receipt of a copy of this disclosure and understand that NID-HCA may receive fees or grants in connection with my transaction. I also acknowledge that my counselor will disclose if there is a transaction based grant or fee or other potential conflict related to the services I/we receive.

Client _____ Date _____

Client _____ Date _____

Disclosure of Information



The U.S Department of Housing and Urban Development (HUD) requires housing counseling agencies (HCAs) participating in its Housing Counseling Program to provide legal disclosures to its counseled clients.

Client Freedom of Choice

At NID-HCA Agency, some of our Housing Counselors are Real Estate professionals.

However, ***you are not obligated to participate and/or use their services while you are receiving Housing Counseling from this office.**

You are entitle to choose whatever Real Estate Professional, Lender and Lending Products you prefer.

Client Name: _____

Date: _____

Client signature: _____

Counselors please be sure our NID Client acknowledges receipt of this disclosure by signing and date this form

Disclosure of Information

The U.S Department of Housing and Urban Development (HUD) requires housing counseling agencies (HCAs) participating in its Housing Counseling Program to provide legal disclosures to its counseled clients.

The NID-HCA Housing Counselor has provided the following information and materials including but not limited to:

- **Fair Housing:** include the promotion and protection of civil rights as they relate to ensuring equal opportunity housing. Such educational sessions may include topics such as identifying and reporting discriminatory policies, procedures and practices.
- **Predatory Lending:** The term “predatory lending” describes unscrupulous actions by lenders, appraisers, mortgage brokers, home improvement contractors and other industry fair lending and predatory.

Housing Counselor has provided the disclosures and home inspection materials:

- **For Your Protection get a Home Inspection**
- **Ten Important Questions to Ask Your Home Inspector** (for the pre-purchase clients and homebuyer education clients)

Client Name: _____

Date: _____

Client signature: _____

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.

It's okay to consider color



...as long as it's green.

Judging you by what you look like instead of your qualifications is discrimination. What matters is your ability to pay for housing. It's illegal to discriminate because of race, color, religion, sex, national origin, disability or familial status in the sale or rental of housing.

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

_____ Initial(s)

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 singlefamily 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.

_____ Initial(s)

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

Client _____

Date _____

Client _____

Date _____

NID-HCA RESOURCES

Rescue Funds

NCRC
727 15th Street Suite 900
Washington, DC 20005
Phone (202) 628-8866
Fax (202) 628-9802

The Legal Aid Society of Cleveland
(216) 687-1900

Cleveland Tenants Organization
(216) 432-0617

Policy Matters of Ohio
(216) 361-9801

Home Owner Preservation
Foundation
(888) 995-HOPE

Attorney's

James Hardiman (216) 502-0800
Virgil Brown (216) 851-3304

Mark Weisman (216)
436-2000 (Cuyahoga County
Foreclosure Intervention)

Real Estate Agents:

McMullan Realty (216) 991-8100
AJ Lewis (216) 752-9400
Century 21 (440) 439-5220
Ruffin Real Estate (216) 663-0330
E & D Realty (216) 751-0200
www.realtor.com

Lenders

American Midwest (440) 882-5403
Fifth Third (216) 475-5351
Key Bank (330) 253-0512
PNC (216) 231-3650

Ohio Housing Finance Agency
(614) 466-7970
ohfa@ohiohome.org

www.hud.gov for lender and
information regarding
homeownership foreclosure and
any other information.

_____ Initial(s)



_____ Initial(s)