



UNIVERSAL INTAKE FORM

PROGRAM

GED PROJECT READY MANAGE YOUR FUTURE CAREER PATHWAYS INITIATIVE
 PHARMACY TECHNICIAN TRAINING PROJECT STABLE BUILDING FOR SUCCESS (WIOA) MEN'S SUITING PROGRAM
 PRE-PURCHASE CLASS LANDLORD CLASS PRE-CLOSING INDIVIDUAL COUNSELING

APPLICANT

Name: _____
Last First Middle

Street City/Town State Zip Code

(If less than 2 years at current address):

Previous Address: _____
City/Town State Zip Code

Home: (____) _____ - _____ Work: (____) _____ - _____ Mobile/Cell: (____) _____ - _____

Email: _____ Preferred Contact Type: Home Phone Work Cell Email

D.O.B. ____/____/____ Gender: Male Female US Veteran? Yes No Health Insurance? Yes No

Are you registered for selective Service? Yes No N/A Driver's License Yes No

Does household live in a rural area? (Please circle) Yes No Not Sure

English Proficiency: Limited Not Limited Preferred Language: (if other than English) _____

Race: _____ American Indian/Alaskan Native _____ Black/African American _____ White _____ Asian
_____ Native Hawaiian/Other Pacific Islander

Ethnicity: _____ Hispanic _____ Non-Hispanic

Marital Status: _____ Single _____ Married _____ Separated _____ Divorced _____ Widowed

Citizenship: _____ US Citizen _____ Non-Resident Alien _____ Permanent Resident Alien

Highest Education Level: _____ Current High School Student (Circle Grade: 9, 10, 11, 12) _____ Below High School Diploma
_____ High School Diploma/GED _____ VO/ Tech Certificate _____ Some College (No Degree)
_____ Associates Degree (2-year) _____ Bachelor's Degree (4-Year) _____ Master's Degree
_____ Other: _____

HOUSEHOLD INFORMATION

Current Housing Arrangement: Rent Homeowner with Mortgage paid off Homeless
 Homeowner with Mortgage Living with family member not paying rent Other

Household type: (Please select most accurate)
 Married with Dependents Married without Dependents Male Headed Single parent household
 Female headed single parent household Single adult Two or more unrelated adults

Other: _____

Number of Children under 18 _____ Number of Adults 18 and over _____ = Total in Household _____

Are you a first time homebuyer: Yes No Own home in last 3 years: Yes No
(Please Circle)

Annual Family or Household income: \$ _____

Is this income paid: Hourly Weekly Every two weeks Twice per month Monthly

EMPLOYMENT INFORMATION

Employed? Yes No Unemployed? Yes No Self-Employed Yes No

Gross Annual Income: \$ _____ Position Title: _____ Start date _____ End date _____

Employer name: _____

Address: _____
Street City/Town State Zip Code

Phone: _____

(If less than 2 years) Previous Employer: _____ Self-Employed Yes No

Position Title: _____ Start date _____ End date _____

Address: _____
Street City/Town State Zip Code

Do you have questions or need assistance with Fair Housing Issues? Yes No

BENEFITS

What benefits are you currently receiving?

<input type="checkbox"/> SNAP (Formerly known as Food Stamps)	<input type="checkbox"/> Care 4 Kids
<input type="checkbox"/> WIC	<input type="checkbox"/> CT Energy Assistance
<input type="checkbox"/> Healthy Start	<input type="checkbox"/> Husky A (Medicaid)
<input type="checkbox"/> Husky B (Child Health Insurance Program-CHIP)	<input type="checkbox"/> Husky D (LIA)
<input type="checkbox"/> Husky C (Medicaid for the Elderly and Disabled)	<input type="checkbox"/> Earned Income Tax Credit (federal)
<input type="checkbox"/> TFA/TANF	<input type="checkbox"/> Free Tax Return Preparation
<input type="checkbox"/> Needy Meds Drug Discount Card	<input type="checkbox"/> Social Security Income (SSI)
<input type="checkbox"/> Premium Tax Credit for Health Insurance	<input type="checkbox"/> Social Security Disability Income (SSDI)

What benefits and services would you like more information about?

<input type="checkbox"/> SNAP (Formerly known as Food Stamps)	<input type="checkbox"/> Care 4 Kids
<input type="checkbox"/> WIC	<input type="checkbox"/> CT Energy Assistance
<input type="checkbox"/> Healthy Start	<input type="checkbox"/> Husky A (Medicaid)
<input type="checkbox"/> Husky B (Child Health Insurance Program-CHIP)	<input type="checkbox"/> Husky D (LIA)
<input type="checkbox"/> Husky C (Medicaid for the Elderly and Disabled)	<input type="checkbox"/> Earned Income Tax Credit (federal)
<input type="checkbox"/> TFA/TANF	<input type="checkbox"/> Free Tax Return Preparation
<input type="checkbox"/> Needy Meds Drug Discount Card	<input type="checkbox"/> Social Security Income (SSI)
<input type="checkbox"/> Premium Tax Credit for Health Insurance	<input type="checkbox"/> Social Security Disability Income (SSDI)
<input type="checkbox"/> Adult Education	<input type="checkbox"/> Behavioral health Services
<input type="checkbox"/> Employment Services	<input type="checkbox"/> Financial Education
<input type="checkbox"/> Homeownership	<input type="checkbox"/> Landlord/ Tenant Training
<input type="checkbox"/> Pharmacy Technician Training	<input type="checkbox"/> Construction Training (18-24 yr. olds)

How did you hear about us? 1. Community 2. Friend 3. Lender 4. ULGH participant 5. Other _____
(Please Circle One)

PERMISSION TO SHARE

I grant permission for information provided during the intake process to be shared within the departments of Urban League as necessary for the purpose of coordinating services, monitoring the quality of services and determining eligibility for services. In addition, for mailing of service/League program information or for contacting me regarding Urban League services. I also grant permission for information to be shared with outside agencies for the sole purpose of providing wrap around services.

WAIVER/ RELEASE CONSENT

I grant Urban League of Greater Hartford, Inc. permission to record, videotape, and photograph and use information from my personal testimony for the purpose of marketing and promoting the agency. These images may be displayed on any or all of the following entities: Urban League of Greater Hartford website, written materials (newsletters, press releases, annual reports, program booklets, etc.) and social media websites.

By granting permission to Urban League, I understand that no special compensation will be provided to me for use of my image and that I may not be informed in advance of the specific use of my image.

Urban League of Greater Hartford staff will maintain confidentiality of participant information as required by federal, state, local statutes or ordinance.

Client Signature _____ Date: _____
(Parent or Guardian Signature if under the age of 18)

CONFLICT OF INTEREST AND DISCLOSURE STATEMENT

URBAN LEAGUE OF GREATER HARTFORD prohibits the following actions in order to prevent a conflict of interest in the provision of its youth development, health and wellness, employment, education, housing counseling and financial education services.

Urban League of Greater Hartford will ensure and monitor that the agency, its staff, or any member of their immediate family must not take any action that may result in, or create the appearance of: administering the housing counseling program for personal or private gain; providing preferential treatment to any organization or person; or undertaking any action that might compromise the agency's ability to ensure compliance with all funders including HUD program requirements, or to serve the best interests of its clients.

Individual directors or employees, or family members of the Urban League of Greater Hartford may not accept a fee or any other consideration for referring a client to mortgage lenders, brokers, builders, real estate sales agents, or brokers.

A director, employee, officer, contractor, or agent of Urban League of Greater Hartford shall not refer clients to outside program or services including; mortgage lenders, brokers, builders, or real estate sales agents in which the officer, employee, director, his or her spouse, child, or general partner has a financial interest, neither may they acquire the client's property from the trustee in bankruptcy or accept a fee or any other consideration for referring a client to other agencies, mortgage lenders, brokers, builders, or real estate sales agents or brokers.

A director, employee, officer, contractor, agent, his or her spouse, child, general partner, or organization in which he or she serves as employee (other than with the Urban League of Greater Hartford, or with whom he or she is negotiating future employment, may not have a direct interest in the client as a landlord, broker, or creditor, or originator, have a financial interest in, service, or underwrite a mortgage on the client's property, own or purchase a property that the client seeks to rent or purchase, or serve as a collection agent for the client's mortgage lender, landlord, or creditor. I have read and received a copy of the Urban League of Greater Hartford Conflict of Interest Policy Statement.

DISCLOSURE

URBAN LEAGUE OF GREATER HARTFORD offers Youth Development, Education, Workforce Development, Health and Wellness and Economic Enrichment programs and services. The Economic Enrichment Center offers the following services and programs to our clients: Pre-purchase, Individual Counseling, and Financial Literacy. Financial Support for the Urban League of Greater Hartford Counseling Programs is currently being provided by the following industry partners:

* National Urban League * Connecticut Housing Finance Authority * HUD * United Way of the Capital Region

- 1) Notwithstanding any recommendations made by the Urban League of Greater Hartford its Housing Counselors about products or services, clients are free to choose lenders, loan products and homes or abstain from doing so, and that receiving counseling is not contingent on the use of any product or service offered by the Urban League of Greater Hartford its Industry partners.
- 2) Urban League of Greater Hartford is not involved in providing real estate and/or mortgage services and no fee or commission is received in addition to the counselor's salary.
- 3) Clients are not obligated to receive any other services from the Urban League of Greater Hartford or its exclusive partners.
- 4) Clients are entitled to receive any or all services for free, including the counseling services listed above.
- 5) Alternative services, programs and products may be found on Urban League of Greater Hartford website www.ulgh.org or by seeking help from another HUD-Approved agency at <http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

PRIVACY POLICY

URBAN LEAGUE OF GREATER HARTFORD is committed to providing quality services to you and this policy outlines our ongoing obligations to you in respect of how we manage your Personal Information. Our professional ethics require that each employee maintain the highest degree of confidentiality when handling matters. Urban League collects your Personal Information for the primary purpose of providing our services and information and marketing of programs and services to our clients. We may also use your Personal Information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure. You may unsubscribe from our mailing/marketing lists at any time by contacting us in writing. When we collect Personal Information we will, where appropriate and where possible, explain to you why we are collecting the information and how we plan to use it.

Types of information that we gather about you

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

Sensitive Information

Sensitive information is defined in the Privacy Act to include information or opinion about such things as an individual's racial or ethnic origin, political opinions, membership of a political association, religious or philosophical beliefs, membership of a trade union or other professional body, criminal record or health information.

Sensitive information will be used by us only:

- For the primary purpose for which it was obtained
- For a secondary purpose that is directly related to the primary purpose
- With your consent; or where required or authorized by law.

You may opt-out of certain disclosures and program services

- 1) You have the opportunity to "opt-out" of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
- 2) If you choose to "opt-out", we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your "opt-out", you may call us at (860) 527-0147.
- 3) If you are no longer interested in receiving services or would no longer wish to be contacted regarding programming please put in writing or via email with your respective case manager or Urban League staff.

Release of your information to third parties

Where reasonable and practicable to do so, we will collect your Personal Information only from you. However, in some circumstances we may be provided with information by third parties. In such a case we will take reasonable steps to ensure that you are made aware of the information provided to us by the third party.

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

HUD FORM 92564-CN (PLEASE CHECK BOX BELOW IF APPLICABLE)

- I attended Homebuyer Education class and received these documents:**
 - Ten important questions to ask your home inspector
 - For your protection: Get a home inspection
 - Affirmatively Furthering Fair Housing
- I would like more information about the Homebuyer Education Class**

URBAN LEAGUE SERVICES AND HOUSING COUNSELING PROGRAM AGREEMENT

I give authorization to Urban League of Greater Hartford, HUD, CHFA and or NFMC program administrators and or their agents to follow-up with me for the purpose of program evaluation or to view documents in my file for evaluation purposes.

I understand that I may be referred to other housing services of the organization, another agency or agencies that may be able to assist with concerns identified. I understand that I am not obligated to use any of the services offered to me.

Urban League staff and housing counselors may answer questions and provide information, but not give legal advice. In such case I will be referred to the appropriate source for assistance.

By signing I acknowledge that I have received a copy of Urban League of Greater Hartford Services and Housing Counseling Agreement, Privacy Policy and Disclosures and accept its provisions.

Client Signature _____
(Parent or Guardian Signature If under the age of 18)

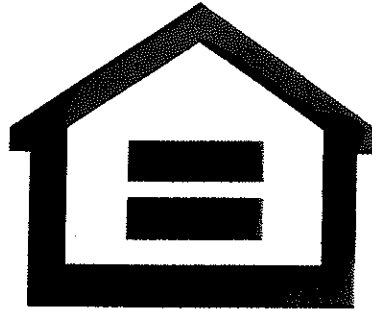
Date: _____

Co-Applicant Signature: _____
(If Applicable)

Date: _____

A copy of this authorization may be accepted as an original

rev 7/5/17



**EQUAL HOUSING
OPPORTUNITY**

**We Do Business in Accordance With the Federal Fair
Housing Law**

(The Fair Housing Amendments Act of 1988)

**It is illegal to Discriminate Against Any Person
Because of Race, Color, Religion, Sex,
Handicap, Familial Status, or National Origin**

- In the sale or rental of housing or residential lots
- In the provision of real estate brokerage services
- In advertising the sale or rental of housing
- In the appraisal of housing
- In the financing of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

1-800-669-9777 (Toll Free)

1-800-927-9275 (TTY)

**U.S. Department of Housing and
Urban Development
Assistant Secretary for Fair Housing and
Equal Opportunity
Washington, D.C. 20410**



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.

You Must Ask for a Home Inspection

- A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.
- Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

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

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot 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.

Radon Gas Testing and other safety/health issues

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.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.



CAUTION

CAUTION



PARA SU PROTECCIÓN: MANDA A HACER UNA INSPECCIÓN DE LA CASA

¿Por qué un comprador necesita una inspección de la casa

Una inspección de la casa da al comprador una información más detallada acerca de la condición totales de la casa antes de la compra. En una inspección de la casa, un inspector calificado toma una mirada imparcial a fondo en su nuevo hogar potencial para:

- Evaluar la condición física: estructura, construcción y sistemas mecánicos;
- Identificar los artículos que necesitan ser reparadas o reemplazadas; y
- Estimar la vida útil restante de los sistemas principales, equipos, estructura y acabados.

Usted debe solicitar una inspección de la casa

Una inspección de la casa sólo ocurrirá si usted solicita uno. LA FHA no realiza una inspección de la casa. Decidir temprano. Usted puede hacer un contrato contingente de acuerdo con el resultado de la inspección.

Tasaciones/ Valoración son diferentes de las Inspecciones de viviendas

Una tasación/valoración es diferente de una inspección de la casa y no sustituye a una inspección de la casa. Tasaciones estiman el valor de la propiedad para los prestamistas. Se requiere una tasación/valoración para asegurar la propiedad es comercializable/vendible. Las inspecciones de casa evalúan la condiciones de la casa para los compradores.

FHA no garantiza el valor o la condición de su Potencial Nuevo Hogar

Si usted encuentra problemas con su nueva casa después de cerrar, la FHA no puede dar o prestar dinero para las reparaciones, y FHA no puede comprar la casa detrás de usted. Pídale a un inspector calificado a inspeccionar su potencial nuevo hogar y le dará la información que necesita para tomar una decisión sabia/acertada.

Pruebas de Radón de los gases y otras medidas de seguridad y de salud

La Agencia de Protección Ambiental de los Estados Unidos y el Cirujano General de los Estados Unidos han recomendado que todas las casas deben someterse a la prueba de radón. Para obtener más información sobre las pruebas de radón, llame gratis a la Línea de Información Nacional sobre el radón en el 1-800-SOS-Radon o llamando al 1-800 -767-7236.

Pregúntele a su inspector de viviendas acerca de salud adicionales y pruebas de seguridad que podrían ser pertinentes para su casa.

Sea un comprador informado

Es su responsabilidad de ser un comprador informado. Usted tiene el derecho de examinar cuidadosamente su nuevo hogar potencial con un inspector calificado. Pregúntele a sus amigos, vecinos, y a otros compradores para que le den referencias a un inspector calificado. También pregúntele a agentes inmobiliarios, busque listados locales de las autoridades de concesión de licencias y las organizaciones que califican y los inspectores de viviendas de prueba.



FAIR HOUSING AND YOU!



FRANKLIN, the Fair Housing Fox, wants you to know what makes housing "fair." The Fair Housing Act and other fair housing laws protect your family's right to live anywhere they want and can afford to live! When looking for a place to call home, you should not be treated differently because of your race, color, sex, familial status (whether your family has children), religion, national origin (what country you're from), or disability. It's illegal to treat some people less favorably than others without any fair or proper reason. That is discrimination.

Here are some examples of housing discrimination:

- When someone tells your family that they cannot rent an apartment or buy a house because they have children.
- If a landlord tells an African-American or Hispanic family they have to pay more money for rent than a white family.
- When a bank refuses to lend money to someone who wants to buy a house in a minority neighborhood.
- If a blind person is not allowed to rent an apartment because they have a service dog.

Treat others the way you want to be treated.

Dare To Be Fair!

Report Housing Discrimination to HUD



1-800-669-9777
1-800-927-9275 (TTY)
www.hud.gov/fairhousing
www.hud.gov/franklin



Fair Housing – Equal Opportunity for All

America, in every way, represents equality of opportunity for all persons. The rich diversity of its citizens and the spirit of unity that binds us all symbolize the principles of freedom and justice upon which this nation was founded. That is why it is extremely disturbing when new immigrants, minorities, families with children, and persons with disabilities are denied the housing of their choice because of illegal discrimination.

The Department of Housing and Urban Development (HUD) enforces the Fair Housing Act, which prohibits discrimination and the intimidation of people in their homes, apartment buildings, and condominium developments – in nearly all housing transactions, including the rental and sale of housing and the provision of mortgage loans.

Equal access to rental housing and homeownership opportunities is the cornerstone of this nation's federal housing policy. Housing providers who refuse to rent or sell homes to people based on race, color, national origin, religion, sex, familial status, or disability are violating federal law, and HUD will vigorously pursue enforcement actions against them. Housing discrimination is not only illegal, it contradicts in every way the principles of freedom and opportunity we treasure as Americans. HUD is committed to ensuring that everyone is treated equally when searching for a place to call home.

The Fair Housing Act: prohibits discrimination in housing because of:

- Race or color
- National Origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Disability

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, religion, sex, disability, familial status, or national origin:

- Refuse to rent or sell housing

- Refuse to negotiate for housing
- Make housing unavailable
- Otherwise deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling unit.
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental.
- For profit, persuade, or try to persuade homeowners to sell or rent dwellings by suggesting that people of a particular race, etc. have moved, or are about to move into the neighborhood (blockbusting) or
- Deny any person access to, membership or participation in, any organization, facility or service (such as a multiple listing service) related to the sale or rental of dwellings, or discriminate against any person in the terms or conditions of such access, membership or participation.

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

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 a violation of the Fair Housing Act to:
- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right
- Make, print, or publish any statement, in connection with the sale or rental of a dwelling, which indicates a preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act
- Refuse to provide homeowners insurance coverage for a dwelling because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Discriminate in the terms or conditions of home owners insurance coverage because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling. Refuse to provide available information on the full range of home owners insurance coverage options available because of

the race, etc. of the owner and/or occupants of a dwelling

- Make print or publish any statement, in connection with the provision of home owners insurance coverage, that indicates a preference, limitation or discrimination based on race, color, religion, sex, disability, familial status or national origin.

If You Think your Rights Have Been Violated

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 of the housing involved
- A short description of the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) of the alleged violation.

Where to Write or Call: File a complaint online, send a letter to the HUD office nearest you, or if you wish, you may call that office directly. Persons who are deaf or hard of hearing and use a TTY, may call those offices through the toll-free Federal Information Relay Service at 1-800-877-8339.

What Happens When You File A Complaint?

HUD will notify you in writing when your complaint is accepted for filing under the Fair Housing Act. HUD also will:

- Notify the alleged violator (respondent) of the filing of your complaint, and allow the respondent time to submit a written answer to the complaint.
- Investigate your complaint, and determine whether or not there is reasonable cause to believe that the respondent violated the Fair Housing Act.
- Notify you and the respondent if HUD cannot complete its investigation within 100 days of filing your complaint, and provide reason for the delay.

For Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont:

BOSTON REGIONAL OFFICE

(Complaints_office_01@hud.gov)

U.S. Department of Housing and Urban Development

Thomas P. O'Neill Jr. Federal Building

10 Causeway Street, Room 321

Boston, MA 02222-1092

Telephone (617) 994-8300 or 1-800-827-5005

If after contacting the local office nearest you, you still have questions – you may contact HUD further at:

U.S. Department of Housing and Urban Development

Office of Fair Housing and Equal Opportunity

451 7th Street, S.W., Room 5204

Washington, DC 20410-2000

Telephone 1-800-669-9777

Fax (202) 708-1425 * TTY 1-800-927-9275

www.hud.gov/fairhousing

If You Are Disabled: HUD also provides:

- A TTY phone for the deaf/hard of hearing users (see above list for the nearest HUD office)
- Interpreters, Tapes and Braille materials
- Assistance in reading and completing forms

Adapted from:

http://portal.hud.gov/hudportal/documents/huddoc?id=FHEO_Booklet_Eng.pdf

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.

Home Maintenance Checklist

Timing is everything, especially when it comes to home maintenance. Maintenance performed regularly can help maximize the lifespan of your home and its systems and prevent expensive problems. Timing may vary according to where you live, so this checklist is designed to give you basic suggestions from which you can pick and choose what's right for you, your home, your location and your family.

Tasks	SPRING	FALL	ANNUAL	Tasks	SPRING	FALL	ANNUAL
Foundation and Basement				Interior Surfaces			
Inspect for signs of termites and wood decay			✓	Check all finished surfaces for dirt, finish failure and required repairs	✓	✓	
Check grading to assure that water will drain away from foundation			✓	Check all joints in ceramic tile, laminated plastic and similar surfaces	✓	✓	
Check basement for dampness or leaking following wet weather			✓	Check caulk or grouting around bathtubs, showers and sinks	✓	✓	
Doors and Windows				Floors			
Check doors, windows and trim for finish failure	✓	✓		Check for wear and damage, particularly where one material meets another (e.g., wood and carpet)			✓
Check glazed openings for loose putty	✓	✓		Evaluate for replacement or refinishing			✓
Check for broken glass and damaged screens	✓	✓		Electrical System			
Take down screens (if removable); clean and store them			✓	Check condition of cords to all appliances and plugs	✓	✓	
Lubricate window hardware	✓	✓		Check areas where wiring is exposed and replace at first sign of damage	✓	✓	
Check weatherstripping for damage and tightness of fit	✓	✓		Check smoke detectors	✓	✓	
Check caulking at doors, windows and all other openings and joints between different materials (e.g., wood and masonry)	✓	✓		If fuses blow or breakers trip frequently, call an electrician to locate the cause and make repairs			✓
Exterior Walls				Heating and Cooling Systems			
Check masonry for cracks and loose joints	✓	✓		Clean or change air filters	✓	✓	
Check painted surfaces for paint failure	✓	✓		Have systems checked by qualified service person	✓	✓	
Check siding and trim for damage or decay	✓	✓		Remove window air conditioners for winter or put weatherproof covers on them			✓
Check all trim for tightness of fit at joints, caulk	✓	✓		Clean dirt and dust from around furnaces, condensing unit, grills and registers	✓	✓	
Roof				Service humidifier and dehumidifier			✓
Check for damaged or loose shingles and blisters	✓	✓		Plumbing System			
Check underside of roof where accessible (or attic) for water stains or dampness	✓	✓		Check faucets hose bibbs, flush valves and sinks for leakage and corrosion	✓	✓	
Check for damaged flashings around vents and chimneys	✓	✓		Have service person check septic system			✓
Check for damaged gutters, downspouts, hangers, strainers and splash blocks or if paint is needed on them	✓	✓		Check water heater for leakage, corrosion and obstruction			✓
Clean gutters, strainers, downspouts and splash blocks	✓	✓		Grounds and Yard			
Check vents, louvers and chimney caps and housings for cracks and debris			✓	Drain outside water lines and hoses			✓
Check fascias and soffits for paint failure and decay	✓	✓		Clean area wells, window wells and storm drains	✓	✓	
Check antenna guy wires and supports	✓	✓		Check driveways and sidewalks for cracks and yard for soil erosion	✓	✓	
Evaluate roof for future replacement			✓				