



3331 Broadway #10 Everett, WA 98201
 Phone: 425.322.3723 ext 230 Fax: 425.405.3117

For Official Use Only	
Date Received:	_____
Date Reviewed:	_____
Loan Coordinator:	_____
File#:	_____
Any Fees Charged: \$	_____ No: _____

Homeownership Program Application

****PLEASE PRINT CLEARLY****

In order to process the application please include a check or money order made out to Housing Hope \$55 per each single individual or \$55 per married couple for the Tri-Merge credit report.

- You **MUST** complete all pages of this Application; they may be mailed or hand-delivered with the credit report fee.
- You must include with your application copies of your most **CURRENT Income Tax Return (must be signed)** and W2's
- You must include with your application copies of your most **CURRENT Bank Statements for all accounts.**
- You must include with your application copies of your most **CURRENT Pay Stubs for all sources of income.**
- The **Team HomeBuilding Program** is on a First Come-First Serve basis, **only complete applications will be considered.**

How did you hear about our Homeownership Program or Counseling? Please write specifically who referred you including their address.

Referral Name:		Referral Address:	
<input type="checkbox"/> Family	<input type="checkbox"/> Friend	<input type="checkbox"/> Agency	
<input type="checkbox"/> Class/Seminar	<input type="checkbox"/> Team HomeBuilding Family	<input type="checkbox"/> Other	

APPLICANT INFORMATION		CO-APPLICANT INFORMATION	
Full Legal Last Name:		Full Legal Last Name:	
Full Legal First Name:		Full Legal First Name:	
Social Security Number: - -		Social Security Number: - -	
Birthdate: / /		Birthdate: / /	
Contact Information:	Preferred Contact	Contact Information:	Preferred Contact
Home Phone: () -	<input type="checkbox"/>	Home Phone: () -	<input type="checkbox"/>
Work Phone: () -	<input type="checkbox"/>	Work Phone: () -	<input type="checkbox"/>
Cell Phone: () -	<input type="checkbox"/>	Cell Phone: () -	<input type="checkbox"/>
E-mail:	<input type="checkbox"/>	E-mail:	<input type="checkbox"/>
Street Address:		Street Address:	
City:	State:	City:	State:
Zip:	County:	Zip:	County:

Do you rent? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you rent? <input type="checkbox"/> Yes <input type="checkbox"/> No
Landlord Name	Landlord Name
Landlord Address	Landlord Address
Do you have a mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have a mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have some other living situation? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have some other living situation? <input type="checkbox"/> Yes <input type="checkbox"/> No
How long have you lived at your current address?	How long have you lived at your current address?
Years: Months: Monthly Payment:	Years: Months: Monthly Payment:

You must list each person currently living in your household, any children and seniors					
NAME	AGE	NAME	AGE	NAME	AGE

***Team HomeBuilding Program NOTE TO APPLICANT: IF ANY INFORMATION ON THIS APPLICATION IS FOUND TO BE FRAUDULENT, FALSE OR INCOMPLETE, SUCH FINDING, IN ADDITION TO POSSIBLE LIABILITY UNDER CIVIL AND CRIMINAL STATUS, MAY BE GROUNDS FOR DENIAL FOR THE REQUESTED CREDIT AND MAY BE A BASIS FOR DEBARMENT FROM PARTICIPATION IN ALL FEDERAL PROGRAMS UNDER 7 C.F.R. PART 3017.**

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9902: <input type="checkbox"/> RTB <input type="checkbox"/> >90 <input type="checkbox"/> >180 <input type="checkbox"/> HOC	MID Credit Score _____
Adults _____ Dependents _____	Yearly Gross Income: _____ AMI% _____

APPLICANT INFORMATION			CO-APPLICANT INFORMATION		
Marital Status:			Marital Status:		
<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Divorced	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Divorced
<input type="checkbox"/> Unmarried	<input type="checkbox"/> I Choose Not To Answer		<input type="checkbox"/> Unmarried	<input type="checkbox"/> I Choose Not To Answer	
U.S. Citizenship/Residency Status:			U.S. Citizenship/Residency Status:		
<input type="checkbox"/> U.S. Citizen	<input type="checkbox"/> Permanent Resident Alien		<input type="checkbox"/> U.S. Citizen	<input type="checkbox"/> Permanent Resident Alien	
<input type="checkbox"/> Refugee	<input type="checkbox"/> Other		<input type="checkbox"/> Refugee	<input type="checkbox"/> Other	
Highest Level of Education Completed		Highest Grade:	Highest Level of Education Completed:		Highest Grade:
<input type="checkbox"/> High School Diploma	<input type="checkbox"/> GED	<input type="checkbox"/> Vocational Certificate	<input type="checkbox"/> High School Diploma	<input type="checkbox"/> GED	<input type="checkbox"/> Vocational Certificate
<input type="checkbox"/> Some College-Not Completed		<input type="checkbox"/> Degree:	<input type="checkbox"/> Some College-Not Completed		<input type="checkbox"/> Degree:
Are you a first time home buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No			Are you a first time home buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Have you owned a home, land or any other real estate (recreation, etc.) in the past 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No			Have you owned a home, land or any other real estate (recreation, etc.) in the past 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Are you the Head of Household? <input type="checkbox"/> Yes <input type="checkbox"/> No			Are you the Head of Household? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Female Head of Household? <input type="checkbox"/> Yes <input type="checkbox"/> No			Female Head of Household? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Single Head of Household? <input type="checkbox"/> Yes <input type="checkbox"/> No			Single Head of Household? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Are you a Veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No			Are you a Veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Household lives in a: <input type="checkbox"/> rural area <input type="checkbox"/> urban area			Household lives in a: <input type="checkbox"/> rural area <input type="checkbox"/> urban area		

DEMOGRAPHICS		DEMOGRAPHICS	
Ethnicity Type: Hispanic or Latino? <input type="checkbox"/> Yes <input type="checkbox"/> No		Ethnicity Type: Hispanic or Latino? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Race:	<input type="checkbox"/> American Indian or Alaskan Native	Race:	<input type="checkbox"/> American Indian or Alaskan Native
	<input type="checkbox"/> Black or African American		<input type="checkbox"/> Black or African American
	<input type="checkbox"/> Native Hawaiian or Pacific Islander		<input type="checkbox"/> Native Hawaiian or Pacific Islander
	<input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Other:		<input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Other:
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Country of Origin (Where you were born):		Country of Origin (Where you were born):	
Language Preferred:		Language Preferred:	
Household English Proficient: <input type="checkbox"/> Yes <input type="checkbox"/> No		Household English Proficient: <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Farm Worker	<input type="checkbox"/> Colonias Resident	<input type="checkbox"/> Farm Worker	<input type="checkbox"/> Colonias Resident

The demographic information above has been requested by the Federal Government in order to monitor Housing Hope's program compliance with Federal laws prohibiting discrimination against applicants on the basis of race, national origin, religion or gender. You are not required to furnish this information and it will not be used in any manner in evaluating your application. Housing Hope however, may use this information to help promote Housing Hope programs.

REQUIRED USDA-RD SELF HELP Team HomeBuilding SWEAT EQUITY LABOR CONTRIBUTION

The Team HomeBuilding program is a SWEAT EQUITY HOMEOWNERSHIP PROGRAM and requires each participating Applicant and Co-Applicant to be in a team Owner/Builder group. Each participating family MUST contribute a mandatory minimum of 32 productive construction labor hours per week at their building site. Those required hours go towards the construction of all homes in their building group. Construction generally takes approximately 15-18 months to complete and move-in. **NO time off is allowed during the construction** and you are expected to be on site every week. NOTE- NO LESS than 16 of the minimum 32 labor hours worked per week MUST be performed by the Head of Household. No one is allowed on site during construction hours that is not 18 years of age or older. Volunteers, (friends or family) who have been recruited by YOU the Applicant or Co-Applicant, may contribute to the 32-hour weekly minimum requirement. Accommodations may be made for those with disabilities.

Please ESTIMATE WEEKLY number of labor hours YOU, YOUR HOUSEHOLD & YOUR VOLUNTEERS will contribute.

Applicant: Number of Labor Hours (16 hours per week, 2 days min):	Co-Applicant: Number of Labor Hours:	Volunteers: Number of Labor Hours:
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***Are Applicant and Co-Applicant able to perform the following construction tasks?**

Hammering, lifting heavy objects up to 50lbs, cutting lumber, climbing ladders, shoveling, painting, reaching above your head, walking on unstable ground, bending and crawling?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Can you provide consistent childcare for your children while construction is in progress?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Can your family realistically contribute the mandatory minimum of 32 hours every week?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you able to be on site 15-18 months with no time off until all the homes are complete?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have reliable transportation available to get to and from the building site?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has Applicant or Co-Applicant filed a Chapter 7 or Chapter 13 Bankruptcy in the past three years?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Bankruptcy Date / / Brief Explanation:

Does the Applicant or Co-Applicant have any Collections ? Yes No

YOU must list all current income for all adults in household. Please include 2 years of work history.

(Adults are considered anyone over 18 years of age) Income includes, but is not limited to: Employment, Unemployment, Business for Self, Social Security, Disability, any Bonuses, Child Support, DSHS and/or TANF, Public Assistance, Food Stamps, etc. NOTE: Unemployment, L&I Income does not count towards homeownership unless L&I is permanent. Self employment needs a 2 year history of IRS records.

INCOME

Applicant Name (Name of Who Is Earning Income)	Employer Name, Phone Number & Job Title, or Source of Income	Hourly Wage or Salary 2 Year History Per Applicant		Employment Start Date if less than 2 years please list your prior employer	Monthly Gross Income/ Current and Previous 2 Years
		<input type="checkbox"/> Hourly Wage <input type="checkbox"/> Monthly Salary	\$	Start Date / /	\$
		Hours Per Week:		/ /	\$
		<input type="checkbox"/> Hourly Wage <input type="checkbox"/> Monthly Salary	\$	Start Date	<input type="checkbox"/> Previous
		Hours Per Week:		/ /	\$
		<input type="checkbox"/> Hourly Wage <input type="checkbox"/> Monthly Salary	\$	Start Date	<input type="checkbox"/> Previous
		Hours Per Week:		/ /	\$
Do you receive documented Child Support				Monthly Amount	\$
**Please list any additional INCOME on a separate sheet of paper.				Total Amount:	\$
Do you expect ANY other income in the next 12 months that you have not listed above?				Yes <input type="checkbox"/> No <input type="checkbox"/>	\$
Total Monthly Gross Income (before taxes)					\$
WHAT IS THE TOTAL AMOUNT OF CASH OR SAVINGS YOU HAVE?				Total Amount:	\$

MONTHLY BUDGET EXPENSES COMPLETELY FILLED OUT or
your application will be considered incomplete.

Please complete Monthly Budget. This will be helpful in determining your financial readiness.

HOUSEHOLD		TRANSPORTATION	
Rent/Mortgage	\$	Car Payment	\$
Utilities (electric, gas, trash, water)	\$	Insurance	\$
Cable/Satellite & Internet	\$	Gasoline	\$
Telephone & Cell Phone	\$	Maintenance & Repair	\$
Groceries	\$	Other	\$
Childcare	\$	TOTAL	\$
Pets	\$		
Other Household Expenses	\$	MISCELLANEOUS	
TOTAL	\$	Credit Cards	\$
		Education including deferred payments	\$
		TOTAL	\$
HEALTHCARE		CLOTHING & PERSONAL CARE	
Doctor/Dentist	\$	Clothing	\$
Prescriptions	\$	Personal Care	\$
Medical Insurance	\$	TOTAL	\$
Other Healthcare Expenses	\$		
TOTAL	\$		
ENTERTAINMENT		INCOME	
Movies-Rentals/Games/Concerts	\$	Monthly Gross	\$
Hobbies/Gifts	\$	Any Other Income	\$
Travel	\$	TOTAL ALL INCOME	\$
TOTAL	\$	TOTAL ALL EXPENSES:	\$-
		What's Left? Income Less Expenses	\$

Leave blank, for Budget Analysis:

Disclosure Form and Housing Counseling Release and Authorization Form

It is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States. The provisions of the Fair Housing Act (42 U.S.C. 3600, et seq.) make it unlawful to discriminate in the sale, rental, and financing of housing, and in the provision of brokerage and appraisal services, because of race, color, national origin, religion/creed, sex/gender, because of the presence of children, disability, sexual orientation and gender identity, marital status, and military/veteran status. Section 804(c) of the Fair Housing Act, 42 U.S.C. 3604(c), as amended, makes it unlawful to make, print, or publish, or cause to be made, printed, or published, any notice, statement, or advertisement, with respect to the sale or rental of a dwelling, that indicates any preference, limitation, or discrimination because of race, color, national origin, religion/creed, sex/gender, because of the presence of children, disability, sexual orientation and gender identity, marital status, and military/veteran status or an intention to make any such preference, limitation, or discrimination. However, the prohibitions of the act regarding familial status do not apply with respect to housing for older persons, as defined in section 807(b) of the act.

Are you or your co-applicant disabled? Yes No Do you need special accommodations with any of the following?
 Mobility impairment Visual impairment Hearing impairment Any other disability

I/WE HEREBY authorize Housing Hope to verify all information disclosed on this application. In order to determine Credit Worthiness, Financial Readiness, Loan Eligibility a Tri-Merge credit report is required. I will be notified by mail when a credit report has been ordered. I/we understand that there may be additional costs related to my application. I/WE AGREE TO KEEP HOUSING HOPE INFORMED OF ANY CHANGES IN ADDRESS, TELEPHONE NUMBER, JOB STATUS, OR OTHER CONDITIONS WHICH MAY AFFECT THIS APPLICATION eligibility for any program I/we have applied for, and in not doing so may result in removal of this application from the Team HomeBuilding Self Help Housing program Waiting List. I/We verify, I/We are unable to provide the housing loan I/We need on my/our own account, and I/We am unable to secure the credit necessary for this purpose from other sources upon terms and conditions which I/We can reasonably fulfill. I/We certify that the statements made by me(us) in this application are true, complete to the best of my/our knowledge and belief and are made in good faith to obtain a loan.

I authorize Housing Hope Team HomeBuilding to share/discuss with mortgage lenders and/or counseling agencies my financial/credit history and other information including any computations and assessments produced. This information will be used to assist me in establishing my financial readiness and viable financial options. The mortgage lenders and appraisers may contact Housing Hope Team HomeBuilding to discuss the options for which I may be eligible. In connection with such evaluation I hereby authorize the credit reporting and/or financial agencies permission to release information and authorize their cooperation with Housing Hope. I understand that I may revoke my consent by notifying Housing Hope Team HomeBuilding in writing.

The services, lending products, affordable housing, Self Help Housing and down payments assistance which may be offered by Housing Hope, its subsidiaries, affiliates, directors, officers, employees, agents or partners may also be offered by other providers and that you are under no obligation to utilize services from Housing Hope. Housing Hope has financial affiliation with HUD, USDA Rural Development, the State of Washington, Community Frameworks, Union Bank of California, Opus Bank, JP Morgan Chase Bank, Heritage Bank and Snohomish County who are industry partners. In accordance with Federal law and U.S. Department of Agriculture policy, Housing Hope is prohibited from discriminating on the basis of race, color, national origin, religion, sex, age or disability. (Not all prohibited bases apply to all programs).

I have received the US Department of Housing and Urban Development (HUD) Federal Housing Administration Form # HUD-92564-CN (12/03) "For Your Protection: Get a Home Inspection" and "Ten Important Questions to Ask Your Home Inspector" and Form EPA-747-F-96-002 Lead Based Paint with my Homeownership Application.

Applicant Name: _____

Co-Applicant Name: _____

Social Security No: _____

Social Security No: _____

Date of Birth: _____

Date of Birth: _____

Address: _____

Address: _____

Applicant Signature _____

Co-Applicant Signature _____

Date _____

Date _____

To file a complaint of discrimination please call:

(800) 795-3272
(202) 720-5946 (TDD)

or write: USDA Director - Office of Civil Rights
1400 Independence Avenue SW
Washington, D.C. 20250-9410



"This institution is an equal opportunity provider and employer."

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

CAUTION—Your Action is Required Soon

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



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

For Your Protection: Get a Home Inspection

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

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

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

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

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

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

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

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

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

Selecting a Trained Professional Home Inspector

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

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

(Signed) Homebuyer

Date

(Signed) Homebuyer

Date

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

HUD-92564-CN (expiration)





FACT SHEET

EPA and HUD Move to Protect Children from Lead-Based Paint Poisoning; Disclosure of Lead-Based Paint Hazards in Housing

SUMMARY

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

LEAD-BASED PAINT IN HOUSING

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

EFFECTS OF LEAD POISONING

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

BACKGROUND

To protect families from exposure to lead from paint, dust, and soil, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also

known as Title X. Section 1018 of this law directed HUD and EPA to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978.

WHAT IS REQUIRED

Before ratification of a contract for housing sale or lease:

- Sellers and landlords must disclose known lead-based paint and lead-based paint hazards and provide available reports to buyers or renters.
- Sellers and landlords must give buyers and renters the pamphlet, developed by EPA, HUD, and the Consumer Product Safety Commission (CPSC), titled *Protect Your Family from Lead in Your Home*.
- Home buyers will get a 10-day period to conduct a lead-based paint inspection or risk assessment at their own expense. The rule gives the two parties flexibility to negotiate key terms of the evaluation.
- Sales contracts and leasing agreements must include certain notification and disclosure language.
- Sellers, lessors, and real estate agents share responsibility for ensuring compliance.



WHAT IS NOT REQUIRED

- This rule does not require any testing or removal of lead-based paint by sellers or landlords.
- This rule does not invalidate leasing and sales contracts.

TYPE OF HOUSING COVERED

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

TYPE OF HOUSING NOT COVERED

- Housing built after 1977 (Congress chose not to cover post-1977 housing because the CPSC banned the use of lead-based paint for residential use in 1978).
- Zero-bedroom units, such as efficiencies, lofts, and dormitories.
- Leases for less than 100 days, such as vacation houses or short-term rentals.
- Housing for the elderly (unless children live there).
- Housing for the handicapped (unless children live there).

- Rental housing that has been inspected by a certified inspector and found to be free of lead-based paint.
- Foreclosure sales.

EFFECTIVE DATES

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

THOSE AFFECTED

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

EFFECT ON STATES AND LOCAL GOVERNMENTS

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

FOR MORE INFORMATION

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

Electronic Access:

Gopher: gopher.epa.gov:70/11/Offices/PestPreventToxic/Toxic/lead_pm

WWW: <http://www.epa.gov/opptintr/lead/index.html>
<http://www.hud.gov>

Dial up: (919) 558-0335

FTP: [ftp.epa.gov](ftp://ftp.epa.gov) (To login, type "anonymous." Your password is your Internet E-mail address.)

Ten Important Questions to Ask Your Home Inspector

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

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

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.