



20127 Office Circle, Georgetown, DE 19947
 603 N Church Street, Wilmington, DE 19801
 600 S Harrison Street, Wilmington, DE 19805

Intake Package

Title	Brief Description	Who fills out	Why is this important
Log	To keep a log of contact with clients	Intake Team & Counselor	So we may keep track of how we are serving you
Log Checklist	To make sure we cover everything	Intake Team; but you provide them	Without documentation we cannot schedule a follow up
Intake process	This page informs you how the process will unfold from intake to close out		So you know up front what happens and when
Client Bill of Rights	What you should expect from the DCRAC team		So you may exercise your rights
Demographics	Information about you and your family	You. If you need help, the Intake Team will help you	So we have all the relevant and necessary information
Financial Condition Overview	Overview of sources of income and expenses and understanding assets and liabilities.	You. The Intake Team will help	So we don't miss something such as tax implications of sources of income or taking advantage of free credit score monitoring
Credit Score	Various sources for free credit report/scores	You. The Intake Team will help	Once an account is created, if you lose your password, you get locked out.
Client Contract	Your commitment to us	You sign.	We need to know what to expect of each other
3 rd Party Authorization	Allows us to speak on your behalf to your lender/other parties	You sign	No one will speak to us without this authorization
Disclosures & Privacy Notice	We tell you how we will use your information	You sign	Without your signature, we will not be able to provide a follow-up meeting
Options & Alternatives	We explore all your options	Your counselor will go over these items with you based on your individualized issue	
Written Action Plan	This log lets you know what to do next	Intake Team & Counselor	So you know what next
Close Out Survey	How did we do?	You when we close your file	So we may improve upon our process and service
Tax Court	Informs you on what to expect		
Home Inspection	If you are a home buyer; you MUST read the next three pages so you understand why a home inspection is recommended		



Client Intake Process

Bilingual Intake Team

Will respond to our clients within two business days.

What happens at Intake

We gather all information necessary to resolve client issue; understand client issue; provide them with a list of documentation for their meeting.

Scheduling

The Intake Team cannot schedule a meeting with our coach/counselor/attorney until clients have all the relevant documentation. We will attempt to schedule them within seven business days once they gather all required documentation. Intake team will schedule the initial meeting with our coach/counselor/attorney. They will scan all documents and ensure all forms are complete.

Calendar

All staff will use, keep it updated, and share their Outlook calendar with the Intake Team. In addition, they will keep three one-hour blocks for new intakes (see the panel)

Emergency

In the event of an emergency, we will expedite our clients meeting with a coach/counselor/attorney.

Data Entry at Intake

The Intake Team will maintain the hard copy of the client folder, scan the file and email it to the appropriate staff, input all information in the data base at intake.

Data Entry during case work

Coach/Counselor/Attorney will set aside a few hours each week to update case notes in Rx and/or paper logs.

File Closing

The intake team will close files in the database, mail closing letters from the Coach/counselor/Attorney and surveys, and ensure data integrity.

Hot Line



1-877-825-0750

intake@dcrac.org

www.dcrac.org/Intake

Coaches, Counselors, & Attorneys

MEET ON the second &
fourth WEDNESDAYS

With the Intake Team at

11 am to 12 noon

To review

- New Cases
- Update status of current clients
- Close cases



Client Bill of Rights

Prompt & Courteous Service

We respond to you within 2 business days.

Non-Discrimination

We provide our services without regard to race, color, national origin, religion, sex, familial status, disability, age, creed, source of income, marital status, or sexual orientation

Accommodation

We are committed to providing access, and reasonable accommodation for all individuals (language, accessibility, hours, etc.). Please notify us in advance if you need to request special accommodation.

Privacy

We protect your communication, documents, and information.

Redress

Should we not meet your standard of expectations, please contact us (*see dispute resolution on the right*).

Professional Service

Our staff is highly qualified and trained in their area of expertise; we encourage continuing education to enhance their skills.

Conflict free

We may not be able to represent you if there is a conflict (our policy, our funding, our grant limitations, other clients, etc.).

Scope of Representation

We will identify complications and expertise required to resolve your problems, our resources, and if necessary and feasible, a list of referrals.

Fairness

There are no economic, social and cultural barriers to accessing our services.

We provide ALL our services AT NO COST in English, Spanish, and Hindi.

Dispute Resolution



Rashmi Rangan
Executive Director
302-824-5219
rrangan@dcrac.org

OR

Public Integrity Committee
600 South Harrison Street
Wilmington, DE 19805

Still unresolved?

Low Income Tax Clinic Program
Director, Office of Equal
Opportunity Program
Department of the Treasury
1500 Pennsylvania Avenue, NW
Metropolitan Square--Room 6068
Washington, DC 20220

Housing & Credit Clinic
Office of Fair Housing and Equal
Opportunity
Department of Housing and
Urban Development
Room 5204
451 Seventh St. SW
Washington, DC 20410-2000

Stepping Stones CFCU
National Credit Union
Administration
OCFPA
1775 Duke Street.
Alexandria, VA 22314



Demographics

Client Information

Name: _____

Birth date _____ SSN/ITIN _____

Gender: M _____ F _____ T _____

Relationship status	Tax Filing Status
Single	Single
Married	Married filing jointly
Legally separated	Married filing separately
Divorced	Head of Household
Widowed	Qualifying widow (er) with dependent child
Other	Never filed

Language

English _____ Spanish _____ Other _____

Race

Caucasian ___ African/American ___ Asian ___ Other _____

Ethnicity Latino/Latina _____

If interested, we can research other resources

Disability	Handicap	Veteran
Domestic violence	Domestic crime victim	Housing assistance
Unemployed	TANF/LIHEAP/SNAP	SSI
SSDI	Workers Comp	Homeless
Renting	Home owner	

Have you worked with anyone else? If yes, whom did you work with?

No _____ Yes _____

Date Opened: _____
Date Closed: _____

Phone Cell: _____
Phone Home: _____
Phone Work: _____

Mailing Address

Email

Best way to reach

Best time to reach

Employer Name

Employer Address

Spouse Name:

Date of Birth:

Social Security/ITIN:

Household Size: _____

Annual Income: _____

City of Wilmington Connection?

Live _____ Work _____
Worship _____ Study _____



Demographics 2

Income Eligibility (We serve everyone)

Family size	Income limit	Marital Status
1	\$30,350	
2	\$41,150	
3	\$51,950	
4	\$62,750	
5	\$73,550	
6	\$84,350	
7	\$95,150	
8	\$105,950	

How did you hear about us?

Dependents

Full Name	Birth date	SSN	Relationship	Lives home?

- Do you have title to your home? _____
- Are there tax liens? _____
- Have you filed Chapter 7 bankruptcy? _____
- Have filed Chapter 13 bankruptcy? _____
- Have you paid sewer/water bills? _____
- Did anyone offer you help with modification? _____
- Were you guaranteed modification? _____
- Are you a US Citizen? _____
- Country of citizenship _____
- Date entered the US _____
- Report scam to www.preventloanscams.org; 800-347-3735

Filed Taxes? _____

Years not filed _____

IRS BILLS

Year \$ Assessed

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Tax Issue with

IRS _____

State _____

Current Tax status

Audit _____

30 Day _____

90 Day _____

Tax Ct _____

Foreclosure Prevention

First Mortgage: _____

2nd Mortgage: _____

Lender _____

Loan # _____

Days late _____

Mediation? _____

Sheriff sale _____

Modified before _____

Anything Else?



Financial Overview

Monthly Income Sources

Category	Amount
Employment/Unemployment	
Social Security/Self-employed	
Survivor benefits/ Workers comp	
Child support/ Alimony	
Disability/ Supplemental (SSI)	
Foster Child/ Public assistance	
Retirement/ Rental Income	
VA/ Military family	
Dividends/Interest/Gambling wins	
Other	

Assets

Category	Value
Homes	
Vehicles	
Retirement savings	
Other	

Liabilities

Category	Amount
Mortgage	
Auto loans	
Credit card/other debts	
Medical debts	
IRS debts	

Monthly Expenses

Category	Amount
Housing/Utility/other housing related	
Transportation (except auto loan)	
Children/Pets	
Education	
Personal Care/ Food/clothing/etc.	
Medical/health care	
Insurance/savings/etc.	
Other	

Financial Issues (Check all that apply)

- Banking _____
- Budgeting _____
- Credit score _____
- Credit report _____
- Savings _____
- Bankruptcy 7 _____
- Bankruptcy 13 _____
- Credit cards _____
- Personal loans _____
- Student loans _____
- Medical debt _____
- Auto loans _____
- Payday loans _____
- Title loans _____
- Rapid Refund _____
- Short-term loan _____
- Check casher _____
- Judgments _____
- ID Theft _____
- Debt Collector _____
- Refinance _____

Annualcreditreport.com

- User name _____
- Password _____
- TU _____ date
- EXP _____ date
- EFX _____ date
- Creditkarma /Creditwise
- User name _____
- Password _____

Credit score _____



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URGENCY LEVEL:

- Low** **Send file to appropriate staff when all documentation is received**
- Moderate** **Contact appropriate staff**
- Urgent** **Send client to appropriate staff**

Credit Score/Report Related

Entity	Date	User Name	Password	Purpose
Annualcreditreport.com				Trans Union Report
				Equifax Report
				Experian Report
Credit karma				Credit Score
Credit Wise				Credit Score
Dispute				TransUnion
				Equifax
				Experian

Artisans Credit Builder Application submitted on _____



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Client Contract

I understand that in order to resolve my financial issue, DCRAC staff will:

1. Need personal and financial information
2. Protect my personal and financial information
3. Share my personal and financial information with appropriate entities on a need to know basis
4. Work with me as my advocate if armed with the most accurate and updated information

For DCRAC to be my strongest advocate, I understand that:

1. I must provide needed documentation within 10 days of request
2. I must communicate any changes to my personal and financial information immediately
3. I must come prepared to all meetings
4. If I fail to respond to requests for documents or meetings after 3 attempts, DCRAC will close my file
5. I must provide complete and accurate information.

Client 1: _____

Signature & Date: _____

Client 2: _____

Signature & Date: _____

DCRAC Name: _____

Signature & Date: _____



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Third Party Authorization

Client Name: _____

Social Security Number: _____

Date of birth: _____

Property Address: _____

Telephone: _____

Lender/Other	[Account][Loan] Number
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The undersigned Borrower and Co-Borrower (if any) (individually and collectively, "Borrower" or "I"), authorize the above Servicer/Lender and the following third parties (individually and collectively, "Third Party") DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.

Lillian Harrison	lharrison@dcrac.org	302-298-3289	F: 888-891-7923 or
Joe Gross	JGross@dcrac.org	302-298-3254	F: 866-768-0991 or
Jaelyn Quinn	JQuinn@dcrac.org	302-298-3251	F: 888-746-3530

to submit, obtain, share, release, discuss, and otherwise provide to and with each other public and non-public personal information contained in or related to the mortgage loan of the Borrower. This Authorization IS VALID FOR A PERIOD OF ONE (1) YEAR.

I understand and consent to the disclosure of my personal information and the terms of any agreements under the HUD Comprehensive Counseling Grant. This Third-Party Authorization is valid when signed by all borrowers and co-borrowers named on the mortgage and until the Servicer/Lender receives a written revocation signed by any borrower or co-borrower to the U.S. Department of the Treasury or their agents in connection with their responsibilities under the Emergency Economic Stabilization Act. The Servicer will take reasonable steps to verify the identity of a Third Party, but has no responsibility or liability for what a Third Party does with such information.

I understand that DCRAC receives funding from various sources and as such I authorize:

1. DCRAC to submit client-level information to the Data Collection System for HUD/NCRC/other grant
2. NCRC/HUD/Other to open files to review for program monitoring and compliance purposes
3. NCRC/HUD/Other to conduct follow-up with the client related to program evaluation.

Beware of foreclosure rescue scams and anyone who asks you to pay a fee in exchange for a counseling service for modification of a delinquent loan.

Client 1

Client 2

Date



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Disclosures

- **CREDIT REPORTS: DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.** and/or its assigned agents may order my/our consumer credit report and discuss my/our current situation with appropriate lenders/other professionals. The information on my/our credit report may be used as necessary for foreclosure prevention/home-ownership/other services. **DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.** and its agents may obtain any or all documentation or information that they request for investigation and assistance toward my issue resolution. No other use of my/our credit information is authorized by me/us.
- **Written Action Plan:** I understand that **DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.** agent provides counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other agencies as appropriate.
- **REFERRALS:** I may be referred to other services of the organization or another agency or agencies as appropriate that may be able to assist me with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
- **NO LEGAL ADVICE:** A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will seek appropriate assistance.
- **DCRAC Programs:** I understand that **DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.** provides numerous programs and I further understand that the services I receive from **DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.** agent in no way obligates me to choose any particular loan products or housing programs or other products or services.
- **SHARING DATA WITH CREDITORS:** Sharing some of my personal information with creditors may be necessary to effectively resolve my financial difficulties. Information DCRAC may share include my total debt, income, living expenses, and personal information concerning my financial circumstances **with my creditors.**
- **DCRAC receives financial support from a variety of sources:** Visit www.dcrac.org

By signing below, I acknowledge that I have read this disclosure and have received a copy of **DELAWARE COMMUNITY REINVESTMENT ACTION COUNCIL, INC.** privacy notice to participate in this program.

Client 1

Client 2

Date



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Privacy Notice

PLEASE READ THIS NOTICE CAREFULLY

You are required to sign this notice before we can provide Pre-Purchase Counseling.

DCRAC is committed to ensuring your privacy and we take all precautions to protect your information. **However, as a federally funded program, we may be required to share your private information with our funders.** We will treat your case in a professional and confidential manner. We will protect the privacy of all matters that you discuss with us and all information you provide us to the fullest extent possible. We will discuss your case only with those who need to know. Client forms ARE NOT used for teaching/training purposes. Client files reside in our offices in a locked filing cabinet. To ensure full confidentiality of all clients, we strictly prohibit any media request to interview. Unless a client voluntarily agrees to speak to the media, DCRAC will not share any client information. We will meet you in the privacy of our office.

Social Security Numbers The Privacy Act of 1974 makes it unlawful for any Federal, State, or local government agency to deny your participation in this Pre-Purchase Counseling Program if you refuse to provide your social security number. If you do not provide your social security number, services to you may be more limited. You will continue to receive the services we can provide without a social security number.

Other Private Data Your name and address are public data. All other data we may ask about you is private data.

Except for your social security number, providing and agreeing to share your private data is mandatory for participation in this Pre-Purchase Counseling program under the terms of the federal grant from Neighbor-Works that funds the program.

Sharing Data with Mortgage Lender Sharing some of your personal information with your lender may be necessary to effectively help you secure your mortgage. Information we may share include your total debt, income, living expenses, and personal information concerning your financial circumstances **with your lender.**

Our document destruction policy requires us to maintain files for 3 years after the case is closed. Some exceptions apply.

DCRAC cannot provide Counseling without your signature on the Privacy Notice.

Client 1

Client 2

Date



Options & Alternatives: Financial

INCREASE INCOME	
SSI/SSDI	
Job/Business/Uber	
Yard/E Sale/Other	
INCREASE SAVINGS	
52 Week Challenge	
Save monthly mortgage payments	
DECREASE EXPENSES	
Budget	
other	
INCREASE CREDIT SCORE	
Credit builder/secured credit card	
Fix errors/other	
DECREASE REVOLVING DEBT	
Snowball method	
Other	
REDUCE DELINQUENT AMOUNT	
Payment plan/Settlement	
Other	
INCREASE AVAILABLE CREDIT	
Raise credit limit	
Pay down/Other	
OTHER	
Budget	
Retirement	
Will	
Taxes	
Insurance	



Options & Alternatives: Taxes

IRS ASSESSMENT IS ACCURATE	
Make payment	
Installment agreement	
CNC	
OIC	
IRS ASSESSMENT IS INACCURATE	
File an amended return	
Appeal	
File in court	
Other	
Innocent Spouse	
Injured Spouse	
ITIN	
ID Theft	



Written Action Plan

CLIENT NAME: _____

Plan Start Date: _____

Goal: _____

Client Initial	Action Item	Steps to Take	Time to complete

Client 1

Client 2

Date

Counselor

Date



Close out Survey

Please take a few minutes to complete the questionnaire below to assist with improving the counseling services of Delaware Community Reinvestment Action Council, Inc. Your responses will be anonymous and confidential. Por favor tome unos minutos para completar el cuestionario siguiente para ayudar a mejorar los servicios de asesoramiento de Delaware Community Reinvestment Action Council, Inc. Sus respuestas serán anónimas y confidenciales.

1. Which clinic did you use?/ ¿Qué clínica utilizaste?

Housing Clinic/Clinica de Viviendas Tax Clinic/Clinica de Impuestos Credit clinic/Clinica de Crédito

	Stongly Disagree/ Muy en desacuerdo	Disagree/ No estoy de acuerdo	Neutral/ Neutral	Agree/ De acuerdo	Strongly Agree/ Muy de acuerdo
Staff kept me informed of progress. Personal me mantuvo informado del progreso					
Staff was professional. El personal era profesional.					
My calls were returned in a reasonable amount of time. Mis llamadas fueron devueltas en un periodo de tiempo razonable.					
I was able to solve the problem I came to the agency for help with. Pude solucionar el problema que vino a la Agencia para la ayuda.					
Overall, I am satisfied with the services I received. En general, estoy satisfecho con los servicios que recibí.					

Would you recommend our program to someone else? ¿Recomendarías nuestro programa a alguien?

Yes/ Si

No/ No

Why? Or why not? ¿Por qué? o ¿Por qué no?

What recommendations would you offer to improve our program? ¿Qué recomendaciones ofrecería para mejorar nuestro programa?



Tax Court Representation

You have filed (or you intend to file) a petition in the United States Tax Court. In your petition you allege (or will allege) that you should prevail in a tax dispute with the IRS.

This notice provides information regarding how the Delaware Community Reinvestment Action Council's Low-Income Taxpayer Clinic will handle your request for pro bono (FREE) legal representation.

The starting point in handling your request for pro bono (free) legal representation has two prongs:

- Understanding the issue in your tax case and
- Accessing all relevant documentation in support of your claim.

Once the DCRAC LITC has information regarding these two prongs we can:

- Represent your interests before the IRS mediator/IRS trial counsel
- Negotiate on your behalf before the IRS and the Tax Court
- Formulate motions and briefs to advance your case in Tax Court
- Respond to IRS pleadings filed in Tax Court
- Act as your attorney before the Tax Court
- Otherwise fulfill our obligation to provide effective and competent legal counsel

SOME EXAMPLES OF THE KINDS OF ISSUES THAT ARE COMMONLY PRESENTED TO TAX COURT AND THE PROOF NECESSARY TO ESTABLISH ENTITLEMENT TO A FAVORABLE RULING ARE:

- If the IRS has denied your claim of legitimate business expenses,
 - DCRAC LITC needs documents supporting those expenses.
- If the IRS has denied your claim of legitimate medical expenses,
 - DCRAC LITC will need documents supporting those expenses.
- If the IRS questions the legitimacy of your business,
 - DCRAC LITC will need documents supporting your business operations such as bank statements, payroll and accounting records and client lists.
- If the IRS has denied your claim for a dependent,
 - DCRAC LITC will need proof of your relationship to the dependent and documentation that the dependent lived with you for most of the calendar year and that you provided most of the financial support for the dependent.



WITHOUT YOUR COOPERATION, WE CANNOT BE EFFECTIVE

When DCRAC understands your issue and has the supporting documentation we can both assess our ability to be your advocate before the Tax Court and provide guidance to you on the strengths and weaknesses of your claim.

As your attorney our goal is to frame properly your legal issue for the Tax Court and present relevant evidence in support of your issue. When this goal is achieved we will work for a successful outcome, either by mediation, settlement or judgment.

At the outset of our relationship, DCRAC LITC will represent you with a power of attorney before the IRS mediator and IRS counsel. DCRAC LITC will not file a notice of representation with the Tax Court until we have established our relationship with you as a client.

If during our representation of you under a power of attorney in mediation it is our experience that you do not respond to our calls or emails we will not undertake your representation in Tax Court by filing a notice of representation.

DCRAC LITC will provide you effective and competent legal representation at no cost. As your effective advocate we will need your full and timely cooperation in responding to all our requests. Your failure to provide such full and timely cooperation will require DCRAC LITC to decline further representation of your interests before the IRS.

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.

CAUTION

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



OMB Approval No: 2502-0538 (exp. 04/30/2018)

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.



HUD-92564-CN (6/14)



CAUTION

CAUTION

CAUTION