HUMAN RESOURCES DEVELOPMENT COUNCIL/The Home Center
7 North 31ST Street; P.O. Box 2016
Billings, MT 59103
406.247.4732 1.800.433.1411

FOR OFFICE USE ONLY

HH# _____

ENTERED ON COMPUTER _____

PROGRAM INITIALS _____

BASIC INTAKE AND REGISTRATION FORM HBE

SEX CODES
F = Female
M = Male

RACE CODES
AI = Native American/Alaskan Native
BL = Black – Not Hispanic
HB = Hispanic – Black
HI = Hispanic
AS = Asian
WH = White – Not Hispanic
HW = Hispanic – White
PI = Pacific Islander
OT = Other

HOUSEHOLD MEMBER INFORMATION

LAST NAME, FIRST NAME MI	SOCIAL SECURITY NUMBER	RELATIONSHIP TO HEAD OF HOUSEHOLD	BIRTH DATE M D YR	Sex	RACE	DISABLED YES / NO	MILITARY STATUS	CHECK ANY THAT APPLY	LAST GRADE COMPLETE OR DEGREE EARNED	WORK STATUS	HEALTH INSURANCE (CHECK ALL THAT APPLY)
1.		SELF / HEAD OF HOUSE					☐ Veteran ☐ Active Military ☐ No ☐ N/A	☐ Tribal Member ☐ US Citizen ☐ Registered Alien		☐ Employed Full-Time ☐ Employed Part-Time ☐ Migrant Seasonal Farm Worker ☐ Unemployed (Short-Term, 6 mo. or less) ☐ Unemployed (Long-Term, 6 mo or more) ☐ Unemployed (NOT in Labor Force) ☐ Retired	☐ Healthy MT Kids ☐ MEDICAID ☐ MEDICARE ☐ PRIVATE ☐ V.A. ☐ NONE
2.							☐ Veteran ☐ Active Military ☐ No ☐ N/A	☐ Tribal Member ☐ US Citizen ☐ Registered Alien		☐ Employed Full-Time ☐ Employed Part-Time ☐ Migrant Seasonal Farm Worker ☐ Unemployed (Short-Term, 6 mo. or less) ☐ Unemployed (Long-Term, 6 mo or more) ☐ Unemployed (NOT in Labor Force) ☐ Retired	☐ Healthy MT Kids ☐ MEDICAID ☐ MEDICARE ☐ PRIVATE ☐ V.A. ☐ NONE
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HOUSEHOLD INFORMATION

Street Address: _____ **City:** _____ **State:** _____ **Zip:** _____ **County:** _____

Phone Number: _____ **Email:** _____

Marital Status: ☐ Single ☐ Widowed ☐ Married ☐ Divorced ☐ Live In Partner ☐ Separated ☐ Common Law Marriage

Household Type:

☐ Single Adult ☐ Female headed single parent ☐ Male headed single parent
☐ Married with Children ☐ Married without children ☐ Two or more unrelated adults

Housing Structure Type: ☐ Apartment/Duplex ☐ Single Family House ☐ Mobile Home ☐ Shelter/Transitional ☐ None/Homeless

Do you: ☐Rent ☐Own ☐ With friend/family, not paying rent **Current Rent/Mortgage Amount?** _____ **Live On a Reservation:** ☐ Yes ☐ No

Live in a Rural Area: ☐ Yes ☐ No **English Level:** ☐ Limited English Proficient ☐ Not Limited English Proficient **Current Savings** (if any): $_____

Please choose one of the following- I/We plan on purchasing a home in: ☐ 0-3 months ☐ 4-6 months ☐ over 6 months ☐ Not Sure

Do you have a Co-Applicant? ☐ Yes ☐ No **If yes, who:** _____ **Are you a 1st Time Home Buyer?** ☐ Yes ☐ No

If you have a lender/bank, who are you working with? _____ **Realtor?** _____

Do you have a closing date? ☐ Yes ☐ No **If yes, when?** _____ **Last known Credit Score Applicant:** _____ **Co-Applicant:** _____

Gross Monthly Income (before taxes) **Applicant:** _____ **Co-Applicant:** _____ **How did you hear about us?** _____

READ CAREFULLY BEFORE SIGNING.

- The collection of personal information on clients is essential to the provision of services at DIST. 7 HRDC: information is collected and stored in the agency Central Database System and mPACT PRO. Only HRDC and its funding sources access this information.
- I certify, under penalty or perjury, that all my answers are correct and complete to the best of my knowledge, including information about each household member.

Head of Household Signature: _____ **Date:** ____/____/_____

Co-Applicant Signature: _____ **Date:** ____/____/_____

HRDC HOME CENTER NeighborWorks® MONTANA EQUAL HOUSING OPPORTUNITY

Liabilities/Debt Worksheet

Please list any debts you have, including credit cards, auto loans, student loans, or personal loans. Do not include utilities.

Description	Current Balance	Minimum Monthly Payment	Primary Applicant	Secondary Applicant
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐

TOTAL LIABITLIES/DEBT MONTHLY PAYMENT	0.00

Annual, Semi-Annual, or Quarterly Expense Worksheet

Please list any expenses that are paid annually, semi-annually, or quarterly and when they are paid. Total for the year and divide by 12 for what to save per month. Total all expenses.

Expense	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total	Divide Total by 12
ex. Auto Registra.					*$540*								*$540*	*$45.00*
ex. Holiday Gifts											*$600*		*$600*	*$50.00*
ex. Auto Insurance			*$250*			*$250*			*$250*			*$250*	*$1000*	*$84.00*
													0.00	0.00
													0.00	0.00
													0.00	0.00
													0.00	0.00
													0.00	0.00
													0.00	0.00
													0.00	0.00
													0.00	0.00
													0.00	0.00
													0.00	0.00

(attach sheet if additional lines are needed for either worksheet)

Total to Save Per Month 0.00

Monthly Spending Plan Worksheet

Monthly Plan for: _____ Date: _____

NET INCOME (after taxes)	$
Employment	
Overtime	
Interest/Dividend	
Bonuses	
Child Support	
Other	
TOTAL MONTHLY NET INCOME	$ 0.00

HOUSING	$
Rent/Mortgage	
Home/Rent Insurance (if not included above)	
Property Tax (if not included above	
Homeowner Association Dues/Fees	
2nd Mortgage/Home Equity Loan	
Other	
TOTAL HOUSING	$ 0.00

MONTHLY EXPENSES BY CATEGORY	
HOME MAINTENANCE	$
Home Repairs	
Yard/Landscaping	
Improvements	
Security	
Other	
TOTAL HOME MAINTENANCE	$ 0.00
UTILITIES	$
Electric	
Gas	
Garbage	
Water	
Sewer	
Telephone (Land Line)	
Cell Phone	
Internet	
Cable/Satellite/Streaming Services	
Other	
TOTAL UTILITES	$ 0.00
TRANSPORTATION	$
Car Insurance	
Fuel	
Repairs/Maintenance	
License/Registration	
Other	
TOTAL TRANSPORATION	$ 0.00
HEALTH	$
Insurance (other than deduction from paycheck)	
Life Insurance (other than deduction from paycheck)	
Disability Insurance	
Medicare/Medicaid Premiums	
Health Club Dues	
Co-Payments for Doctor Visits	
Prescriptions (out of pocket)	
Other	
TOTAL HEALTH	$ 0.00

EDUCATION	$
School Tuition	
School Supplies	
School Lunch	
Other	
TOTAL EDUCATION	$ 0,00
NECESSITIES/DAILY LIVING	$
Groceries	
Alcohol/Tobacco	
Toiletries	
Household Supplies	
Laundry	
Personal Care (haircuts, etc)	
Clothing	
Pet Care/Veterinary Care	
Meals Out (daily beverages, lunch, dinner)	
Entertainment (movies, events, hobbies, etc)	
Movie Rental	
Vacations	
Other	
TOTAL NECCESSITIES/DAILY LIVING	$ 0.00
SAVINGS (reg monthly contributions to below accts)	$
Regular Savings	
Retirement (other than deduction from paycheck)	
Emergency Fund	
Down Payment Savings	
Other	
TOTAL SAVINGS	$ 0.00
DEPENDENT COSTS	$
Diapers/Formula	
Childcare	
Child Support	
Other	
TOTAL DEPENDENT COSTS	$ 0.00
MISCELLANEOUS	$
"MAD" Money/Pocket Funds	
Donations	
Birthday Gifts	
Holiday/Wedding/Special Day Gifts	
Subscriptions	
Postage	
Banking/Checking Fees	
Other	
TOTAL MISCELLANEOUS	$ 0.00
TOTAL MONTHLY EXPENSES	$ 0.00

TOTAL MONTHLY NET INCOME	$ 0.00
-	
TOTAL HOUSING	$ 0.00
-	
TOTAL DEBT MONTHLY PAYEMENT	
-	
TOTAL MONTHLY EXPENSES	$ 0.00
=	
MONTHLY SURPLUS	$ 0.00

HRDC HOME CENTER NeighborWorks MONTANA EQUAL HOUSING OPPORTUNITY

Applicant Information Release and 3rd Party Authorization

I/we authorize HRDC7/The Home Center to:

(a) Pull my/our credit report to review my/our credit file for informational inquiry purposes as part of financial counseling or in pursuit of a loan to purchase real property. *Note: A credit report will only be pulled during a follow-up counseling session specifically for the purpose of credit review. We do not pull credit reports prior to participating in a homebuyer education class.*

(b) Obtain a copy of the Closing Disclosure, when I purchase(d) a home, from the lender who made me/us a loan and/or the title company that closed on the loan.

Print - Applicant Name	Applicant Signature	Date
Print - Co-applicant Name	Co-applicant Signature	Date

Applicant Photo Information Release and Authorization

HRDC 7/The Home Center uses images, and sound sounds of people participating in its programs and events in support of educational, community, family, and social services mission.

In consideration of the above, I hereby grant HRDC 7/The Home Center permission:

a) To photograph, film, and make audio and/or video recordings of me.

b) To use and display the photograph(s), film(s), and audio and/or video recording(s) of me and my likeness, voice, and appearance, in whole or in part, in HRDC 7/The Home Center's website, archives, and promotional and/or informational materials (including, but not limited to, newsletters, brochures, advertisements, and newspaper articles), and in any and all media, broadcast, or digital format, including electronic, radio, internet, and television, throughout the United States.

c) To write about me.

I hereby waive and release any right to compensation for, or ownership of, such photograph(s), film(s), and audio and/or video recording(s) of me and the above used of them by HRDC 7/The Home Center. I have read this consent and release and agree to the terms and conditions. A parent or guardian must sign this consent and release on behalf o f a child under the age of eighteen. If a parent or guardian participates in a program or event with his or her child, signing on behalf of the child will also indicate that the parent or guardian also consents to the terms and conditions of this consent and release for him or herself.

Print - Applicant Name	Applicant Signature	Date
Print - Co-applicant Name	Co-applicant Signature	Date

Privacy Policy and Practices

This privacy policy sets out how HRDC 7 and The Home Center (a program of HRDC 7) uses and protects any information (written and oral) you provide us. The Home Center is committed to ensuring your privacy is protected. The information you provide will only be used in accordance with this privacy statement. Anonymous aggregated case file information may be used for the purpose of evaluating our services, gathering valuable research information, and designing future programs.

Information We Collect
We may collect the following information:

- Name and contact information, including email addresses
- HRDC 7 Basic Intake and any forms you complete for The Home Center
- Demographic information relevant to reporting requirements
- Information we receive from a credit reporting agency, such as your credit history

What We Do with the Information We Gather
We require this information for the following reasons:

- To better serve you
- Internal record keeping
- External reporting requirements
- To share with third party partners for loan and down payment eligibility

Who We Disclose Your Information To:
It might be necessary to disclose your personal information in order to provide the service you have requested. It could be disclosed to:

- Financial Service Providers
- Other nonprofit organizations only for review, auditing, and oversight purposes
- Additional third parties only as permitted by law

Security
We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information. We restrict access to personal information about you to those of our employees who need to know that information to provide services to you. HRDC 7/The Home Center does not sell, distribute, or release your personal information to third parties unless we have your permission or are required by law.

_____	_____	_____
Print - Applicant Name	Applicant Signature	Date
_____	_____	_____
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HRDC HOME CENTER NeighborWorks® MONTANA EQUAL HOUSING OPPORTUNITY

Counseling Agreement

Counselor Rights and Responsibilities

Your HRDC 7/Home Center Counselor will:

- Assist you in assessing your financial situation and areas for growth.
- Assist you in setting goals regarding your financial situation and homeownership.
- Answer your questions or find out who can.
- Provide credit and budgeting counseling.
- Maintain regular communication until assistance is no longer required.
- Provide appropriate referrals to other services that may assist you.
- Maintain confidentiality unless otherwise authorized by you.
- When appropriate, discuss and review at least three available mortgage loan products, unless you have chosen not to review alternative loan options.

Your counselor WILL NOT:

- Give legal advice or act as your legal representative.
- Advocate for a plan that is unrealistic or not in your best interests.
- Continue advocacy efforts if you cease to respond to communication efforts.
- Provide information to your lender that is known to be false.

The counselor has the right to terminate counseling services if you cease to respond to communication attempts, or if you choose to proceed with actions that are against the counselor's recommendations. The counselor has the right to discuss your case with the parties indicated on your release of authorization. The counselor may also discuss your case, without identifying information, with other housing, lending, or legal professionals to seek possible resources or solutions.

Client Rights and Responsibilities

- I will provide the counselor with accurate, complete, and truthful information to the extent possible.
- I will ask questions if there is anything I do not understand.
- I will consider the options presented and inform the counselor how I wish to proceed.
- I will inform the counselor immediately if my income or expenses change.
- I will maintain regular communication with the counselor until assistance is no longer required.
- I will inform the counselor if I no longer need assistance.
- I will be on time for my scheduled appointment(s) or call one (1) hour prior to my appointment to cancel and reschedule.

_____	_____	_____
Print - Applicant Name	Applicant Signature	Date
_____	_____	_____
Print - Co-applicant Name	Co-applicant Signature	Date

HRDC HOME CENTER NeighborWorks® MONTANA EQUAL HOUSING OPPORTUNITY

Disclosure of Interests

As a client, you have the right to confidentiality, and to view any materials in your file. You also have the right to terminate counseling services at any time, for any reason.

Upon acknowledgement of this disclosure:

I understand that HRDC 7/The Home Center provides education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, rental and homeless counseling homebuyer, financial and renter counseling, after which I will receive a written action plan consisting of recommendations to reach my goals.

HRDC 7 has financial affiliation with HUD, the Montana Board of Housing, and NeighborWorks Montana. As a housing education program participant, you are not obligated to use the products and services of HRDC 7 or our industry partners.

HRDC 7/The Home Center has a first-time homebuyer program developed in partnership with local lenders, realtors, title companies, insurance agents, and other industry experts. However, you are not obligated to participate in this or other HRDC 7 programs and services while you are receiving housing education from our agency. You are entitled to choose whatever real estate professionals, lenders, insurance agents, and lending products best meet your needs.

Clients may be referred to other services or another agency or agencies as appropriate that may be able to assist with concerns that have been identified. Clients are not obligated to use any of the services offered.

A counselor may answer questions and provide information but not give legal advice. If a client would like legal advice, a referral will be provided.

HRDC 7/The Home Center provides information and education about numerous loans/financial products. Clients and class participants are not obligated to choose any of the loans or financial products discussed.

I have read HRDC 7/The Home Center Disclosure of Interests and understand my freedom of choice.

_____	_____	_____
Print - Applicant Name	Applicant Signature	Date
_____	_____	_____
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HRDC HOME CENTER NeighborWorks MONTANA EQUAL HOUSING OPPORTUNITY

Home Inspection & Lead Based Paint Fact Sheet Acknowledgement

I have received a copy of the following three documents. I understand the importance of getting an independent home inspection. I have carefully read these documents and fully understand that FHA will not perform a home inspection nor guarantee the price or condition of the property.

- "For Your Protection: Get a Home Inspection" (HUD-92564-CN)
- "Ten Important Questions to Ask Your Home Inspector"
- "Lead-Based Paint Disclosure Rule Fact Sheet" (EPA-747-F-24-003)

_____	_____	_____
Print - Applicant Name	Applicant Signature	Date
_____	_____	_____
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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.

THIS DOCUMENT IS YOURS TO KEEP

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HRDC HOME CENTER
NeighborWorks® MONTANA
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United States Environmental Protection Agency
Office of Pollution Prevention and Toxics

United States Department of Housing and Urban Development
Office of Lead Hazard Control and Healthy Homes

EPA-747-F-24-003
September 2024

Lead-Based Paint Disclosure Rule Fact Sheet

For homebuyers, renters, property managers, landlords, real estate agents, and home sellers.

Summary

The U.S. Environmental Protection Agency (EPA) and the U.S. Department of Housing and Urban Development (HUD) work together to make sure the public gets the information needed to prevent lead exposure in homes that may have lead-based paint hazards. As a result, buyers and renters of most housing built before 1978 must receive the "*Protect Your Family from Lead in Your Home*" pamphlet and known information on lead-based paint and lead-based paint hazards before buying or renting the housing.

Health Effects of Lead Exposure

Lead can affect almost every organ and system in the human body. Children under six years old are particularly vulnerable because their bodies are still growing. In children, lead can cause delayed growth and development, lower IQ, learning problems, brain and nervous system damage, and hearing, speech, and behavior problems. If a pregnant person is exposed to lead, their developing baby can also be exposed. This can increase the risk of miscarriage; cause the baby to be born too early or too small; harm the baby's brain, kidneys, and nervous system; or cause the child to have learning or behavioral problems.

Lead-Based Paint in Housing

Though lead-based paint for use in homes was banned in the U.S. in 1978, it is still present in millions of homes, especially those built before 1978. Lead-based paint is usually not a hazard if it is in good condition. However, deteriorating (peeling, chipping, chalking, cracking, or damaged) lead-based paint is a hazard and needs prompt attention.

Lead-Based Paint Disclosure Rule

To protect families from exposure to lead from paint, dust, and soil, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992. This is also known as Title X (Title "ten"). EPA issued a rule under section 1018 of this law known as the Lead-Based Paint Disclosure Rule. It directs EPA and HUD 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. It is designed to help people make more informed choices based on the information they receive.

Types of Housing Covered

The Lead-Based Paint Disclosure Rule applies to most pre-1978 private housing, public housing, federally owned housing, and housing receiving federal assistance.

Types of Housing Not Covered

The Lead-Based Paint Disclosure Rule does not apply to the following:

- Housing built after 1977 (this rule does not cover post-1977 housing since the Consumer Product Safety Commission banned residential lead-based paint in 1978);
- Zero-bedroom units, such as efficiencies, lofts, and dormitories;
- Leases for 100 days or less, such as vacation houses or short-term rentals;
- Housing specifically for the elderly or persons with disabilities (unless a child under the age of 6 lives or is expected to live in such housing);
- Housing in which painted surfaces have been tested and found to be lead-based paint free; and
- Foreclosure sales.

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Requirements

Homebuyers and renters of most housing built before 1978 have the right to know whether lead-based paint and lead-based paint hazards are present before signing a contract or lease. Before a contract for housing sale or lease is signed, federal law requires sellers, landlords, agents, and managers of rental properties to:



- Give buyers and renters a copy of the "Protect Your Family from Lead in Your Home" pamphlet. This has information on identifying and controlling lead-based paint and lead-based paint hazards. It is available in multiple languages.
- Disclose any known information about the presence of lead-based paint and lead-based paint hazards in the home or building. This may include the location of the lead-based paint and the condition of the painted surfaces.
- Provide all available records and reports on lead-based paint and lead-based paint hazards. For multi-unit buildings, this includes those for common areas and other units from building-wide evaluations.
- Provide a "Lead Warning Statement" to educate renters or buyers about known lead-based paint hazards. This can be an attachment to or as language inserted into the contract or lease. This should be in the same language as the rest of the contract. It should include confirmation that the seller or landlord has complied with all requirements under the Lead-Based Paint Disclosure Rule.
- Provide homebuyers 10 days to conduct a lead-based paint inspection or risk assessment.
- Keep a signed copy of the disclosures for three years after the sale is completed or the lease begins.
- If providing this required disclosure information electronically to renters or buyers, you must provide: a clear statement on the right to receive paper documents, procedures to withdraw consent and the consequences of doing so, and how to access and retain electronic records. If using electronic disclosure, you must get consent from the renter or buyer to show that they can access the forms electronically. Sellers, landlords, managers of rental properties and their agents should make sure that the use of electronic technology provides renters or buyers complete access to all disclosure materials. (Electronic Signatures in Global and National Commerce Act (E-SIGN), 15 U.S.C. § 7001)

What is Not Required

This rule does not require sellers or landlords to test or remove lead-based paint or lead-based paint hazards by sellers or landlords. This rule does not invalidate cancel leasing and sales contracts.

What Happens if a Seller or Lessor Fails to Comply with These Regulations

A seller, lessor, or agent who fails to give the proper information can be sued for triple the amount of damages. They may also be subject to civil and criminal penalties. Ensuring that disclosure information is given to home buyers and tenants helps all parties avoid misunderstandings before, during, and after sales and leasing agreements. If you did not receive the disclosure of information on lead-based paint or lead-based paint hazards form when you bought or leased pre-1978 housing, report this disclosure violation to: epa.gov/lead/violation or leadregulations@hud.gov.

For More Information

- Information about lead: epa.gov/lead or hud.gov/lead.
- *Información sobre el plomo en español: espanol.epa.gov/plomo.*
- Pamphlet explaining the dangers of lead in your home and how to protect your family from lead-based paint hazards (multiple languages available): epa.gov/lead/protect
- Lead-based paint disclosure rule (Section 1018 of Title X) and sample disclosure forms (available in English and Spanish): hud.gov/program_offices/healthy_homes/enforcement/disclosure or epa.gov/lead/lead-based-paint-disclosure-rule-section-1018-title-x
- Real estate disclosures guidance: hud.gov/program_offices/healthy_homes/enforcement/disclosure or epa.gov/lead/disclosure or epa.gov/lead/epa-and-hud-real-estate-notification-and-disclosure-rule-questions-and-answers
- Call the National Lead Information Center at 1 (800) 424–LEAD [5323], or via TTY 711 for persons with hearing or speech disabilities. It is open Monday to Friday from 8:00 a.m. to 6:00 p.m. ET excluding federal holidays.

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For Your Protection:

Get a Home Inspection

Why You Need a Home Inspection

Buying a home is probably the biggest investment you will ever make. The purpose of a home inspection is to inform and educate *you* about the property *before* you make a financial commitment. A home inspection will give you more detailed information about the overall condition of the house you want to buy.

Be an Informed Buyer

A home inspection will only occur if you arrange for one; FHA does not perform home inspections. For a fee, a qualified inspector will take an unbiased look at your potential new home to evaluate its physical condition; estimate the remaining useful life of the major systems, equipment, structure, and finishes; and identify any items that need to be repaired or replaced. If you request an inspection early in the process, you may be able to make your purchase contract contingent on its results.

What is Included in the Inspection?

To better understand what to expect in the home inspection, ask the prospective inspector for their Standards of Practice (SOP) or for a sample home inspection report.

How to Find an Inspector

To find a qualified home inspector ask for references from friends, real estate professionals, local licensing authorities and organizations that qualify and test home inspectors.

Appraisals are NOT Home Inspections!

An appraisal is required to estimate the home's value for your lender and does not replace a home inspection. **FHA does not guarantee the value or condition of your new home**. If you find problems with your home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you.

Radon Gas Testing and Other Health or Safety Issues

The Environmental Protection Agency and the Surgeon General recommend that all houses be tested for radon. For more information, call the toll-free National Radon Information Line at 1-800-SOS-Radon (1-800-767-7236). Ask your inspector if additional health and safety tests are relevant for your home, such as mold; air or water quality; presence of asbestos, lead paint, or urea formaldehyde insulation; or pest infestations.