

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)

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.



Baltimore County
Department of Planning
Housing Opportunities Program

I certify that I have received and read the
lead paint brochure from my housing counselor:

**PROTECT YOUR FAMILY FROM LEAD IN YOUR
HOME**

This brochure explains the hazards of lead paint and offers
suggestions for reducing and preventing lead poisoning.

Print Name

Print Name

Signature

Signature

Date

Date

BALTIMORE COUNTY
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)
SELF-CERTIFICATION FORM

HOMEOWNERSHIP WORKSHOP
Revised 6/7/19

Date: _____

Counseling Organization: Check One

____ Diversified Housing Development ____ Eastside Community Development Corp.
____ Harbel Housing Partnership ____ Belair-Edison Neighborhoods Inc.
____ St. Ambrose Housing Aid Center

Referred By: ____ Housing Agency ____ Baltimore County ____ Realtor ____ Lender ____ Other

Print Your Name: _____ Age: _____

Current Address _____

City _____ State _____ Zip code _____

Home Phone: _____ Email Address: _____

In what area are you hoping to buy? _____ County _____

1. Current Housing Arrangement: (Circle One) Rent Own Other
2. Are you a First Time Homebuyer? (Circle One) YES NO
3. Marital Status: (Circle One) Single Married Divorced Widow
4. Are you a resident of Baltimore County? YES NO
5. Are you employed in Baltimore County? YES NO
6. Do you attend school in Baltimore County? YES NO
7. Do you agree to purchase in Baltimore County? YES NO
8. Does your household have limited English proficiency? YES NO
9. Does your household live in a rural area? YES NO
10. Female Head of Household YES NO

Information on annual household income, race and ethnicity is required to determine participant eligibility for services funded by Baltimore County through the Community Development Block Grant (CDBG) Program. Each participant is required to provide information regarding the number of person in their family and the household's annual income. Information provided is subject to verification by Baltimore County and the U.S. Department of Housing and Urban Development (HUD).

NOTE: "Income" is the total annual income of all family members as of the date of application. All income for all persons in the family **must** be included in calculating family income whether or not a family member receives assistance. Additional expected sources of income and the amount expected during the period of assistance must be included in the calculation of annual family income.

INSTRUCTIONS:

- 1) Circle the number of persons in your household (adults and children).
- 2) Stay in that same column for your household size and look down the column at the three household income limits.
- 3) Circle the income limit that is closest to your household income, but is NOT LESS THAN your household income. Remember household income includes the monies earned and/or benefits received by all household members.
- 4) Check the appropriate Ethnicity and Race
- 5) Sign and date the bottom to certify your household size and household income.

FY 2019 CDBG INCOME LIMITS									
BALTIMORE COUNTY MEDIAN AREA INCOME	FY 2019 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	Extremely Low(0-30% of Median) Income Limits	21,250	24,250	27,300	30,300	32,750	35,150	37,600	40,000
	Very Low (31-50%) Income Limits	35,350	40,400	45,450	50,500	54,550	58,600	62,650	66,700
	Low (51-80%) Income Limits	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700
	No Information provided for (81-120%)	84,850	96,950	109,100	121,200	130,900	140,600	150,300	160,000

Please check your Ethnicity (pick 1 of 2):

Hispanic or Non-Hispanic

Please check your Race (pick 1 of 10 choices):

- | | |
|--|---|
| <input type="checkbox"/> White | <input type="checkbox"/> Black or African-American |
| <input type="checkbox"/> Asian and White | <input type="checkbox"/> American Indian or Alaskan Native |
| <input type="checkbox"/> Native Hawaiian or Other Pacific Islander | <input type="checkbox"/> Native American or Alaskan Native White |
| <input type="checkbox"/> Black/African-American and White | <input type="checkbox"/> Native American Indian or Alaskan Native Black |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Other |

APPLICANT STATEMENT: I certify that the information given on this form is true and accurate to the best of my knowledge. I am aware that there are penalties for willfully and knowingly giving false information on an applicant for Federal, State or County funds, which may include immediate repayment of all Federal, State or County funds received and /or prosecution under the law. I understand that the information on this form is subject to verification by County, State or Federal personnel as part of compliance monitoring. I agree to provide, upon request, documentation on all income sources.

Applicant Name (Please Print): _____ Gender: Male Female

Address: _____ County: _____ Zip: _____

Applicant Signature: _____ Date: _____

FFY2019 CDBG Program Income Limits Source: <http://www.huduser.org/portal/datasets/il.html>

+The FFY 2019 Income Limits are effective as of June 28,2019 NOTE: Baltimore County is part of the Baltimore-Towson, MD HUD Metro FMR Area. so all information presented here applies to all of the Baltimore-Towson, MD HUD Metro FMR Area. The Baltimore-Towson, MD HUD Metro FMR Area contains the following areas: Anne Arundel County, MD ; Baltimore County, MD ; Carroll County, MD ; Harford County, MD ; Howard County, MD ; Queen Anne's County, MD ; and Baltimore City, MD.