

# DO YOU NEED A COUNSELING APPOINTMENT? ::::

- **MOST GRANTS REQUIRE ONE-ON-ONE COUNSELING**

- **IF YOU INTEND TO APPLY FOR ONE OF THESE PROGRAMS, ONE-ON-ONE COUNSELING IS MANDATORY:**

- PHILLY FIRST HOME GRANT
- ULP GRANTS (HOMEPHL, WEST PHILLY, PHILLY5000)
- NEIGHBORHOOD LIFT
- RNIH
- FIRST FRONT DOOR
- LENDER-DRIVEN OPTIONS

## COMPLETE THESE STEPS TO GET AN APPOINTMENT

01

### COMPLETE YOUR INTAKE FORM:

All intake forms are released via AdobeSign; our intake forms are used to keep track of demographic data, as requested by our funders, which includes HUD. You are NOT applying for a loan or signing a contract. Please use "O" or "N/A" in case the information is not available or applicable; you will be prompted to submit the form only once all the required fields have been completed

02

### SUBMIT YOUR SUPPORTING DOCUMENTS:

1

Chose the best option to submit your documents (only one of these):

- Secure portal: <https://thehomeownerconnect.org/PHFA/ULOP>
- Or Email: [housingapp@urbanleaguephila.org](mailto:housingapp@urbanleaguephila.org)
- Or fax: 215-545-2631
- Or mail: 1500 JFK Blvd Philadelphia PA 19102
- Or deliver in-person - by appointment

2

Documents Needed:

- PHOTO ID
- PROOF OF INCOME (recent 30 days paystubs).
- VERIFICATION OF OTHER INCOME – (Unemployment Comp., Workmen’s Comp., Child Support, Alimony, Public Assistance, Social Security, Rent, Pensions, etc.)
- FEDERAL TAX RETURNS **1040's** for the past 2 years
- BANK STATEMENTS (last two months)

03

**SEND AN EMAIL TO [HOUSINGAPP@URBANLEAGUEPHILA.ORG](mailto:HOUSINGAPP@URBANLEAGUEPHILA.ORG) INDICATING THAT YOU HAVE COMPLETED STEPS 1 & 2, AND THE METHOD USED TO SUBMIT YOUR DOCUMENTS. WE WILL CALL YOU ONCE YOUR INFORMATION HAS BEEN PROCESSED**

**I HAVE READ THE INSTRUCTIONS**



Urban League of Philadelphia



Urban League of Philadelphia

1500 JFK BLVD, SUITE 1910  
 PHILADELPHIA, PA 19102  
 PHONE: 215.985.3220  
 FAX: 215-545-2631  
 HOUSING@URBANLEAGUEPHILA.ORG

DATE

LAST NAME FIRST NAME MI SSN DATE OF BIRTH

STREET ADDRESS CITY STATE ZIP CODE

PRIMARY PHONE SECONDARY PHONE EMAIL:

GENDER:  FEMALE  MALE  OTHER  
 MILITARY STATUS:  ACTIVE DUTY  VETERAN  N/A  
 HISPANIC:  YES  NO

MARITAL STATUS:  SINGLE  MARRIED  SEPARATED  DIVORCED  WIDOWED  OTHER  SEPARATED  
 RACE:  NATIVE AMERICAN  BLACK OR AFRICAN AMERICAN  WHITE  ASIAN  OTHER MULTIPLE RACE

EMPLOYMENT STATUS:  EMPLOYED FULL TIME  EMPLOYED PART TIME  SELF EMPLOYED  UNEMPLOYED  OTHER

HOW DID YOU FIND OUT ABOUT US? PREFERRED LANGUAGE HEAD OF HOUSEHOLD:  YES  NO

EDUCATION:  ELEMENTARY  HIGH SCHOOL  JUNIOR HIGH  HIGH SCHOOL DIPLOMA  GED DIPLOMA  JUNIOR COLLEGE  COLLEGE OR ASSOCIATE  COLLEGE NOT COMPLETED  BACHELOR'S DEGREE  GRAD SCHOOL  DOCTORAL DEGREE  OTHER

INCOME INFORMATION: JOB No. 1 EMPLOYER NAME MONTHLY AMOUNT  PART TIME  FULL TIME  
 JOB No. 2 EMPLOYER NAME MONTHLY AMOUNT  PART TIME  FULL TIME

SELF-EMPLOYMENT \$ SSI \$ SSD \$ VA \$ CHILD SUPPORT \$  
 PENSION \$ RETIREMENT \$ WELFARE \$ OTHER \$

HOUSEHOLD MEMBERS NAMES AND AGES: 1 4, 2 5, 3 6  
 OTHER CONSIDERATIONS: CREDIT SCORE, YEARS OF EMPLOYMENT, YEARLY GROSS INCOME \$, AVERAGE YEARLY OVERTIME \$, CASH RESERVES \$, CD'S, STOCKS \$, MONTHLY RENT \$, SECTION 8 VOUCHER \$

LIVING WITH DISABLED PERSONS  YES  NO ARE YOU DISABLED?  YES  NO

I HAVE READ AND RECEIVED A COPY OF: \_\_\_\_\_ DISCLOSURE OF HUD COUNSELING SERVICES  
 \_\_\_\_\_ PRIVACY POLICY  
 \_\_\_\_\_ CONFLICT OF INTEREST STATEMENT  
 FIRST TIME HOME BUYER  YES  NO  
 COUNTY OF INTEREST  
 PURCHASE PRICE \$  
 HOME OF INTEREST  EXISTING  NEW

## Attachment A-6

### **ZERO INCOME CERTIFICATION for Adults (18yrs & Over) in the Family**

This Certification of Zero Income should be completed by an adult family member only (if appropriate).

This form is valid for twelve (12) months from the date signed.

I, \_\_\_\_\_, hereby certify as follow:  
First and Last Name

1. I am \_\_\_\_\_ years old.  
Age

2. I hereby certify that I do not individually receive income from any of the following sources:

- Wages from employment (including commissions, tips, bonuses, fees, etc.).
- Income from operation of a business.
- Rental income from real or personal property.
- Interest or dividends from assets.
- Social Security payments.
- Supplemental Security Income Payments (SSI).
- Social Security Disability Income (SSDI).
- Payments from annuities, insurance policies, retirement funds, pensions, or death benefits.
- Unemployment Insurance or disability payments.
- Public assistance payments .
- Temporary Assistance for Needy Families (TANF).
- Periodic allowances such as alimony, child support, or gifts received from persons not living in my household.
- Sales from self-employed resources (Avon, Mary Kay, EBay, etc.).
- Any other source not named above.

3. I currently have no income of any kind and there is no imminent change expected in my financial or employment status.

The answers to the questions listed above are true and correct to the best of my knowledge. I realize that if these statements are discovered to be false, I may be terminated from this housing counseling program.

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Housing Counselor: \_\_\_\_\_



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## DISCLOSURE TO CLIENT FOR HUD COUNSELING SERVICES

Our agency provides the following HUD one-on-one housing counseling services: homeless assistance; rental topics; pre purchase/homebuying; non-delinquency post-purchase; home maintenance and financial management for homeowners; and resolving or preventing mortgage delinquency or default counseling.

Our agency also provides the following services and group education workshops: financial literacy; pre-purchase/homebuyer education.

### **Relationships with Industry Partners:**

Our agency has financial or exclusive relationships, or both, with specific industry partners, including the US Department of Housing and Urban Development, DHCD, PHFA, as well as philanthropic partners such as Wells Fargo Foundation, William Penn Foundation, Fulton Bank, WSFS, TD Bank

### **No Client Obligation:**

There is no obligation to receive, purchase, or use any product or service offered by this agency or any services of its industry partners or other party in exchange for your receiving HUD housing counseling services.

### **Alternatives:**

As a condition of our services, and in alignment with meeting our counseling goals, and in compliance with HUD's Housing Counseling Program requirements, we may provide information on alternative services, programs, and products available to you, if applicable and known by our staff.

## TYPES OF COUNSELING PROVIDED

**A. Pre-Purchase/Home Buying:** Your comprehensive pre-purchase counseling will cover the entire homebuying process from beginning to end. This includes budgeting, finding a lender, types of mortgages, predatory lending, down payment assistance, credit reporting and scores, PITIA, closing costs, closing documents, purchase contracts, assembling your home buying team, negotiating home price, flood insurance, taxes, loan servicer sales and any other homeownership topic relevant to successfully maintaining a home. You will also receive important material on home inspection, fair lending, pre-foreclosure, and the dangers of lead.

**B. Resolving or Preventing Mortgage Delinquency or Default:** Your counselor will provide guidance on the consequences of default and foreclosure, your loss mitigation options, repayment plans, preparing the packet and advocating to your lender for a loan modification, reinstating your loan and the future consequences thereof. Your counselor will examine your income, expenses and circumstances to determine the cause of delinquency and how it can be avoided going further. A comprehensive and sustainable budget is established, and an action plan set forward to achieve goals and overcome obstacles. If necessary, your counselor will provide resources and referrals to outside agencies to address associated issues that this agency is not equipped to address. If it is established that you are unable to maintain your loan and stay in your home, your counselor will guide you through the process of locating and establishing a rental unit.

**C. Non-Delinquency Post-Purchase:** You will receive material on how to properly maintain a home, schedule seasonal repairs, communicate with your lender, handle escrow increases, tax assessments and delinquency, refinancing with or without cash out, budget for emergencies, avoid fraud and any other topic relevant to maintaining your home. The counselor will provide additional specific references based on your individual household needs and goals.

**D. Rental:** Your counselor provides information on local market rate rental, rent subsidy programs, deposit assistance, housing search assistance, fair housing law and reporting, landlord tenant laws, background and credit checks, applying for tenancy, understanding lease terms, communication with landlords, rent delinquency, and avoiding eviction. Counselors will assist you with creating a sustainable budget/spending plan for your current household situation and will developed a clear action plan to achieve the overall goal of homeownership.



## TYPES OF COUNSELING PROVIDED (CONTINUED)

**E. Homeless Assistance:** You will receive information regarding emergency shelter, emergency services, transitional housing, special voucher types, the coordinated entry system, and any other social services required to immediately address your current or future homelessness.

**F. Financial Literacy:** Your counselor will guide you through the establishment of a personalized, sustainable budget using the method best suited for your household. You will receive information on the options available to you for banking, checking, establishing/repairing credit, borrowing, and the different types of savings accounts and methods used to grow wealth and stability. Your counselor will provide guidance on obtaining credit and personal reports, the requirements of certain accounts and how to avoid fraud. Personalized topics will be addressed as part of your individualized counseling.

**G. Predatory Lending:** You will receive information regarding predatory lending practices in home refinance, home repair, home purchase, and other forms of borrowing, where appropriate. Your counselor will provide the necessary tools for you to negotiate fair loan terms and to protect yourselves against potential predatory lenders and fraud. If you feel that you have been victimized by predatory lending practices, your counselors will help you report unlawful conduct to the appropriate authorities.

**H. Fair Housing:** Your counselor will guide you through the protections provided by the federal, state and municipal fair housing laws. You will learn how to recognize discrimination, learn about your rights and responsibilities as a tenant, home owner or borrower, which parties must adhere to fair housing laws, the consequences of discrimination and how to report fair housing violations. You will be given a referral for no-cost legal representation from an appropriate fair housing attorney, and how to represent yourself, if you desire.

## PRIVACY POLICY

The Urban League of Philadelphia (ULP) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

### What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publically available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts

### What personal information does ULP collect about you?

We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit Reports

### What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers (such as companies providing home mortgages), Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others; such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency; such as your credit bureau reports, your credit and payment history, your credit scores, and/or your creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs.
- We may also disclose personal information about you to third parties as permitted by law.



## PRIVACY POLICY (CONTINUED)

### How is your personal information secured?

We restrict access to your nonpublic personal information to ULP employees who need to know that information in order to perform their housing counseling duties. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information; and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

### Opting Out of Certain Disclosures

You may direct ULP to not disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit ULP's ability to provide services such as foreclosure prevention counseling. If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. You may change your decision any time by contacting our agency.

**OPT-OUT: I request that ULP make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that ULP will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contacting ULP.**

**RELEASE: I hereby authorize ULP to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the above privacy practices and disclosures.**

## CONFLICT OF INTEREST STATEMENT

The Urban League of Philadelphia prohibits the following actions in order to prevent a conflict of interest in the provision of its housing counseling and education services.

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

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

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

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



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**WRITTEN AUTHORIZATION & WAIVER OF PRIVACY**

CLIENT NAME (S)	
CO-CLIENT NAME (S)	
PHONE	
ADDRESS	
LENDER NAME	
ACCOUNT NUMBER	

Waiver of Privacy: I, \_\_\_\_\_ do hereby authorize The Urban League of Philadelphia (ULP) to negotiate on my behalf and release information about my housing matter, when appropriate, in any third party negotiations and communications with lenders, landlords, or other appropriate entities in an effort to resolve the current and/or future issues related to this transaction.

All information pertaining to my housing matter is kept confidential and shall not be disclosed to any entity without my authorization.

As an escrow client with an open account you may choose whether you want your account information given to your landlord: (Please Initial Below)

Without written authorization \_\_\_\_\_ ; with written authorization \_\_\_\_\_ ;

All information ordered by the Court or otherwise required by law to be released will be so released. It is understood that funding sources may review information contained in agency files as a random review process. Also, demographic information is provided to funding sources on each client. I also allow ULP to conduct a follow-up call with me related to program evaluation. I understand that The Urban League of Philadelphia provides pre purchase 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. I understand that The Urban League of Philadelphia receives Congressional funds through The National Urban League and, as such, is required to share some of my personal information with The National Urban League administrators or their agents for purposes of program monitoring, compliance and evaluation. This includes allowing the agency to submit client-level information to the Data Collection System. Credit Report Authorization: By signing below I/ we also authorize The Urban League of Philadelphia to pull my/our credit report and review my /our credit file for information inquiry and counseling purposes.

APPLICANT \_\_\_\_\_ SSN \_\_\_\_\_ DATE \_\_\_\_\_

COUNSELOR \_\_\_\_\_ DATE \_\_\_\_\_

## ARE YOU READY TO BE A HOMEOWNER? SELF ASSESSMENT TOOL

---

- |  |           |          |
|--|-----------|----------|
| 1. Being in debt does not bother me.   | Yes _____ | No _____ |
| 2. The thought of having long-term debt is disturbing to me.   | Yes _____ | No _____ |
| 3. I enjoy working around the house and yard.  | Yes _____ | No _____ |
| 4. I would much rather shop, go out to eat, or read a book then spend any time around the house or yard. | Yes _____ | No _____ |
| 5. I prefer finding a good job and staying with it.  | Yes _____ | No _____ |
| 6. I prefer changing jobs from time to time, finding excitement in starting all over.                    | Yes _____ | No _____ |
| 7. I prefer staying in one place and being committed to one community.                                   | Yes _____ | No _____ |
| 8. I do not like being limited to one community or location for a long period of time.                   | Yes _____ | No _____ |
| 9. I am able to handle the financial responsibilities of mortgage payments now.                          | Yes _____ | No _____ |
| 10. I would be better off waiting until I can save more money or my financial situation improves.        | Yes _____ | No _____ |

### OTHER QUESTIONS TO HELP YOU MAKE THE HOME BUYING DECISION

- |   |            |                    |
|---|------------|--------------------|
| 1. Is owning a home important to you?             | Yes _____  | No _____           |
| 2. Are you currently renting a home or apartment? | Home _____ | Apartment _____    |
| 3. Are you paying your rent on time?              | Yes _____  | No _____           |
| 4. Do you have any outstanding debt?              | Yes _____  | No _____           |
| 5. Are you paying this debt on time?              | Yes _____  | No _____           |
| 6. Do you have any forms of credit?               | Yes _____  | No _____           |
| 7. Do you have a bank account?                    | Yes _____  | No _____           |
| 8. Do you have a checking account?                | Yes _____  | No _____           |
| 9. Are you responsible for your utilities?        | Yes _____  | No _____           |
| 10. Do you pay your utility bill on time?         | Yes _____  | No _____           |
| 11. How is your credit?                           | Good _____ | Bad _____ Ok _____ |



**Attachment A-4**  
**City of Philadelphia, Division of Housing and Community Development**  
**Foreclosure Prevention Counseling Form**  
**SaveYourHomePhilly! Hotline, 215-334-HOME(4663)**

Housing Counseling Agency:

I, housing counselor (Name & Phone Number), \_\_\_\_\_ certify that I provided and explained the following information as an integral part of pre-purchase and homeowner services counseling:

**Please contact the Save Your Home Philly! Hotline, 215-334-HOME (4663),** to be referred to a City funded housing counseling agency for free assistance when you first experience difficulties paying your mortgage or City taxes (real estate/water). The Housing Counseling agencies listed on the flip-side of this page can also assist you filing out the required applications in hopes of curing the default.

**Mortgage Delinquency Notices**

- **Act 6 Notice/Notice of Intention to Foreclosure (FHA Loans)**: Sent when you are 60 days behind in your mortgage payments.
- **Act 91 Notice (Conventional Loans)** Sent when you are three (3) months delinquent with your conventional loan, advising homeowners to apply for a HEMAP loan (Homeowners Emergency Mortgage Assistance Program), administered by the Pennsylvania Housing Finance Assistance Agency (PHFA).
  - **HEMAP**: loan to bring the mortgage current for homeowners who, through no fault of their own, are financially unable to make their mortgage payments and are in danger of losing their homes to foreclosure. HEMAP is a loan program to prevent foreclosure. Client must be a good prospect for repayment mortgage.

**Mortgage Foreclosure Complaint and the Diversion Program** When a foreclosure complaint is filed in the City of Philadelphia, the owner-occupant is served with the complaint and given a date to appear for a Conciliation Conference in City Hall. The owner-occupant is also notified to call the SaveYourHomePhilly! Hotline, to schedule an appointment with a City funded housing counselor, at no cost, in order to participate in the Conciliation Conferences. The housing counselor will review your case for options such as:

- **Reinstatement** – paying the entire past due amount.
- **Forbearance Agreement** (formal and informal) - temporarily suspend or reduce your monthly mortgage payments for a specific period of time.
- **Repayment Plan** - Repay past due amount plus current mortgage over several months.
- **Loan Modification** – modifies loan terms to make it sustainable.
- **Partial Claim** (FHA only) – Interest free loan to make mortgage current.
- **Refinancing**: Getting a new loan to satisfy the previous one.
- **Assumption**: process by a qualify borrower takes over someone else's mortgage.

**Real Estate Taxes and other Municipal Liens payment programs** The City is required to mail proper past dues notices to all homeowners before filing a court action. When a foreclosure complaint is filed in the City of Philadelphia, the owner-occupant is served with the complaint (rule to show cause) and given a date to appear for a Rule Returnable Hearing in City Hall. The owner-occupant is also notified to call the SaveYourHomePhilly! Hotline, to schedule an appointment with a City funded housing counselor, at no cost, in order to seek help with submission of:

- Owner-occupied Real Estate Payment Agreement (“OOPA”);
- Installment Plan (for current year taxes);
- Senior Citizens Low-Income Property Tax Freeze and Water Senior Citizen Discount;
- Homestead Exemption, Longtime Owner Occupants Program (“LOOP”);
- Tax Deferral;
- Property tax/Rent Rebate;
- Water Revenue Assistance Program and Tiered Assistance Program (TAP);
- Utility Emergency Services Fund (UESF);
- Homeowners Emergency Loan Program (HELP).

Client Signature \_\_\_\_\_

Date \_\_\_\_\_

**Attachment A-4**  
**Ciudad de Filadelfia, Division de Vivienda y Desarrollo Comunitario (DHCD)**

# 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](http://www.HUD.gov); Energy Efficiency -- see the DOE EnergyStar Program at [www.energystar.gov](http://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](http://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.

# Authorization, Disclosure, Privacy Statement (3-in-1)

## COUNSELING SERVICES AUTHORIZATION

### My personal information and counseling services

By signing this form I agree to share my personal financial and other private information. Signing this form also allows lenders and the Counseling Agency to discuss my accounts, credit, and finances, and to share my nonpublic personal information, described in the Privacy Policy provided with this authorization.

I understand that funders provide grants to make the counseling services possible, and that the Counseling Agency shares my information with these funders. These funders review Counseling Agency files, including my file, and may contact me to evaluate the counseling services that I receive.

I authorize my Counselor and the Counseling Agency to negotiate for me. The counseling services are offered free of charge, and neither the Counselor, nor the Counseling Agency, guarantees any result or outcome. I may be referred to other housing agencies for their services. I am not obligated to accept services or products from the Counseling Agency, its partners, or any organization I am referred to.

I understand that my Counselor cannot offer me legal or other professional advice or representation. If I need legal or other professional services I can ask my Counselor for information about referral services.

### Counseling Services Checklist

Client must initial all items that are applicable

- I have been verbally advised of the fee schedule, if any, prior to services being provided
- I understand that the counselor will discuss my budget with me and I will receive a copy of my Budget
- I understand that the counselor will discuss my Action Plan with me and I will receive a copy of my Action Plan
- I understand the counselor will explain the next steps needed to reach my financial goal to my satisfaction
- |   |   |
|---|---|
| <input type="checkbox"/> Homebuyer Counseling               | <input type="checkbox"/> Homebuyer Education                      |
| <input type="checkbox"/> Homeowner Counseling               | <input type="checkbox"/> Homeowner Education                      |
| <input type="checkbox"/> Delinquency and Default Counseling | <input type="checkbox"/> Delinquency and Default Education        |
| <input type="checkbox"/> Reverse Mortgage Counseling        | <input type="checkbox"/> Fair Housing Education                   |
| <input type="checkbox"/> Tenant Counseling                  | <input type="checkbox"/> Homelessness and Displacement Counseling |
- I want to buy a home in the next six (6) months
- I want to buy a home, but not in the next six (6) months
- Other programs, services, or products:

For Pre-Purchase Clients only:

I have received the HUD forms:

"Ten Important Questions to Ask Your Home Inspector" & "For Your Protection: Get a Home Inspection"

### Counseling Agency Information

Counselor Name:	_____	Phone:	215-985-3220
Counseling Agency:	Urban League of Philadelphia	Email:	housing@urbanleaguephila.org
HCO Client Number:	_____	Fax:	(215) 545-2631



# Authorization, Disclosure, Privacy Statement (3-in-1)

## PRIVACY POLICY

This Counseling Agency respects the privacy of the people that come to us for assistance. We understand that the matters you discuss with us are very personal. All spoken and written information shared with us will be managed with our legal and ethical obligations to you taken into consideration. We will not sell your personal information and we only share it to provide you with counseling services.

Your "nonpublic personal information" (including total debt information, income, living expenses, and personal information concerning your financial circumstances) will be shared with creditors, funders, and others only after you sign the Counseling Services Authorization. We may also collect, use, and share anonymous aggregated case file information to evaluate our services, to gather valuable research information, and to design future programs.

### Types of Information That We Gather About You:

- Spoken or written information on applications and other documents, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

### You May Opt-Out If You Do Not Want Us to Share Your Information:

- You may "opt-out" to prevent the disclosure of your nonpublic personal information to third parties (such as your creditors).
- If you opt-out we cannot share your nonpublic information and we cannot answer questions from your creditors. We need to share your information to provide you with most services.
- You may opt-out at any time by calling the Counseling Agency at the phone number listed on the Counseling Services Authorization provided with this Privacy Policy.

### How We Use Your Information:

- If you do not opt-out we may share information that we collect about you with your creditors or others if we think it would be helpful to you, would help us counsel you, or when required by funders that make our services possible.
- We may share information about you to anyone as permitted or as required by law (e.g., if a Court requires us to provide it with documents).
- Within our organization, we restrict access to your information to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards to protect your information as required by federal and state law.

### Client Authorization

By signing below I authorize my employers, lenders, creditors, servicers, and others to share personal and financial information with my Counselor and the Counseling Agency. I authorize my Counselor and the Counseling Agency to collect information about my accounts and to share this information with others, including funders, as needed to provide counseling services, to seek assistance from programs, or for related products and services. I authorize funders to contact me to evaluate programs that I participate in.

CLIENT NAME(S):

CLIENT SIGNATURE(S):

DATE:

1. _____	_____	_____
2. _____	_____	_____





Urban League of Philadelphia

1500 JFK BLVD, SUITE 1910  
 PHILADELPHIA, PA 19102  
 PHONE: 215.985.3220  
 FAX: 215-545-2631  
 HOUSING@URBANLEAGUEPHILA.ORG

**MONTHLY BUDGET**

<b>INCOME</b>		<b>FOOD</b>	
Income 1		Groceries	
Income 2		Dining Out	
Extra Income		<b>ENTERTAINMENT</b>	
<b>TOTAL</b>		Movies	
<b>SAVINGS</b>		Theatre	
Yearly Payments Fund		Vacation	
Emergency Fund		Books/Subscriptions	
Long Term Savings		Hobbies	
Retirement		<b>HOUSEHOLD/PERSONAL</b>	
<b>GIVING</b>		Clothing	
Faith Based		Beauty/Barbershop	
Other		Health Club	
<b>HOME</b>		Dry Cleaning	
Mortgage/Rent		Houshold Items/Toiletries	
2nd Mortgage		Furniture	
Property Taxes		Allowances	
Home Insurance		Pets	
Maintenance/Repairs		<b>PROFESSIONAL SERVICES</b>	
<b>UTILITIES</b>		Legal Fees	
Electricity		Accounting Fees	
Gas		Childcare/Child Support	
Water/Sewer		<b>DEBT</b>	
Garbage		Collection Accounts	
Telephone/Internet		Credit Cards	
Cable/Sattelite		Student Loans	
Cell Phone		Bankruptcy Payments	
<b>TRANSPORTATION</b>		Personal Loans	
Gas		<b>HEALTH/MEDICAL</b>	
Auto Loan		Medical Insurance	
Insurance		Prescriptions/Co-Pays	
Auto Maintenance		Disability Insurance	
License/Registration		HAS/FSA	
Bus/Train/Parking/Tolls		<b>TOTAL INCOME</b>	
		<b>TOTAL EXPENSES</b>	