



## **Tampa Bay Community Development Corporation**

### **Housing Counseling Services**

2139 N.E. Coachman Road, Suite 1, Clearwater, FL 33765

Phone: (727) 442-7075 • Fax: (727) 446-8727

www.tampabaycdc.org

*A Non-Profit, HUD-Approved Housing Counseling Agency*



## **POST PURCHASE**

Please find enclosed our Foreclosure Prevention and Intervention Program Application. It is important that you complete the application in full so that we may be better prepared to discuss ways to assist you. Since time is critical in preventing the possibility of Foreclosure, you must complete and return the application as soon as possible. Due to the high volume of applications, please note that processing time may take 1 - 3 weeks.

**You *MUST* include the following documents for your application to be processed:**  
(INCOMPLETE applications will *not* be processed!)

- Hardship Letter (each borrower must sign, print, and date the letter)
- **Pay stubs** for most recent **60 days** earnings for each borrower
- Award Letter evidencing the receipt of SSI/SSDI, pension, child support, alimony OR other public assistance received by borrower(s)
- **Two** most recent bank statements for each bank account held by the borrower and/or borrower(s) all pages, all accounts
- Copies of most recent utility bills (electric preferably)
- Current mortgage statement AND most recent correspondence received from your lender or through legal action.

## **DO NOT SEND ORIGINAL DOCUMENTS**

**In addition to the documents listed above, please sign, date, and return the completed application to Tampa Bay Community Development Corporation via mail, fax or hand delivery.** In order to conduct a proper evaluation of your present situation, we must obtain a credit report prior to your initial appointment. You may submit a recent copy of your credit report (only 1 credit bureau is required) along with your completed application (report date must be within 30 days of your initial appointment). **Should you not have a recent copy of your credit report TBCDC can order your credit report at time of initial appointment for a \$ 9.00 fee per applicant. CREDIT REPORT(s) are necessary for all initial appointments.** We accept cash, money order, or personal check. After your completed application is received and processed, we will contact you to schedule the initial appointment with one of our advisors.

Thank you and we look forward to being of service,

**Joseph Goulart**

Management

**Tampa Bay Community Development Corporation**

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Tampa Bay Community Development Corp. Client Information Form



Rec'd Date:
ID#

- Pre-Purchase Homebuyer Counseling
Post-Purchase Counseling
Credit Repair
Budget
Date of Appointment:

APPLICANT INFORMATION

Applicant Name: First MI Last

Current Address: City/ Zip: (P.O. Box Not Accepted)

Name of Apartment Complex (if applicable):

Marital Status: Single Engaged Married Divorced Widowed

Race/National Origin: American Indian/Alaskan African American Asian American White Other

Ethnicity: Hispanic/Latino Non-Hispanic/Latino

Gender: Male Female Head of Household: Yes No Active Military Veteran Disable

Age: Date of Birth: Household Size - Number of Adults: Number of Children:

Home Phone: Cell Phone: Work Phone:

E-mail: How Did You Hear about Us?

CO-APPLICANT INFORMATION

Co-Applicant Name: First MI Last

Current Address: City/ Zip: (If same as above, list "Same")

Name of Apartment Complex (if applicable):

Marital Status: Single Engaged Married Divorced Widowed

Race/National Origin: American Indian/Alaskan African American Asian American White Other

Ethnicity: Hispanic/Latino Non-Hispanic/Latino

Gender: Male Female Head of Household: Yes No Active Military Veteran Disable

Age: Date of Birth: Household Size - Number of Adults: Number of Children:

Home Phone: Cell Phone: Work Phone:

E-mail: How Did You Hear about Us?



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**Applicant's Name:** \_\_\_\_\_

**First Lender's Name:** \_\_\_\_\_ Acct # \_\_\_\_\_

Loan Bal. \$ \_\_\_\_\_ Original Date of Loan \_\_\_\_\_ Original Amount of Loan \$ \_\_\_\_\_

Type of loan (FHA, Conventional, Adjustable) \_\_\_\_\_ Interest Rate \_\_\_\_\_

Current Monthly Payment \$ \_\_\_\_\_ # of Months Past Due \_\_\_\_\_ Total Amount Past Due \$ \_\_\_\_\_

Does Payment Include Taxes and Insurance? \_\_\_\_\_

**Second Lender's Name:** \_\_\_\_\_ Acct # \_\_\_\_\_

Loan Bal. \$ \_\_\_\_\_ Original Date of Loan \_\_\_\_\_ Original Amount of Loan \$ \_\_\_\_\_

Type of loan (FHA, Conventional, Adjustable) \_\_\_\_\_ Interest Rate \_\_\_\_\_

Current Monthly Payment \$ \_\_\_\_\_ # of Months Past Due \_\_\_\_\_ Total Amount Past Due \$ \_\_\_\_\_

**Predatory Loan Review**

\* When you purchased your house, do you feel you were a victim of loan fraud or abusive lending?  Yes  No

\* Did you understand all the Terms and Conditions of the loan?  Yes  No

**Loan Modification / Foreclosure Rescue Scams**

\* Did anyone offer to help modify your mortgage, either directly, through advertising, or by any other means such as a flyer/postcard?  Yes  No

\* Were you guaranteed a loan modification or asked to do any of the following: pay a fee, sign a contract, redirect mortgage payments, sign over title to your property, or stop making loan payments?  Yes  No

**EMPLOYMENT INFORMATION**

**Applicant:**

Name of Employer \_\_\_\_\_

Position \_\_\_\_\_

Gross Annual Income \$ \_\_\_\_\_

Dates of Employment \_\_\_\_\_

**Co-Applicant:**

Name of Employer \_\_\_\_\_

Position \_\_\_\_\_

Gross Annual Income \$ \_\_\_\_\_

Dates of Employment \_\_\_\_\_

**Other Household Income:**

Name of Recipient \_\_\_\_\_

Source \_\_\_\_\_

Gross Annual Income \$ \_\_\_\_\_

**Total Gross Household Income:** \$ \_\_\_\_\_  hourly  weekly  bi-weekly  monthly  yearly  
*(Include all sources of income: Salary, SSI/SSD, Unemployment, Child Support, etc. from ALL household members.)*

**I CERTIFY THIS INFORMATION TO BE TRUE AND CORRECT.**

Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicants Signature \_\_\_\_\_

Date \_\_\_\_\_

**FOR TAMPA BAY CDC USE ONLY**

MFI CALCULATION: HH SIZE \_\_\_\_\_ TOTAL HH INCOME \$ \_\_\_\_\_ MFI \_\_\_\_\_

GROSS \_\_\_\_\_ NET \_\_\_\_\_

FUNDING SOURCE:  Pinellas County  City/Clearwater  City/Largo  City/St. Pete  
 FHFC  HUD  Other \_\_\_\_\_



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## POST PURCHASE COUNSELING AGREEMENT

1. I understand that Tampa Bay Community Development Corporation (TBCDC) provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I understand that TBCDC receives Congressional funds through the FLORIDA FLORECLOSURE COUNSELING PROGRAM and, as such, is required to share some of my personal information with FCP program administrators or their agents for purposes of program monitoring, compliance and evaluation.
3. I give permission for FCP program administrators and/or their agents to pull my credit report up to two additional times and to give authorization for FCP program administrators and/or their agents to follow-up with me between now and the end of the program for the purposes of program evaluation.
4. I acknowledge that I have received a copy of TBCDC's Privacy Policy.
5. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
6. A Counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
7. I understand that TBCDC provides information and education on other housing programs and I further understand that the housing counseling I receive from TBCDC in no way obligates me to choose any of these particular housing programs.
8. In addition, I agree to the following terms of service:
  - I will always provide honest and complete information to my counselor whether verbally or in writing.
  - I will provide all necessary documentation and follow-up information within the timeframe requested.
  - I will be on time for appointments and understand that if I am late for an appointment, the appointment will be rescheduled or will still end at the scheduled time.
  - I will call within 24 hours of a schedule appointment if I am unable to attend an appointment.
  - I will contact the Counselor about any changes in my situation immediately.
  - I understand that breaking this agreement may cause the counseling organization to sever its service assistance to me.

Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

Applicant's Printed Name \_\_\_\_\_



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## Tampa Bay Community Development Corporation – Disclosure Form

**NOTE:** If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

**About Us and Program Purpose:** Tampa Bay Community Development Corporation (Tampa Bay CDC) is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide free education workshops and a full spectrum of housing counseling services including pre-purchase, financial management, budget, credit repair, foreclosure prevention and non-delinquency post-purchase counseling. TBCDC, in partnership with Community Service Foundation, builds rents and sells affordable housing. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal antidiscrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.

### Client and Counselor Roles and Responsibilities:

Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none"> <li>Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history.</li> <li>Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal</li> <li>Preparing a household budget that will help you manage your debt, expenses, and savings.</li> <li>Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal.</li> <li>Neither your counselor, nor Tampa Bay CDC employees, agents, or directors may provide legal advice</li> </ul>	<ul style="list-style-type: none"> <li>Completing the steps assigned to you in your Client Action Plan.</li> <li>Providing accurate information about your income, debts, expenses, credit, and employment.</li> <li>Attending meetings, returning calls, providing requested paperwork in a timely manner.</li> <li>Notifying Tampa Bay CDC or your counselor when changing housing goal.</li> <li>Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended.</li> <li>Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.</li> </ul>
<p>Termination of Services: Failure to work cooperatively with your housing counselor and/or Tampa Bay CDC will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.</p>	

\_\_\_\_\_  
Initials

**Agency Conduct:** No Tampa Bay CDC employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

**Agency Relationships:** Tampa Bay CDC has a financial affiliation with HUD, NeighborWorks America, Florida Housing Finance Corporation – FCP PROGRAM, Pinellas County, Pasco County, The City of Clearwater, The City of Largo, The City of St. Petersburg, and banks including but not limited to Bank of America, Wells Fargo, and JP Morgan Chase. I agree that Tampa Bay CDC may release information about my membership, to the proper officials, in compliance with these contracts. As a housing counseling program participant, you are not obligated to use the products and services of Tampa Bay CDC or our industry partners.

**Alternative Services, Programs, and Products & Client Freedom of Choice:** You are not obligated to participate or use any programs and/or services while you are receiving housing counseling from our agency. Your participation in a Tampa Bay CDC program does not obligate or require you to you any series or products that may be suggested, offered, or recommended by Tampa Bay CDC. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.





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**Referrals and Community Resources:** You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by Tampa Bay CDC and its exclusive partners and affiliates.

**Privacy Policy:** I/we acknowledge that I/we received a copy of Tampa Bay CDC's Privacy Policy.

\_\_\_\_\_  
/\_\_\_\_\_  
Initials

**Errors, Omissions and Disclaimer of Liability:** I/we agree Tampa Bay CDC, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in Tampa Bay CDC counseling; and I hereby release and waive all claims of action against Tampa Bay CDC and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

**Quality Assurance:** In order to assess client satisfaction and in compliance with grant funding requirements, Tampa Bay CDC, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with Tampa Bay CDC's grantors such as HUD or NeighborWorks America.

\_\_\_\_\_  
/\_\_\_\_\_  
Initials

**Authorization to Release Information:** I/we hereby authorize Tampa Bay CDC to obtain all information necessary, including a credit report, to assist me/us in an evaluation of our capacity to successfully accomplish, or maintain homeownership. I authorize TAMPA BAY COMMUNITY DEVELOPMENT CORP. to submit client-level information to the Florida Housing Finance Corporation and my Lender for the Foreclosure Counseling Program (if applicable). I authorize Florida Housing Finance Corporation to open files to be reviewed for program monitoring and compliance purposes. I authorize Florida Housing Finance Corporation to conduct follow-up with me related to program evaluation. I understand that depending on the type of service received, the information may be shared with realtors and/or lenders in an effort to determine eligibility for mortgage financing, and develop a plan to correct qualification deficiencies in the pursuit of a mortgage approval. I/we further authorize our first mortgage lender Closing Title Company and/or realtor to provide Tampa Bay CDC with copies of any documents from my/our mortgage or real estate file that would assist Tampa Bay CDC in the completion of my file.

\_\_\_\_\_  
/\_\_\_\_\_  
Initials

**Home Inspection Materials:** (Home Buyer Education and/or Pre-Purchase Counseling Only) By signing below, I/We certify that I/We received the following materials: "For Your Protection Get a Home Inspection" and "Ten Important Questions to Ask a Home Inspector" UNLESS seeking services other than Home Buyer Education or Pre-purchase Counseling in which case these materials are not applicable.

**By signing below, I/we acknowledge that I/we received, reviewed, and agree to Tampa Bay CDC's Program Disclosures as provided herein.**

\_\_\_\_\_  
Applicant's Social Security #

\_\_\_\_\_  
Co-Applicant's Social Security #

**Applicant:** \_\_\_\_\_ Date \_\_\_\_\_

**Co-Applicant:** \_\_\_\_\_ Date \_\_\_\_\_

**Counselor:** \_\_\_\_\_ Date \_\_\_\_\_



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## **Authorization to release financial and personal information**

Borrower Name
Co-Borrower Name
Property Address
Mortgage Company Name
Loan Number
Fax Number

1. I authorize TAMPA BAY COMMUNITY DEVELOPMENT CORP. to submit client-level information to the Florida Housing Finance Corporation and my Lender for the Foreclosure Counseling Program.
2. I authorize the Florida Housing Finance Corporation to open files to be reviewed for program monitoring and compliance purposes.
3. I authorize the Florida Housing Finance Corporation to conduct follow-up with me related to program evaluation.

**Applicant:** \_\_\_\_\_

**Co-Applicant:** \_\_\_\_\_



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**MONTHLY INCOME AND EXPENSES**

Buyer \_\_\_\_\_

Date: \_\_\_\_\_

Co- Buyer \_\_\_\_\_

Net Monthly Income			Monthly Expenses		
<b>Member 1</b>	<b>ACTUAL</b>		Rent or Mortgage		
Salary			2 <sup>nd</sup> Lien		
Overtime Part-time			HOA		
Pension/ Soc. Sec / V.A			Electric		
Alimony / Child Support			Water/Sewer/Trash		
Public Assistance			Cell Phone		
Self-employment			Cable/ Internet/ Phone		
			Car Loan 1		
<b>Member 2</b>			Car Loan 2		
Salary			Car Insurance		
Over time/ part-time			Gasoline		
Pension/ Soc. Sec./ V.A.			Child Care		
Alimony / Child Support			Alimony/ Child Support		
Public Assistance			Life Insurance		
Self- employment			Groceries		
			Eating out		
Other Income			Credit cards (Minimum Payment)		
Rental			Student Loans		
			Personal Loans		
			Medical (no covered)		
			Entertainment		
			Clothing		
			Pets		
<b>TOTAL</b>			<b>TOTAL</b>		
			<b>Deficit / Surplus</b>		

**Applicant:** \_\_\_\_\_

**Co-Applicant:** \_\_\_\_\_

**Counselor:** \_\_\_\_\_





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## **PRIVACY POLICY**

Tampa Bay Community Development Corporation 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 information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

### **Types of information that we gather about you**

- Information we receive from you orally, on applications or other forms, 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; tax statements, bank statements; and
- Information we receive from a credit-reporting agency, such as your credit history.

### **You may opt-out of certain disclosures**

- You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is directed to us not to disclose.
- If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out” decisions, you may contact us in writing at Tampa Bay CDC, 2139 N.E. Coachman Road, Suite 1, Clearwater, FL 33765.

### **Release of your information to third parties**

- So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services, possible.
- We may also disclose any nonpublic personal information about you or former clients to anyone as permitted by law (e.g., if we are compelled by legal process).
- Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## **SOCIAL SECURITY NUMBER COLLECTION POLICY DISCLOSURE**

### **Effective October 1, 2007**

Please be advised that Tampa Bay CDC and its government funding sources collect your Social Security number for the following purposes:

Classification of accounts; identification and verification; credit worthiness; billing and payments; data collection, reconciliation, tracking, benefit processing, tax reporting and qualification for grant or loan processing under Section 119.071(5), Florida Statutes (2007).

Social Security numbers serve as a unique numeric identifier and may be used for such purposes.

**PLEASE RETAIN THESE DISCLOSURES FOR YOUR RECORDS**

**DO NOT RETURN THIS FORM WITH YOUR APPLICATION**



# 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.





# 10 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.

**Pasco Office**  
(727) 847-3800



**Clearwater Office**  
(727) 442-7075