

*Return to:*

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## Home Buyer Education or Pre-Purchase Questionnaire

Name: \_\_\_\_\_ Tel No.: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_, City \_\_\_\_\_ State \_\_ Zip \_\_\_\_\_ County \_\_\_\_\_

*Please answer the following questions to help us better serve you (circle your response):*

**Have you ever owned a home before?**

- a. No, never
- b. Yes, but more than 3 years ago
- c. Yes, I own a home now.

**Where are you in the home buying process?**

- a. Just thinking about it
- b. I've met with a Lender or Realtor
- c. I am pre-approved for a mortgage and looking for a home
- d. I found a home already; all I need is a certificate for this workshop

**If you are already working with a lender, the following information is REQUIRED:**

- a. My Loan officer/Lender is \_\_\_\_\_ from \_\_\_\_\_
- b. The Purchase Price is \$ \_\_\_\_\_
- c. My 1<sup>st</sup> Loan Type is  FHA  MSHDA  Rural Development  Other \_\_\_\_\_
- d. I am using Down Payment Assistance Yes/No What type of Down Payment Assistance Loan are you applying for  MSHDA \$7,500,  City of Lansing,  Other \_\_\_\_\_
  - a. I'm not sure
  - b. I have cash for my down payment

**Would you like to meet with a housing counselor OR financial coach to receive a tri-merge credit report; determine your mortgage readiness and affordability range and develop an action plan?**

- a. Yes, please schedule me with a counselor/coach

**If you are renting, do you feel that your landlord has made a violation of the Fair Housing Act within the past 12 months?** a. Yes b. No c. not sure

In signing this agreement and release, I/We agree to actively participate in the Housing Education Services being offered by this MSHDA approved agency. I/We understand:

1. A referral to other services of the organization or another agency (as appropriate) may be made 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.
2. That this agency receives funds through MSHDA and HUD and as such, is required to share some of my personal information with program administrators or their agents for purposes of program monitoring, compliance and evaluation.
3. That a counselor may answer questions and provide information, but cannot give legal advice. If I want legal advice, I will be referred to an attorney for appropriate assistance.
4. That this agency may provide information on numerous housing programs and loan products and I further understand that the housing services received from this agency in no way obligates me/us to choose any of their particular housing programs or loan products.

**NOTE:** *If you feel you have been unfairly steered or pressured into a certain mortgage loan, real estate, or other housing related service, please contact MSHDA's Housing Education Program at (517)373-6840.*

**CONSENT:** Failure to sign this consent form may result in denial of program assistance or termination of counseling program benefits.

**For Pre-Purchase Education Services only:**

I/We acknowledge the agency provided me/us with both HUD Inspection Documents: "Ten Important Questions to Ask a Home Inspector" and "For Your Protection Get a Home Inspection."

**For Post-Purchase Education Services only:**

I/We hereby allow this Agency its agents, employees, or affiliates to request and obtain income and asset information, mortgage, credit bureau and personal information pertinent to MSHDA's Housing Education Program. I/We allow contact to be made on my/our behalf with representatives from mortgage, attorney, collection and credit bureau companies.

Client's printed name:	Client's signature:	Date signed:
Client's printed name:	Client's signature:	Date signed:
Client's current address:	City:	Zip code:

<b>To be completed by MSHDA Housing Education Program Certified Counselor.</b>		
Agency name: CENTER FOR FINANCIAL HEALTH POWERED BY BALANCE	Agency phone number: 517-708-2550	
Counselor name:	Counselor signature:	Date:

## Center for Financial Health Powered by BALANCE

**NOTE:** If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about our housing counseling program, please inform our housing counselor program staff so alternative accommodations may be arranged.

Agency Description and Program Purpose: **CENTER FOR FINANCIAL HEALTH POWERED BY BALANCE** is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide free education workshops and a full spectrum of housing counseling including pre-purchase, foreclosure prevention, non-delinquency post-purchase, reverse mortgage, rental and homeless counseling. 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 anti-discrimination 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.**

<b>Client and Counselor Roles and Responsibilities:</b>	
<b>Counselor’s Roles and Responsibilities</b>	<b>Client’s Roles and Responsibilities</b>
<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 CFH 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 CFH 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><b>Termination of Services: Failure to work cooperatively with your housing counselor and/or CFH with result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.</b></p>	

**Agency Conduct:** No CFH 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:** CFH has financial affiliation (if funded by HUD) or professional affiliations (if not funded by HUD) with HUD, Consumer Counseling Services of San Francisco dba BALANCE, NeighborWorks America, USDA Rural Development, the State of Michigan, the City of Lansing, the Ingham County Treasurer, the Ingham County Landbank and banks including Fifth Third Bank, Mercantile Bank, Comerica Bank, PNC Bank, Huntington Bank, MSUFCU, and other private corporations including, but not limited to, Framework and E-home. As a housing counseling program participant, you are not obligated to use the products and services of CFH or our industry partners.

**Alternative Services, Programs, and Products & Client Freedom of Choice:** CFH does not offer any first-time homebuyer program directly, however, in partnership with the City of Lansing and MSHDA, CFH provides education, counseling and processing of down payment assistance programs. However, you are not obligated to participate in this or other CFH programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Administration (FHA) for first-time homebuyer loan programs for other first-time homebuyer programs. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.

**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 CFH and its exclusive partners and affiliates.

**Privacy Policy:** I/we acknowledge that I/we received a copy of CFH Privacy Policy.

**Errors and Omissions and Disclaimer of Liability:** I/we agree CFH, 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 CFH, counseling; and I hereby release and waive all claims of action against CFH 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, CFH, 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 CFH grantors such as HUD, MSHDA, City of Lansing, or NeighborWorks America.

**I/we acknowledge that I/we received, reviewed, and agree to CFH’s Program Disclosures.**

<div style="background-color: #cccccc; width: 60px; height: 15px; margin: 0 auto;"></div> <p>Client Printed Name</p>	<div style="background-color: #cccccc; width: 60px; height: 15px; margin: 0 auto;"></div> <p>Signature</p>	<div style="background-color: #cccccc; width: 60px; height: 15px; margin: 0 auto;"></div> <p>Date</p>
<div style="background-color: #cccccc; width: 60px; height: 15px; margin: 0 auto;"></div> <p>Co-Client Printed Name</p>	<div style="background-color: #cccccc; width: 60px; height: 15px; margin: 0 auto;"></div> <p>Signature</p>	<div style="background-color: #cccccc; width: 60px; height: 15px; margin: 0 auto;"></div> <p>Date</p>

For Agency Use Only:		
Agency Name: <b>CENTER FOR FINANCIAL HEALTH</b>	Agency Phone Number: <b>888-456-2227 x 154</b>	
Agency Staff Name:	Date Received:	Unique Client ID #:

# FACTS

## WHAT DOES CFH DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number, name, address, assets, income, and expenses
- Credit information and credit history information from credit reporting agencies
- Account balances, payment history, transactions and usage

### How?

All financial companies need to share non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non-public personal information; the reasons CFH chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does share	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	Yes
<b>For our marketing purposes—</b> to offer our products and services to you	No	N/A
<b>For joint marketing with other financial companies</b>	No	N/A
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	N/A
<b>For nonaffiliates to market to you</b>	No	N/A

### To limit our sharing

Call 517-708-2550

**Please note:**

If you are a new customer, we can begin sharing your information 5 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call 517-708-2550

Who We Are	
Who is providing this notice?	CFH
What We Do	
How does CFH protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does CFH collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Provide it orally, in writing via hard copy or web forms</li> <li>• Provide permission for us to access your credit report</li> <li>• Authorize a third party to provide it</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	The information shared on that account will be limited
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other Important Information	
We will not be able to assist you with a Debt Management Plan if you do not provide us your consent to share information with your creditors. We may also disclose any non-public personal information about you or former customers to anyone as permitted by law (for instance, if we are compelled by legal process) even if you have opted out.	

## **PRIVACY POLICY IN PRACTICE**

We are committed to the privacy of our clients. We realize that the concerns you bring to us are highly personal in nature and assure you that all information you share with us will be managed within legal and ethical considerations.

Your nonpublic personal information, such as your debt, income, living expenses and other information concerning your financial circumstances, will be provided to creditors and others only with your authorization.

### **Opting-out**

You may opt-out of disclosures of your nonpublic personal information by calling 517-708-2550. If you choose to opt-out, we will not be able to answer questions from your creditors. If at any time, you change your mind and wish to opt-in to disclosure, you may write us and do so.

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

If you have not opted-out, we may disclose some or all of the information that we collect to your creditors or third parties where we have determined that it would be helpful to you or would aid us in counseling you.

Generally we will provide only the following information to your creditors if asked:

- Date of counseling
- Outcome of counseling session

We may also disclose any nonpublic personal information about you to anyone as permitted by law (for instance, if we are compelled by legal process).

We may compile data and aggregate information that you give to us, but this information may not be disclosed in a manner that would personally identify you in any way.

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.

### **The Debt Management Plan**

If you choose to begin a Debt Management Plan, we will obtain your express consent to disclose to creditors nonpublic personal information about you. We will not be able to assist you with a Debt Management Plan if you do not provide us your consent to share information with your creditors.

# CAUTION

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



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

## For Your Protection: Get a Home Inspection

### Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

Evaluate the physical condition: structure, construction, and mechanical systems; Identify items that need to be repaired or replaced; and Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

### You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

### Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

### FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

### Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

### Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.



HUD-92564-CN (6/14)



# CAUTION

CAUTION

CAUTION





# FACT SHEET

## EPA and HUD Move to Protect Children from Lead-Based Paint Poisoning; Disclosure of Lead-Based Paint Hazards in Housing

### SUMMARY

The Environmental Protection Agency (EPA) and the Department of Housing and Urban Development (HUD) are announcing efforts to ensure that the public receives the information necessary to prevent lead poisoning in homes that may contain lead-based paint hazards. Beginning this fall, most home buyers and renters will receive known information on lead-based paint and lead-based paint hazards during sales and rentals of housing built before 1978. Buyers and renters will receive specific information on lead-based paint in the housing as well as a Federal pamphlet with practical, low-cost tips on identifying and controlling lead-based paint hazards. Sellers, landlords, and their agents will be responsible for providing this information to the buyer or renter before sale or lease.

### LEAD-BASED PAINT IN HOUSING

Approximately three-quarters of the nation's housing stock built before 1978 (approximately 64 million dwellings) contains some lead-based paint. When properly maintained and managed, this paint poses little risk. However, 1.7 million children have blood-lead levels above safe limits, mostly due to exposure to lead-based paint hazards.

### EFFECTS OF LEAD POISONING

Lead poisoning can cause permanent damage to the brain and many other organs and causes reduced intelligence and behavioral problems. Lead can also cause abnormal fetal development in pregnant women.

### BACKGROUND

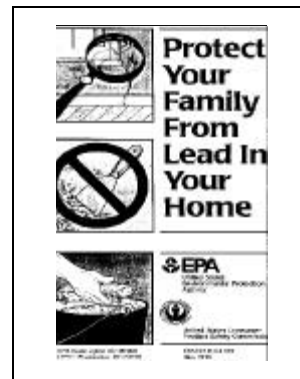
To protect families from exposure to lead from paint, dust, and soil, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also

known as Title X. Section 1018 of this law directed HUD and EPA 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.

### WHAT IS REQUIRED

Before ratification of a contract for housing sale or lease:

- Sellers and landlords must disclose known lead-based paint and lead-based paint hazards and provide available reports to buyers or renters.
- Sellers and landlords must give buyers and renters the pamphlet, developed by EPA, HUD, and the Consumer Product Safety Commission (CPSC), titled *Protect Your Family from Lead in Your Home*.
- Home buyers will get a 10-day period to conduct a lead-based paint inspection or risk assessment at their own expense. The rule gives the two parties flexibility to negotiate key terms of the evaluation.
- Sales contracts and leasing agreements must include certain notification and disclosure language.
- Sellers, lessors, and real estate agents share responsibility for ensuring compliance.



## WHAT IS NOT REQUIRED

- This rule does not require any testing or removal of lead-based paint by sellers or landlords.
- This rule does not invalidate leasing and sales contracts.

## TYPE OF HOUSING COVERED

Most private housing, public housing, Federally owned housing, and housing receiving Federal assistance are affected by this rule.

## TYPE OF HOUSING NOT COVERED

- Housing built after 1977 (Congress chose not to cover post-1977 housing because the CPSC banned the use of lead-based paint for residential use in 1978).
- Zero-bedroom units, such as efficiencies, lofts, and dormitories.
- Leases for less than 100 days, such as vacation houses or short-term rentals.
- Housing for the elderly (unless children live there).
- Housing for the handicapped (unless children live there).

- Rental housing that has been inspected by a certified inspector and found to be free of lead-based paint.

- Foreclosure sales.

## EFFECTIVE DATES

- For owners of more than 4 dwelling units, the effective date is September 6, 1996.
- For owners of 4 or fewer dwelling units, the effective date is December 6, 1996.

## THOSE AFFECTED

The rule will help inform about 9 million renters and 3 million home buyers each year. The estimated cost associated with learning about the requirements, obtaining the pamphlet and other materials, and conducting disclosure activities is about \$6 per transaction.

## EFFECT ON STATES AND LOCAL GOVERNMENTS

This rule should not impose additional burdens on states since it is a Federally administered and enforced requirement. Some state laws and regulations require the disclosure of lead hazards in housing. The Federal regulations will act as a complement to existing state requirements.

### FOR MORE INFORMATION

- For a copy of *Protect Your Family from Lead in Your Home* (in English or Spanish), the sample disclosure forms, or the rule, call the National Lead Information Clearinghouse (NLIC) at (800) 424-LEAD, or TDD (800) 526-5456 for the hearing impaired. You may also send your request by fax to (202) 659-1192 or by Internet E-mail to [ehc@cais.com](mailto:ehc@cais.com). Visit the NLIC on the Internet at <http://www.nsc.org/nsc/ehc/ehc.html>.
- Bulk copies of the pamphlet are available from the Government Printing Office (GPO) at (202) 512-1800. Refer to the complete title or GPO stock number 055-000-00507-9. The price is \$26.00 for a pack of 50 copies. Alternatively, persons may reproduce the pamphlet, for use or distribution, if the text and graphics are reproduced in full. Camera-ready copies of the pamphlet are available from the National Lead Information Clearinghouse.
- For specific questions about lead-based paint and lead-based paint hazards, call the National Lead Information Clearinghouse at (800) 424-LEAD, or TDD (800) 526-5456 for the hearing impaired.
- The EPA pamphlet and rule are available electronically and may be accessed through the Internet.

#### Electronic Access:

**Gopher:** [gopher.epa.gov:70/11/Offices/PestPreventToxic/Toxic/lead\\_pm](http://gopher.epa.gov:70/11/Offices/PestPreventToxic/Toxic/lead_pm)

**WWW:** <http://www.epa.gov/opptintr/lead/index.html>  
<http://www.hud.gov>

**Dial up:** (919) 558-0335

**FTP:** [ftp.epa.gov](ftp://ftp.epa.gov) (To login, type "anonymous." Your password is your Internet E-mail address.)

## 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.

US Department of Housing  
And Urban Development (HUD)  
Federal Housing Administration

**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.