

Warm Springs Community IDA

PART THREE

Application for Individual Development Account (IDA)

HUD Program 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: Warm Springs Community Action Team (WSCAT) is a nonprofit, HUD-approved housing counseling agency. We provide free education workshops and housing counseling including pre-purchase, non-delinquency post-purchase, and rental 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 education program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

Services Include:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Rental Housing Counseling
- Financial, Budgeting, and Credit Workshops
- Non-delinquency Post-purchase Workshops
- Pre-purchase Homebuyer Education Workshops

Client and Counselor Roles and Responsibilities:

Educator's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none">• Providing you with information and resources to inform your exploration of homeownership.• Your counselor is not responsible for achieving your housing goals, but will provide guidance and education in support of your goals.• Neither your educator nor WSCAT employees, agents, or directors may provide legal advice.	<ul style="list-style-type: none">• Actively participating in all relevant class sessions, and providing requested paperwork.• Participating in one-on-one counseling (i.e. pre-purchase counseling) as relevant and recommended.• Retaining an attorney if seeking legal advice and/or representation.
Termination of Services: Failure to work cooperatively with your housing educator and/or WSCAT will result in the discontinuation of education services. This includes, but is not limited to, missing a class.	

Agency Conduct: No WSCAT 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: WSCAT has financial affiliation with HUD, Warm Springs Housing Authority, Oweesta Corporation, and NeighborWorks America, and lenders/banks including Equity Atlas, Warm Springs Tribal Credit, and Umpqua Bank. As a housing education program participant, you are not obligated to use the products and services of WSCAT or our industry partners.

Funders: WSCAT receives funding from the following funders to support our program:

- Oweesta Corporation
- Northwest Area Foundation
- Business Oregon
- Central Oregon Health Council
- Division of Financial Regulation
- Meyer Memorial Trust
- Oregon IDA Initiative
- HUD
- Various local and private funders, available upon request

Warm Springs Community IDA

Alternative Services, Programs, and Products & Client Freedom of Choice: WSCAT has a first-time homebuyer program in partnership with Warm Springs Housing Authority. However, you are not obligated to participate in this or other WSCAT programs and services while you are receiving housing education from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Authority (FHA) and HUD184 for first-time homebuyer loan programs, and Warm Springs Housing Authority or NeighborImpact for other first-time homebuyer programs. You are entitled to choose whatever real estate professionals, lenders, and lending products 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 similar to those offered by WSCAT and its exclusive partners and affiliates.

Errors and Omissions and Disclaimer of Liability: I/we agree WSCAT, 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 WSCAT education; and I hereby release and waive all claims of action against WSCAT 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, WSCAT, 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 WSCAT grantors such as HUD or First Nations Oweesta.

_____ / _____ **Please initial acknowledging that you have received a copy of “For Your Protection: Get a Home Inspection” (HUD-92564-CN) & “Ten Important Questions to Ask Your Home Inspector.”**

I/we acknowledge that I/we received, reviewed, and agree to WSCAT Program Disclosures.

Name 1 Signature Date Counselor Signature Date

Name 2 Signature Date

Warm Springs Community IDA

Credit Report Authorization

I hereby authorize and instruct the Warm Springs Community Action Team (WSCAT) to obtain and review my credit report, a soft inquiry, which will not affect my credit score negatively. My credit report will be obtained from a credit reporting agency chosen by WSCAT. This information will not affect my eligibility from WSCAT's IDA Program or any other programs operated by WSCAT.

I understand that WSCAT provides this credit counseling service for the benefit of Warm Springs tribal and community members.

I also authorize WSCAT to use my credit report results, in summary format, for the purpose of evaluating its IDA Program

Applicant's Name (printed): _____

Applicant's Signature: _____ Date: _____

Parent/Guardian Name (if under 18): _____

Parent/Guardian Signature (if under 18): _____ Date: _____

Privacy Disclosure

I understand that information on my credit report and any information I submit to WSCAT will be kept confidential. The information collected will only be used for credit counseling, action plan formulation, and reporting on goals accomplished by the Warm Springs Community Action Team. All information, both verbal and in writing, can only be used for official business and will never be shared with anyone who does not work for the Warm Springs Community Action Team or our funding agencies, if necessary.

Applicant's Name (printed): _____

Applicant's Signature: _____ Date: _____

Parent/Guardian Name (if under 18): _____

Parent/Guardian Signature (if under 18): _____ Date: _____

Warm Springs Community IDA

Budget/Spending Plan

Please enter your income and expenses in the table below. This information is to help you start thinking about where your money is going and help you reach your savings goals. The information can be updated and changed during counseling sessions or on your own in the future.

INCOME – see IDA Application (Part 1)		EXPENSES	
		Home Expenses	
Wages		Mortgage or Rent	
Self-Employment		Home Insurance	
		Electric	
Other Earned Income		Water/Sewer	
Art/food sales		Gas/Propane	
Childcare		Garbage/Trash	
		Internet	
Government Assistance		TV	
Welfare/TANF		Phone	
Unemployment Benefits		Basic Living Expenses	
SNAP, food stamps, ETB		Groceries	
Medicaid		Clothing	
		Medical/Dental Bills/Medication	
Benefits		Health Insurance	
Retirement Benefits		Childcare	
Disability Benefits		Other Living Expenses	
Supplemental Security Income (SSI)		Dining/Restaurants/Eating Out	
Medicare Benefits		Travel	
		Personal Care	
		Charity/Gifts	
		Entertainment	
		Pets	
		Home Improvement	

Warm Springs Community IDA

INCOME		EXPENSES	
		Debt Payments	
		Credit Card	
		Personal/Education Loan Payments	
		Tax Debt Payment	
		Vehicle/Transportation Expenses	
		Car Payments	
		Car Insurance	
		Licensing/Tax fees	
		Car	
		Repairs/Maintenance	
		Gas	
		Public Transportation	
		Miscellaneous Expenses	
		Alimony/Child Support	
		Life Insurance	
		Disability Premiums	
		Retirement Contributions	
Other Income or Benefits		Other Expenses	
None		None	

Action Plan

The next page includes a template for you to develop an action plan. You can use your savings plan agreement as your guide. This can be completed on your own or during your financial counseling session. It can be modified and updated later.

Additional Documents

The last four pages are documents for your records. You keep these.

CLIENT ACTION PLAN



Client Name: _____ Date: _____

Case ID: _____ Counselor: _____

Client Phone: _____ Client Email: _____

Client Financial Challenges:	
1. 2. 3.	
Client Goals:	Updates
1. 2. 3.	1. 2. 3.
Client Options:	
1. 2. 3.	
Client Action Steps:	Date Completed:
1. 2. 3.	1. 2. 3.
NOTES:	
Counselor Action Steps:	Date Completed
1. 2. 3.	1. 2. 3.
NOTES:	
Community Referrals	
1. 2. 3.	
Next Meeting:	



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

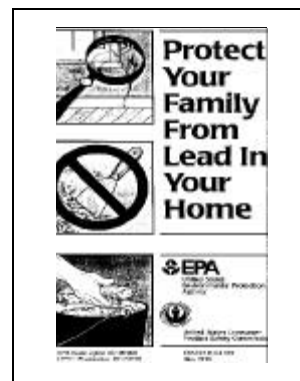
To protect families from exposure to lead from paint, dust, and soil, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also

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. 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

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.)



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.



CAUTION

CAUTION

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.