

Checklist of Items Needed in Group Education File

Group Education File.

The participating agency must maintain a separate confidential file for each course provided. The file may be electronic or paper, or both. The file must include the items identified below. An individual file does not need to be established for each group education attendee. However, if a client has an existing individual file and attends a group education workshop, the client's participation in the workshop must be documented in his/her counseling file.

A File number identifying the group education workshop session.

B. Data. All required fields which may be found on HUD's website in the latest Interface Control Document.

C. HUD Housing Counseling Grant Activity. A record of the activity and amount that was funded by a HUD Housing Counseling Program grant funds, when applicable. If any costs were paid for with such funds, document the funding source or sources and amounts to which the group activity is attributed. If the Grantee charges both the HUD Housing Counseling Program grant and another funding source for the group education, the group file must clearly demonstrate the total cost of the activity and the amounts charged to each source of funding.

D. Course Description. Course title, course outline or established curriculum; and instructional goals.

E. Instructors. Name of each housing counselor, instructor, or presenter.

F. Course Logistics. The date, place, and duration of each session.

G. Participant Information. List of participating households and the race, ethnicity, income data, Limited English Proficiency status (LEP), and Rural Area Status, for each household.

This list can be found in the HUD Handbook Revision 7610.1 Chapter 5 RECORDKEEPING AND REPORTING Section 5-8

Group Education File (Education Only)

File Number: 08252022

Topic: Pre-Purchase Homebuyer Education

Date: 8/25/2022

Instructor: Sarah Glasworth and David Brown **Location:** 202 ABC Drive, Anywhere, TN 78443

Duration: 6 hours virtual session (**Microsoft Teams**)

Course Description: This course will follow the course content provided in the Realizing the America Dream book that covers Rent vs. Buy; Budgeting and Credit; Understanding Mortgage Terminology and Mortgage loan products; Foreclosure Prevention and Home Maintenance.

Unique Identifier	Ethnicity	Race	Income	Disclosures Provided	Fee Paid	Receipt Attached	LEP	Rural Status
12845	NH	W	\$28,000	<input checked="" type="checkbox"/>	\$25	<input checked="" type="checkbox"/>	N	Y
135784	NH	B	\$45,689	<input checked="" type="checkbox"/>	\$99	<input checked="" type="checkbox"/>	N	N
118745	NH	M	\$38,578	<input checked="" type="checkbox"/>	\$99	<input checked="" type="checkbox"/>	N	N
102984	NH	W	\$58,325	<input checked="" type="checkbox"/>	\$99	<input checked="" type="checkbox"/>	N	N
100774	NH	B	\$31,820	<input checked="" type="checkbox"/>	\$99	<input checked="" type="checkbox"/>	N	N
189526	NH	B	\$23,769	<input checked="" type="checkbox"/>	\$25	<input checked="" type="checkbox"/>	N	N
198514	NH	W	\$78,521	<input checked="" type="checkbox"/>	\$99	<input checked="" type="checkbox"/>	N	Y
128456	NH	W	\$19,574	<input checked="" type="checkbox"/>	\$25	<input checked="" type="checkbox"/>	N	N

Was this activity billed to HUD: **Yes/No FY21 HCP**

If yes, how much? **\$222.00**

Cost of course is \$99 and fee reduction provided to 3 clients that paid \$25.00. (\$99.00-\$25.00=\$74.00)

The remaining amount billable to HUD \$74.00X3=\$222.00.

Client Disclosure Sample Form

Disclosure to Client for HUD Housing Counseling Services

Services Offered:

*[Insert Housing Agency
Name and Letterhead]*

Our agency provides the following HUD one-on-one housing counseling services:

[Include only those relevant] homeless assistance; rental topics; pre-purchase/homebuying; non-delinquency post-purchase; home maintenance and financial management for homeowners; reverse mortgage; and resolving or preventing mortgage delinquency or default counseling.

Our agency also provides the following services and group education workshops:

[Include only those relevant] financial literacy; predatory lending, loan scam, or other fraud prevention; fair housing; homelessness prevention; rental; pre-purchase/homebuyer education; non-delinquency post-purchase; resolving or preventing delinquency; and *[other]*.

Relationships with Industry Partners:

Our agency has financial or exclusive relationships, or both, with specific industry partners, including *[e.g., insert relevant partners such as lenders, realty companies, builders, state housing finance agency, and intermediaries and their affiliates or branches, if needed]*. Also include other program federal entities that the agency may have a relationship (other than a partnership) such as HUD, Federal Home Loan Bank, or U.S. Department of Agriculture Rural Housing Service. *[Insert partner relationship (by name, where contract, memorandum of understanding, or agreement may exist) here]*

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.

I have read and received a copy of this disclosure. *[Insert client signature lines]*

This disclosure was conveyed verbally via a virtual/telephonic session. *[Insert agency representative signature line and date]*

Disclosure Form Example

Disclosure to Client for HUD Housing Counseling Services ABC Community Services

ABC Community Services offers pre-purchase and non-delinquency post-purchase counseling. The agency also offers Pre-Purchase Homebuyer Education workshops.

[Provide a brief description of services provided to clients]

Sample language

Pre-purchase Counseling: Clients receive comprehensive one-on-one counseling, which covers the entire homebuying process from beginning to end. Counselors assist their clients with creating a sustainable budget/spending plan for their current household situation, and a clear action plan is developed to achieve the overall goal of homeownership. Clients also receive important material on home inspection, pre-foreclosure, and any other homeownership topic relevant to successfully maintaining a home.

Non-delinquency Post-purchase Counseling: Clients receive important material on how to properly maintain a home, refinance a home, and select a realtor. Clients are assessed for individual needs and are assisted with the tools and services to successfully maintain a home.

Pre-purchase Homebuyer Education Workshops: Attendees will receive information on topics that will prepare the prospective homebuyer to make informed home purchase decisions. Topics include homebuyer readiness, money management, understanding credit, getting a mortgage loan, shopping for a home, keeping your home/managing finances, and maintaining a home.

[Briefly describe additional activities, or direct clients to agency disclosure that explains your program. If clients are directed to additional information, it should be an addendum to the disclosure and presented with the disclosure.]

Sample Language

The organization also develops and manages rental properties.

ABC Community Services has developed a multifamily residential community for low- to moderate-income families in Pleasantville, Texas. This rental development consists of 100 units. ABC Community Services serves as the managing agent for all its properties.

ABC Community Services has an exclusive relationship with First in Finance Bank, which handles our rental property escrows. The agency also regularly receives funding from First in Finance Bank and Smith & Jones Realty Services.

Participation in our HUD housing counseling services does not obligate you to receive, purchase, or use any other services offered by this agency or by parties mentioned above or any other party.

As a condition of our services, in alignment with your goals, and in compliance with HUD's Housing Counseling Program requirements, we must provide information on alternative services, programs, and products, if applicable and known.

I have read and have received a copy of this disclosure. *[Insert client signature lines]*

This disclosure was conveyed verbally via a virtual/telephonic session. *[Insert agency representative signature line and date]*

** All language contained within is hypothetical and for sample purposes only.*

CAUTION—Your Action is Required Soon



For Your Protection: Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

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

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

_____/_____/_____
(Signed) Homebuyer Date

_____/_____/_____
(Signed) Homebuyer Date



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.