

DEMOGRAPHIC INFORMATION

Name:		Phone Number:	
Address:		City/State/Zip:	
County:		Current Residence: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other	
Email Address:		First-Time Homebuyer: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other/Non-Conforming		Birthdate:	
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow <input type="checkbox"/> Choose Not to Respond			
Referral Source: <input type="checkbox"/> Agency <input type="checkbox"/> Online <input type="checkbox"/> Radio <input type="checkbox"/> Lender <input type="checkbox"/> Realtor <input type="checkbox"/> Word of Mouth <input type="checkbox"/> Other			
Active Military <input type="checkbox"/> Yes <input type="checkbox"/> No	Veteran: <input type="checkbox"/> Yes <input type="checkbox"/> No	Disabled: <input type="checkbox"/> Yes <input type="checkbox"/> No	English Proficient <input type="checkbox"/> Yes <input type="checkbox"/> No
Race (for all household members)		Ethnicity (for all household members)	
<input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Black/African American <input type="checkbox"/> Multiple Races <input type="checkbox"/> Other (Please Specify) <input type="checkbox"/> Decline to Answer		<input type="checkbox"/> Hispanic <input type="checkbox"/> Not Hispanic <input type="checkbox"/> Choose Not to Respond	
Education			
<input type="checkbox"/> Less than High School <input type="checkbox"/> High School Diploma/GED <input type="checkbox"/> 1-2 Years of College <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> More than a Master's Degree <input type="checkbox"/> Vocational <input type="checkbox"/> Other			
Income Information			
Gross Annual Income:		Source of Income:	
<input type="checkbox"/> ≤ \$15,000 <input type="checkbox"/> \$15,001 - \$20,000 <input type="checkbox"/> \$20,001 - \$30,000 <input type="checkbox"/> \$30,001 - \$40,000 <input type="checkbox"/> \$40,001 - \$50,000 <input type="checkbox"/> > \$50,001		_____ _____ _____	
Household Information			
Household Size:		Ages (for all household members):	
<input type="checkbox"/> 1 <input type="checkbox"/> 4 <input type="checkbox"/> More than 6 <input type="checkbox"/> 2 <input type="checkbox"/> 5 <input type="checkbox"/> 3 <input type="checkbox"/> 6		_____ _____ _____ _____ _____ _____ _____ _____	
Household Type:			
<input type="checkbox"/> Single Adult <input type="checkbox"/> Married without Dependents <input type="checkbox"/> Two or More Unrelated Adults <input type="checkbox"/> Single Adult with Dependents <input type="checkbox"/> Married with Dependents <input type="checkbox"/> Other			



For Your Protection: Get a Home Inspection

Why You Need a Home Inspection

Buying a home is probably the biggest investment you will ever make. The purpose of a home inspection is to inform and educate *you* about the property *before* you make a financial commitment. A home inspection will give you more detailed information about the overall condition of the house you want to buy.

Be an Informed Buyer

A home inspection will only occur if you arrange for one; FHA does not perform home inspections. For a fee, a qualified inspector will take an unbiased look at your potential new home to evaluate its physical condition; estimate the remaining useful life of the major systems, equipment, structure, and finishes; and identify any items that need to be repaired or replaced. If you request an inspection early in the process, you may be able to make your purchase contract contingent on its results.

What is Included in the Inspection?

To better understand what to expect in the home inspection, ask the prospective inspector for their Standards of Practice (SOP) or for a sample home inspection report.

How to Find an Inspector

To find a qualified home inspector ask for references from friends, real estate professionals, local licensing authorities and organizations that qualify and test home inspectors.

Appraisals are NOT Home Inspections!

An appraisal is required to estimate the home's value for your lender and does not replace a home inspection. **FHA does not guarantee the value or condition of your new home.** If you find problems with your home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you.

Radon Gas Testing and Other Health or Safety Issues

The Environmental Protection Agency and the Surgeon General recommend that all houses be tested for radon. For more information, call the toll-free National Radon Information Line at [1-800-SOS-Radon \(1-800-767-7236\)](tel:1-800-SOS-Radon). Ask your inspector if additional health and safety tests are relevant for your home, such as mold; air or water quality; presence of asbestos, lead paint, or urea formaldehyde insulation; or pest infestations.

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 styles 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.

Community Connection



Of Northeast Oregon, Inc.
Baker, Grant, Union and Wallowa Counties

Community Action Agency
Aging and Disability Resource
Connection (ADRC) Area Agency
on Aging (Dist.13)
Housing Counseling
Agency Public Transit
Provider
Youth Programs

ACKNOWLEDGMENT

I acknowledge receipt of the following forms:

- For Your Protection: Get a Home Inspection HUD Form 92564-CN
- 10 Important Questions to Ask Your Home Inspector

Date: _____

Print Name

Signature



Community Connection of Northeast Oregon, Inc.

AUTHORIZATION-PRIVACY POLICY

Community Connection 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 the 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. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Community Connection has a grievance policy and you can request a copy of it at any time from our agency.

I understand that Community Connection provides financial capability counseling/coaching after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other agencies as appropriate.

TYPES OF INFORMATION THE WE GATHER ABOUT YOU

1. Information we receive from you orally, on application or other forms, such as your name, address, social security number, assets, and income.
2. Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
3. Information we receive from a credit reporting agency, such as your credit history.

YOU MAY OPT-OUT OF CERTAIN DISCLOSURES

1. You have the opportunity to “opt-out” of disclosures of your non-public personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions or obtain answers from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at (541-963-3186) and do so.
3. I understand that I may opt-out of this requirement, but proof of this opt-out must be recorded in my client file.

RELEASE OF YOUR INFORMATION TO THIRD PARTIES

1. I understand that Community Connection receives Congressional funds through the Housing Stability Counseling Program (HSCP) and as such, is required to submit client-level information to the online reporting system and share some of my information with HSCP administrators or their agents for purposes of program monitoring, compliance and evaluation.
2. 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.
3. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process)
4. 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.



I acknowledge that I received a copy of Community Connection’s Privacy Policy.

1. 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.
2. 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.
3. I understand that Community Connection provides counseling and education on rentals, loss mitigation, credit/budget management, loan products, homebuyer education/counseling, post-purchase and financial capabilities. I further understand that the housing counseling I receive from Community Connection in no way obligates me to choose any of these particular housing programs.

I authorize Community Connection – Housing Resource Center to:

Obtain a copy of the FINAL Closing Disclosure, Appraisal, and Real Estate Note(s) when I purchase a home, from the lender who made me/us a loan or the title company that closed the loan.

I give permission for HSCP administrators and/or their agents to follow-up with me between now and June 30, 2026, for the purposes of program evaluation.

I/We understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

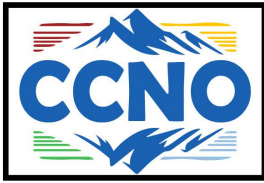
Applicant

Date

Co-Applicant

Date





Community Connection of Northeast Oregon, Inc.

Disclosure

Community Connection of Northeast Oregon, Inc.'s (CCNO) Housing Resource Center provides a wide-range of services that includes confidential individual counseling sessions, interactive group education classes and referral information including but not limited to the following:

- Homebuying Education Workshops
- Individual Development Accounts for First Time Homeownership, vehicle purchase, and rental assistance (5 to 1 matched savings program)
- Down Payment Assistance Program
- Financial Literacy Classes
- Budgeting/financial counseling and coaching
- Foreclosure/default intervention counseling
- Pre-Purchase counseling and coaching
- Rental counseling and education

Community Connection offers these additional housing related services:

- Mortgage Assistance programs
- Rent and Utility Assistance
- Rehab & Weatherization programs
- Rental Assistance

The Housing Center receives funding from the following sources:

- Housing and Urban Development (HUD)
- Oregon Housing & Community Services (OHCS) Home Ownership Assistance Program (HOAP) and Down Payment Assistance Program (DPA), Housing Stability Counseling Program (HSCP) and Homeowners Assistance Fund (HAF)
- Meyer Memorial Trust
- Oregon Foreclosure Avoidance Program
- Community and Shelter assistance Corporation (CASA of Oregon)
- Local lenders: Banner Bank, Community Bank, Umpqua Bank, U.S. Bank and Wells Fargo Bank
- United Way
- Division of Financial Regulation (DFR)

I am/we are not required to utilize any program or assistance which is available from CCNO or CCNO's partners. My/Our participation in any one program does not obligate me/us to participate in another, although I am/we are welcome to do so. I/We further understand that participation in CCNO counseling activities does not in any way obligate me/us to use CCNO referred lenders, realtors, or other business partners.

Applicant: _____
 Print Name Signature Date

Co-Applicant: _____
 Print Name Signature Date

