

Minnesota Housing

HOME HELP Inspector Guidance

I'm an approved HOME HELP inspector!!! What's next?

- Once we receive your signed, faxed copy of the contract, your organization, inspectors, and contact information will be posted on the HOME HELP Inspector matrix on our website (under the Resources heading) at:
http://www.mnhousing.gov/partners/lenders/programs/MHFA_007089.aspx
- Please visit the website after June 23, 2008 to verify your contact information. If you need to make changes, contact Mary Rivers at (651) 297-3127, mary.rivers@state.mn.us
- Lenders are directed to the matrix to find inspectors.

Who orders the inspections?

- Lenders will contact you directly to order inspections.
- Minnesota Housing does not order inspections.

Is there a standard HOME HELP inspection form?

- Yes, a Housing Quality Standards (HQS) form is available on our website.
- To access the forms, go http://www.mnhousing.gov/partners/MHFA_006887.aspx scroll down to lower 1/3rd of the page and click on [HOME HELP HQS Visual Assessment Forms](#)
- Please use this form for all your inspections.

Which Housing Quality Standards do I use to inspect properties?

- You are responsible for knowing which standards are in effect in the area(s) you are serving.
- Minnesota Housing requires that you first determine if local housing quality standards are in effect in the community where each property is located. If local housing quality standards are in place, **a copy of the standard must be sent to Minnesota Housing to maintain in a HUD compliance file. If local housing quality standards do not exist, then this must be verified with a letter from a local unit of government and a copy sent to Minnesota Housing for a HUD compliance file.**
- Our HQS forms may not reflect all Local Housing Quality Standards. In such cases, modify the forms as necessary and apply Local HQS. In absence of Local HQS, apply HUD HQS (24 CFR 982.401).
- The HUD standards can be reviewed at the following link,
<http://frwebgate.access.gpo.gov/cgi-bin/get-cfr.cgi?TITLE=24&PART=982&SECTION=401&YEAR=2000&YEAR=2000&TYPE=TEXT>.
- When inspecting properties that are built before 1978, you must complete the Visual Assessment (page 3) of the inspection report.
- Refer lenders to the HOME HELP Lead Based Paint Guidance document on our website at
http://www.mnhousing.gov/idc/groups/homes/documents/webcontent/mhfa_007092.pdf for guidance on the corrective measures for properties built before 1978 with deteriorating paint.
- Expect the lender to obtain a clearance report when deteriorating paint exceeds de minimis levels.
- You can do a final inspection, "subject to satisfaction of clearance report."

How much time do I have to complete an inspection?

- These inspections are time sensitive, you must respond to the lender in a timely manner whether you accept or decline the request.
- You will have **two working days** after the inspection to provide a completed HQS and Visual Assessment report to the entity ordering it.
- You are responsible for managing your inspections.
- As a professional courtesy, if you can not meet a deadline, let the lender know immediately so they can contact other inspectors.

Can I perform an HOME HELP inspection in an area not listed on my contract?

- No, you will be in violation of your contract should you perform any inspections in an area outside of your contract.
- When you want to provide services for other area(s), write a request (email will suffice) stating the area(s) and a narrative about your knowledge of the area(s) and local housing quality standards.

How many inspections can I do?

- You are responsible for monitoring the number of inspections allowed in your contract.
- Should you exceed the contracted number of inspections, you will be in violation of your contract and will not be paid for your services. (Please refer to your contract section 4, clause 4.1, paragraph B.)

How do I complete a re-inspection?

- When re-inspection is required, you will need to complete the first two pages of the inspection report and the section that originally failed, confirming that the deficiencies have been corrected.
- You do not need to complete all 16 pages a second time.

Is there a limit to the number of re-inspections?

- There is not a limit to the number of re-inspections.
- You are required to provide as many re-inspections as necessary at no additional fee. We've asked you to build at least one additional inspection in to your stated fee.

How do I get paid?

- Bill the lender directly at the time you submit your inspection report.
- In all cases, you will be paid at time of closing, unless the loan does not close.
- In cases where the loan does not close, Minnesota Housing will pay you directly upon submission of your completed report and invoice to the agency.

How will I know if a loan closed and I will be paid?

- Minnesota Housing will send you a report on a monthly basis. The first report will be sent near the end of August.
- The report will list your contract ID and the addresses of loans closed as of the date of the report.

I have more questions, who can I call?

- Mary Rivers at (651) 297-3127 or mary.rivers@state.mn.us