

ADFA ADDI: Housing Quality Standards Inspection “Working With Your Own Inspector”



ARKANSAS DEVELOPMENT
FINANCE AUTHORITY
HOMEOWNERSHIP DIVISION



**RECOMMENDATION:
45 DAYS REAL
ESTATE CONTRACT**

Pick Your Own Inspector

You can work with your preferred inspector. Someone professional, reliable, & tech-savvy.

* The ADDI program utilizes HUD funds which requires an HQS inspection and homebuyer's education class for both borrowers, these need to be completed before closing, no exceptions.

RESOURCES:

- [Form W-9](#)
- [Form W-9 Instructions](#)
- [HQS Inspection](#)

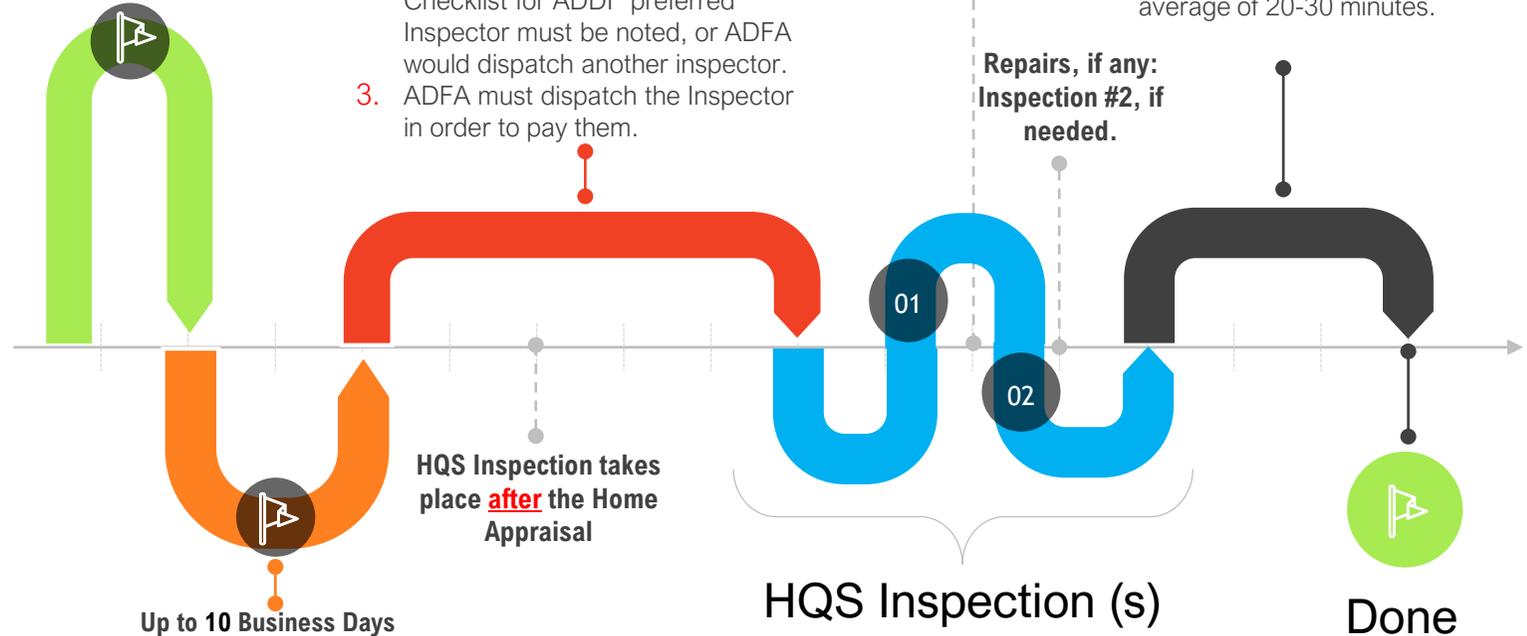
* ADFA only pays for up to two HQS inspections: Initial and Final (\$125 plus mileage per inspection). ADFA only dispatches previously approved inspectors. New inspectors should be submitted at least 10 days before dispatch.

* If HQS Inspection calls for repairs, closing may be delayed until repairs are completed.

* Income verification needs to be submitted and approved before ordering HQS Inspection.

Dispatching

1. ADDI Loan has to be approved by ADFA's Compliance prior to dispatching an Inspector.
2. On the "Assistance Document Checklist for ADDI" preferred Inspector must be noted, or ADFA would dispatch another inspector.
3. ADFA must dispatch the Inspector in order to pay them.



Submission & Approval

Inspector or Lender must submit the following documents to Kay Mallett:

- ✓ **Copy of Inspector License**
- ✓ **W-9 (Inspector)**

Kay.Mallett@Arkansas.gov

Repairs, if any:
Inspection #1

Repairs, if any:
Inspection #2, if
needed.

Approval

Each Inspection takes an average of 20-30 minutes.

Inspection could take between 20 to 30 minutes. This inspections follows the minimum HUD quality standards to ensure that is "safe, decent and sanitary".

Things to look for on a HQS Inspections:

- ✓ **Utilities must be turned on**
- ✓ **GFCI Outlets in kitchen & bathrooms**
- ✓ **Windows open/close & have screens**
- ✓ **Smoke Detectors installed with batteries**



**This Timeline is an example for training purposes