

**ADEQUACY CERTIFICATION FOR EXISTING PROPERTIES
FOR USDA-RURAL DEVELOPMENT GUARANTEED LOANS**

(To be completed by an Indiana Licensed Home Inspector)
Indiana rev. 7/15/05

BORROWER(S): _____

LENDER: _____

PROPERTY LOCATION: _____

I have inspected the above property and have determined that the dwelling is structurally sound, functionally adequate, in good repair, or will be placed in good repair (see repair list below), and that the following systems are adequate:

Plumbing _____ **Electrical** _____ **Heating/Air** _____ **Remaining useful**
(Amperage of main (must be at least 5 years)
electrical service _____)

Crawl space: There is an opening to the crawl space to allow access AND there is at least 18 inches between the crawl space floor and the bottom of the floor joists AND at least 12 inches between the crawl space floor and the bottom of any ductwork or other obstructions. _____

Water system (if not on public water system): Water test by a lab approved by the State Board of Health is attached. _____

Wastewater system (if not on public sewer system): A statement from the local Health Department certifying the system is adequate and functioning is attached. _____

OR

A dye test or push test was done by a qualified entity and the result is attached. _____

Wood destroying insect inspection: Standard HUD report form attached showing no treatment recommended _____

OR

Report attached showing treatment recommended (If damage noted, attach inspection by a contractor to determine if any repairs needed. Also attach evidence treatment was done.) _____

I certify the dwelling meets current requirements of HUD Handbook 4150.1 and 4905.1 _____

OR

I certify that when the attached repairs are done, the dwelling will meet the current requirements of HUD Handbook 4150.2 and 4905.1. (Reinspections required upon completion.) See attached list of repairs.

Inspector's Signature

Date

License # _____

THERMAL CERTIFICATION FOR USDA-RURAL DEVELOPMENT GUARANTEED LOANS

(To be completed by an Indiana Licensed Home Inspector)

Indiana rev. 7/15/05

BORROWERS: _____

LENDER: _____

PROPERTY ADDRESS: _____

I have inspected the above referenced dwelling and determined that the dwelling thermal standards meet the requirements of Rural Development as follows:

The dwelling is: _____ New (less than one year old) _____ Existing (over one year old)

For new dwellings _____ The property complies with the Model Energy Code.

For existing dwellings the R factors are:

(_____ **Initial Inspection** _____ **Final Inspection**)

R-_____ for the ceiling (must be at least R-38 for areas that exceed 6001 winter degree days or R-30 for areas of 6000 or fewer)

And one of the following:

_____ R-19 for floors over crawl spaces or basements (exposed heating ducts and pipes must be insulated to R-5)

OR

_____ R-19 in the box sill (also called rim joist or band beam) of crawl spaces with heating ducts and unfinished basements and R-10 on the perimeter walls of the crawl space

OR

_____ R-19 in the box sill and R-19 on the perimeter walls of crawl spaces without heating ducts (i.e. electric baseboard heat)

OR

_____ R-19 in the box sill and documentation that the actual cost to heat the house is not significantly greater than the cost to heat a house that has R-10 insulation on the perimeter walls of the crawl space (documentation attached)

OR

_____ This home is built entirely on a slab

The windows are: _____ Double glazed (thermal pane)

OR

_____ Single pane with storm windows

The exterior doors are: _____ insulated doors

OR

_____ solid core doors with a storm door

Inspector's Signature

Date

License # _____