Delaware County First Time Homebuyer Program
Administered by Media Fellowship House

Dear First Time Homebuyer:

Thank you for your inquiry regarding Delaware County's First Time Homebuyer Programs: **Homeownership First** and **Revitalization Homeownership First**. The purpose of these programs is to provide financial assistance to qualified low and moderate income families interested in purchasing their first home in specific areas of Delaware County. This financial assistance is designed to help with down payment and/or closing costs.

To qualify for these programs:
- You must be 18 years of age or older
- Have not owned a property in the last 3 years (Displaced homemakers may still qualify)
- Meet income requirements on attached chart
- Have no more than $15,000 in assets
- Have NOT signed an Agreement of Sale prior to completing group and individual counseling
- Provide at least $1,000 towards the purchase of your home
- Only single family homes can be purchased with this assistance (detached, twin, rowhouse, townhouse or condominium)
- Purchase price must not exceed $266,000
- You cannot purchase in Chester City, Haverford Township or Upper Darby Township
- Total financial assistance will not exceed $10,000

The differences between the two programs are:

**Homeownership First:**
- Must pay back the financial assistance upon sale or transfer of the property.
- Homes must be purchased in the following communities: Aston, Bethel, Brookhaven, Chadds Ford, Chester Heights, Concord, Edgmont, Marple, Media, Middletown, Nether Providence, Newtown, Radnor, Rose Valley, Springfield, Swarthmore, Thornbury, Upper Chichester and Upper Providence.

**Revitalization Homeownership First Program:**
- Financial assistance does not have to be paid back if you live in the house for 5 years.
- Homes must be purchased in the following communities: Aldan, Chester Township, Clifton Heights, Collingdale, Colwyn, Darby, East Lansdowne, Eddystone, Folcroft, Glenolden, Lansdowne, Lower Chichester, Marcus Hook, Millbourne, Morton, Norwood, Parkside, Prospect Part, Ridley Township, Ridley Park, Rutledge, Sharon Hill, T incorporated, Trainer, Upland and Yeadon.

If you are interested in either program and meet the qualification requirements listed above, please complete and return the enclosed application and the required documents. Use only ONE application for each program and we'll contact you after receiving it.

**DO NOT FAX** the application and only send us COPIES of the required documents.

Updated 10/4/2022
IMPORTANT DISCLAIMERS

Lead Based Paint:
Due to Lead Based Paint Hazard regulations, the Delaware County Homeownership First Revitalization Program can not accept properties that have deteriorated interior or exterior painted surfaces. The regulations define deteriorated paint as “any interior or exterior or other coating that is peeling, chipping, chalking, or any paint or coating located on an interior or exterior surface or fixture that is otherwise damaged or separated from the substrate.”

These regulations have serious ramifications for all Delaware County Homeownership First applicants and clients. If your selected property (with an MFH approved Agreement of Sale) fails item 11. Lead Based Paint on the HQS inspection form, it will no longer be considered an eligible property for the program. You will need to begin shopping for another home. You will not be reimbursed for the cost of the initial home inspection. If, in spite of the LBP regulation, you elect to purchase the failing property, you will forfeit any and all financial assistance from the Delaware County Homeownership First Revitalization Program.

Funding:
Funding for the program is limited. Funds will be made available on a first-come, first served basis until all funds are exhausted.

2022 Income Limits:
To qualify for either program, your current household income may not exceed 80% of the Median Family Income (MFI) for the area. Remember that household income includes the income of all household members, at least 18 years old, who will be residing in the new property. The MAXIMUM gross annual income limits are as follows:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$59,050</td>
</tr>
<tr>
<td>2</td>
<td>$67,450</td>
</tr>
<tr>
<td>3</td>
<td>$75,900</td>
</tr>
<tr>
<td>4</td>
<td>$84,300</td>
</tr>
<tr>
<td>5</td>
<td>$91,050</td>
</tr>
<tr>
<td>6</td>
<td>$97,800</td>
</tr>
<tr>
<td>7</td>
<td>$104,550</td>
</tr>
<tr>
<td>8</td>
<td>$111,300</td>
</tr>
</tbody>
</table>

Updated June 2022
DELAWARE COUNTY
HOMEOWNERSHIP FIRST PROGRAM

Purpose: To provide homeownership opportunities to first time homebuyers in Delaware County through pre and post purchase homeownership counseling, as well as, downpayment and closing cost assistance.

Eligible Homebuyers: Low- and moderate-income first-time homebuyers, purchasing a home in Delaware County. A first-time homebuyer is someone who has not owned a home in the last three (3) years or is a displaced homemaker. Homebuyers are only eligible for funds through the Homeownership First Program once.

Eligible Properties: Single family, residential, owner-occupied houses (detached, twin, rowhouse, townhouse or apt. condominium) which are in compliance with County housing quality standards. Renter occupied properties, duplexes and properties that are located in and pay property taxes to Chester City, Haverford Township or Upper Darby Township are not eligible.

Homebuyer Assistance: Each borrower will be evaluated based upon income, credit history, and available assets. Total assistance will not exceed $10,000 and may be used for down-payment and/or closing costs.

Terms of Assistance: 0% interest loan that is repayable upon sale or transfer of the property or if the loan is refinanced for debt consolidation. The loan may be subordinated if refinanced for a lower interest rate. Loans that are made in County designated Revitalization Areas are forgiven if the homeowner remains in the home for 5 years.

Primary Lenders: Applicants are required to secure a first mortgage. Local banks or mortgage companies will be encouraged to offer discounted interest rates and fees for first time buyers. First mortgages must be 30-year fixed, at or below market interest rate, with no more than three (3) points charged and have a minimum 90% loan to value ratio.

Minimum Contribution: A minimum of $1,000 toward the purchase of the home must come from the borrower. Typically, lenders will require at least 3.5% of the sales price from the borrower's savings. A borrower’s liquid assets at the time of application and after settlement, excluding retirement funds, may not exceed $15,000.

Additional Requirements: Eight hours of group homeownership counseling and at least one individual counseling session are mandatory. A Certificate of Achievement for the successful completion of the homeownership counseling will be issued once the client establishes good credit and completes their Action Plan.

Maximum Sale Price: $266,000

Contact: Chester Community Improvement Project (610) 876-8663
Media Fellowship House (610) 565-0434
Affordable Housing Centers of PA (215) 765-1221
APPLICATION CHECKLIST

To evaluate your financial situation, certain documents need to be submitted to Media Fellowship House for review and evaluation. Before mailing your application, please be sure to include the following documents:

___ Current preapproval from a lender (if applicable to your situation)

___ Six (6) months current banks statements for all accounts. Must be complete statements. Summaries cannot be accepted.

___ Two (2) most recent Federal Tax returns (1040s)

AND

___ Two (2) most recent w2s for all household members, over 18 years of age, who will be residing in the new property.

___ Four (4) most recent, consecutive pay stubs for all household members, over 18 years of age, who will be residing in the new property.

___ Any other sources of income (Social Security, Child Support, Pensions, etc.) for all household members, over 18 years of age, who will be residing in the new property.

___ Copy of Driver's License or picture ID for all household members.

___ Copy of Social Security Card for all household members.

___ Signed Qualification Form (part of application)

___ Signed Counseling Agreement (part of application)

___ Signed Acknowledgment Form (part of application)

___ Signed Certification of Household Income (part of application)

___ Signed 3-in-1 Form (part of application)

___ Signed Equal Housing Opportunity Form (part of application)

___ Signed Termination of Assistance Policy (part of application)

___ Completed Are you Ready to be a Homeowner? Self Assessment Tool (part of application)

___ Protect Your Family from Lead Paint Acknowledgment Form (part of application)

___ Lead Based Paint Notification Letter (part of application)

Do not send originals. Please make a COPY of all requested documents, except original signed Qualification Form and Counseling Agreement.

Your application can not be processed until all required documents have been sent to Media Fellowship House.

Updated 10/4/22
## Qualification Form

### Applicant Information

<table>
<thead>
<tr>
<th>Name:</th>
<th>Co-Applicant Information</th>
<th>Name:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Email:</th>
<th></th>
<th>Email:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phone:</th>
<th></th>
<th>Phone:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□ Cell □ Home □ Work □</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cell □ Home □ Work □</td>
<td></td>
</tr>
</tbody>
</table>

Best Time to Contact: Preferred method:  
- □ Home □ Cell □ Email □ Work

| Preferred Language: | |
|---------------------|-
|                     | |

<table>
<thead>
<tr>
<th>DOB:</th>
<th>SSN:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Are you disabled? □ Yes □ No

<table>
<thead>
<tr>
<th>Gender:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□ Male □ Female □</td>
</tr>
<tr>
<td></td>
<td>Other:________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ethnicity:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□ Hispanic or Latino</td>
</tr>
<tr>
<td></td>
<td>□ Not Hispanic or Latino</td>
</tr>
</tbody>
</table>

Race:

<table>
<thead>
<tr>
<th>Military Status:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□ None □ Active □ Veteran</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Highest Education:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□ High School □ Some College □ Bachelor's</td>
</tr>
<tr>
<td></td>
<td>□ Masters □ PHD □ Other:________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Marital Status:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□ single □ married □ separated</td>
</tr>
<tr>
<td></td>
<td>□ divorced □ widowed</td>
</tr>
</tbody>
</table>

Street:  
City:  
State:  
Zip Code:  

Municipality:  
County:  

Monthly Rent:  
Date of Occupancy:  
# of bedrooms:  

Landlord/Management Company:

Contact Person:  
Phone:  
Email:  

<table>
<thead>
<tr>
<th>Living Status:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□ Rent □ Own □ Live with Friends</td>
</tr>
<tr>
<td></td>
<td>□ Live with Parents □ Homeless</td>
</tr>
</tbody>
</table>

Total # of people in household:  

Total # of dependents:  

<table>
<thead>
<tr>
<th>Ages:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

Household:  

<table>
<thead>
<tr>
<th>Household:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□ Single □ Married w/o Dependents □ Married with Dependents □ Singled Parent Female</td>
</tr>
<tr>
<td></td>
<td>□ Single Parent Male □ 2+ unrelated Adults</td>
</tr>
</tbody>
</table>

How did you hear about us?  

- I have received the pamphlet: Protect your Family from Lead in your Home  
- Initials

- I have received the handout on 10 Important Questions to ask Your Home Inspector  
- Initials

- I have received the handout on For your Protection get a Home Inspection.  
- Initials

I have received the handout on Fair Housing Rights.  
- /  
- Initials

Updated 10/4/22
### Delaware County Homeownership First Revitalization Program: Media Fellowship House

**Qualification Form: Employment Information**

<table>
<thead>
<tr>
<th>APPLICANT:</th>
<th>CO-APPLICANT:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application</td>
<td>Employment Information</td>
</tr>
</tbody>
</table>

#### How many jobs do you have?

<table>
<thead>
<tr>
<th>Applicant Employer #1</th>
<th>Co-Applicant Employer #1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Name:</td>
<td>Employer Name:</td>
</tr>
<tr>
<td>Employer Phone Number:</td>
<td>Employer Phone Number:</td>
</tr>
<tr>
<td>Employer Address:</td>
<td>Employer Address:</td>
</tr>
<tr>
<td>Job Title:</td>
<td>Job Title:</td>
</tr>
<tr>
<td>Start Date:</td>
<td>Start Date:</td>
</tr>
<tr>
<td>□ Part Time</td>
<td>□ Part Time</td>
</tr>
<tr>
<td>□ Full Time</td>
<td>□ Full Time</td>
</tr>
<tr>
<td>Years with Current Employer:</td>
<td>Years with Current Employer:</td>
</tr>
<tr>
<td>Type of Position:</td>
<td>Type of Position:</td>
</tr>
<tr>
<td>Years in Profession:</td>
<td>Years in Profession:</td>
</tr>
<tr>
<td>Type of Business:</td>
<td>Type of Business:</td>
</tr>
</tbody>
</table>

#### Applicant Employer #2

| Employer Name:        | Employer Name:            |
| Employer Phone Number:| Employer Phone Number:    |
| Employer Address:     | Employer Address:         |
| Job Title:            | Job Title:                |
| Start Date:           | Start Date:               |
| □ Part Time           | □ Part Time               |
| □ Full Time           | □ Full Time               |
| Years with Current Employer: | Years with Current Employer: |
| Type of Position:     | Type of Position:         |
| Years in Profession:  | Years in Profession:      |
| Type of Business:     | Type of Business:         |

#### Applicant Self Employment

<table>
<thead>
<tr>
<th>Do you have any self employment income?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>What type of business is the income from?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How long have you had this business?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

302 S. Jackson Street, Media PA 19063 • 610-565-0434 • info@mediafellowshiphouse.org • www.MediaFellowshipHouse.org
Qualification Form: Income

Income for all applicants, co-applicants and other household members 18 years old or older (H.H. Member) must be disclosed regardless of who is purchasing the home.

<table>
<thead>
<tr>
<th>MONTHLY INCOME:</th>
<th>Applicant:</th>
<th>Co-Applicant</th>
<th>H.H. Member #1</th>
<th>H.H. Member #2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries/Wages:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonuses:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overtime:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commission:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fees:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tips:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Armed Forces:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unemployment:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alimony/Child Support</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Welfare/TANF:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Security:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SSI:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SSDI:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Death Benefits:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability Income:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worker’s Comp:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Severance Pay:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pension:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Funds:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annuities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance Policies:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business Income:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest Dividends</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Qualification Form: Bank Accounts

Assets for all applicants, co-applicants and other household members 18 years old or older (H.H. Member) must be disclosed regardless of who is purchasing the home.

<table>
<thead>
<tr>
<th>MONTHLY INCOME:</th>
<th>Applicant:</th>
<th>Co-Applicant:</th>
<th>H.H. Member #1:</th>
<th>H.H. Member #2:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Account #1</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Bank:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checking Account #2</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Bank:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Account #1</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Bank:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Account #2</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Bank:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Acct #1</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Held by:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Acct #2</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Held by:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Acct #3</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Held by:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gift Funds</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>From:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Source:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Source:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Qualification Form: Expense and Bankruptcy Information

<table>
<thead>
<tr>
<th>Bankruptcy</th>
<th>Applicant</th>
<th>Co-Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you ever filed bankruptcy?</td>
<td>□ Yes □ No</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>Chapter 7 or Chapter 13?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>When?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Has the bankruptcy been discharged?</td>
<td>□ Yes □ No</td>
<td>□ Yes □ No</td>
</tr>
</tbody>
</table>

### Expenses

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Monthly Payment</th>
<th>Expenses</th>
<th>Monthly Payment</th>
<th>Expenses</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td></td>
<td>Formula/Diapers</td>
<td></td>
<td>Allowance</td>
<td></td>
</tr>
<tr>
<td>HOA/Condo Fees</td>
<td></td>
<td>Groceries</td>
<td></td>
<td>Tuition</td>
<td></td>
</tr>
<tr>
<td>Home Repairs</td>
<td></td>
<td>Eating Out</td>
<td></td>
<td>Alimony pmts</td>
<td></td>
</tr>
<tr>
<td>Renters Insurance</td>
<td></td>
<td>School Lunches</td>
<td></td>
<td>Child Support pmts</td>
<td></td>
</tr>
<tr>
<td>Storage Unit</td>
<td></td>
<td>Clothing</td>
<td></td>
<td>$ to family/friends</td>
<td></td>
</tr>
<tr>
<td>Gas &amp; Electric</td>
<td></td>
<td>Laundromat</td>
<td></td>
<td>Alcohol</td>
<td></td>
</tr>
<tr>
<td>Water &amp; Sewer</td>
<td></td>
<td>Dry Cleaning</td>
<td></td>
<td>Gambling/ Lottery Tickets</td>
<td></td>
</tr>
<tr>
<td>Trash/Recycling</td>
<td></td>
<td>Hair Cuts</td>
<td></td>
<td>Bank Charges/Fees</td>
<td></td>
</tr>
<tr>
<td>Lawn Care</td>
<td></td>
<td>Toiletries/Hair Care</td>
<td></td>
<td>IRS pmt (income taxes)</td>
<td></td>
</tr>
<tr>
<td>Cell Phone</td>
<td></td>
<td>Manicure/Pedicure</td>
<td></td>
<td>Court Costs/Fines</td>
<td></td>
</tr>
<tr>
<td>Landline</td>
<td></td>
<td>Massages</td>
<td></td>
<td>401(k) deductions</td>
<td></td>
</tr>
<tr>
<td>Internet</td>
<td></td>
<td>Prescriptions</td>
<td></td>
<td>Health Savings deduction</td>
<td></td>
</tr>
<tr>
<td>Cable/Streaming</td>
<td></td>
<td>Co-Pays</td>
<td></td>
<td>Life Insurance</td>
<td></td>
</tr>
<tr>
<td>Car Payment 1</td>
<td></td>
<td>Church/Charity</td>
<td></td>
<td>Medical Insurance</td>
<td></td>
</tr>
<tr>
<td>Car Payment 2</td>
<td></td>
<td>Entertainment</td>
<td></td>
<td># of Student Loans: ____</td>
<td>Total min. pmt. (all loans)</td>
</tr>
<tr>
<td>Auto Insurance</td>
<td></td>
<td>Gym Membership</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fuel/Gas</td>
<td></td>
<td>Day Care/Babysitter</td>
<td></td>
<td># of Credit Cards: ______</td>
<td></td>
</tr>
<tr>
<td>Car Repair</td>
<td></td>
<td>Vacation</td>
<td></td>
<td>Total min. pmt. (all cards)</td>
<td></td>
</tr>
<tr>
<td>Toll Roads</td>
<td></td>
<td>Hobbies</td>
<td></td>
<td># of Installment Loans: __</td>
<td>Total min. pmt. (all loans)</td>
</tr>
<tr>
<td>Parking</td>
<td></td>
<td>Presents</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bus/Taxi/Uber</td>
<td></td>
<td>Pets</td>
<td></td>
<td># of Personal Loans: ____</td>
<td></td>
</tr>
<tr>
<td>Union Dues</td>
<td></td>
<td>Monthly Subscriptions</td>
<td></td>
<td>Total min. pmt. (all loans)</td>
<td></td>
</tr>
<tr>
<td>Uniforms</td>
<td></td>
<td>App purchases</td>
<td></td>
<td>Other:</td>
<td></td>
</tr>
<tr>
<td>Tools</td>
<td></td>
<td>Family/School Pictures</td>
<td></td>
<td>Other:</td>
<td></td>
</tr>
<tr>
<td>Coffee</td>
<td></td>
<td>Children’s Activities</td>
<td></td>
<td>Other:</td>
<td></td>
</tr>
<tr>
<td>Tobacco products</td>
<td></td>
<td>School/Sport Fundraisers</td>
<td></td>
<td>Other:</td>
<td></td>
</tr>
</tbody>
</table>
Qualification Form: Monthly Recurring Debt Sheet

Fill in the names of those creditors where you have balances and/or payments. Examples as listed are a sample of those accounts to be considered for completion of information.

- Credit Cards
- Department Stores
- Auto Loans
- Credit Unions
- Delinquent State or Local Tax Payments
- IRS
- Legal Fees
- Delinquent Real Estate Taxes
- Bankruptcy Trustee Payments
- Personal Loans
- Delinquent Medical Bills
- School Loans
- Unsecured Loans
- Payments on Fines

<table>
<thead>
<tr>
<th>Account Name</th>
<th>Normal Monthly Payment</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
</tr>
</tbody>
</table>

Date Completed: _______________________

Total Monthly Payments: $  
Total Balances: $
## Past Homeownership

<table>
<thead>
<tr>
<th></th>
<th>Applicant</th>
<th>Co-Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you owned a home in the last 3 years?</td>
<td>□ Yes □ No</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>Have you ever owned a home?</td>
<td>□ Yes □ No</td>
<td>□ Yes □ No</td>
</tr>
</tbody>
</table>

If yes please answer the following questions

- When?
- Where?
- Dates of Ownership:
- Date of Sale:
- Any additional information:

## Current Housing Search

<table>
<thead>
<tr>
<th></th>
<th>Applicant</th>
<th>Co-Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you have a current preapproval from a lender?</td>
<td>□ Yes □ No</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>If yes, when does it expire?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are you currently working with a realtor?</td>
<td>□ Yes □ No</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>Real Estate Office Name</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agent’s Name</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agent’s Phone Number</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agent’s Email address</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are you currently work with a Mortgage Representative?</td>
<td>□ Yes □ No</td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td>Mortgage Company</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage Representative Name</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage Representative Phone Number</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage Representative Email address</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

I/We acknowledge that the information I/We have provided in this application is true and accurate to the best of my/our knowledge. I/We have given this information to Media Fellowship House for the purpose of purchasing a home in Delaware County. I/We understand that Media Fellowship House will verify the information I/We have provided in this application, and I/We give Media Fellowship House permission to obtain a credit report about me/us and that approval under the Program is subject to the verification of the information through the credit report and other means available to Media Fellowship House.

Applicant Name  Applicant Signature  Date

Co-Applicant Name  Co-Applicant Signature  Date
DELAWARE COUNTY HOMEOWNERSHIP FIRST REVITALIZATION PROGRAM
MEDIA FELLOWSHIP HOUSE

Counseling Agreement

In order to qualify for the Program, the applicant recognizes the need for counseling and pledges full cooperation with the counselor. The applicant authorizes the counselor to act on his/her behalf in order to improve her/his housing situation and obtain necessary services.

The applicant understands that any information that is required to obtain the help needed, must be supplied by the applicant. The applicant gives permission to Media Fellowship House to obtain a merged credit report. The applicant further authorizes the counselor to obtain other information from outside sources when necessary. The need to exchange information or pass on information with funders of the Program is also recognized by the client.

The counselor pledges to preserve strict confidentiality concerning the applicant, and will neither give nor seek information except where others have a right to it. The counselor will make no decisions and take no actions without the knowledge and consent of the applicant. At all times, the counselor will act to protect and promote the best interests of the applicant.

As a client of Media Fellowship House, I/We understand that the assistance provided will be free of charge (except for a $19.25 fee per applicant for obtaining a merged credit report) and authorize Media Fellowship House to obtain a credit report on my/our behalf. I/We understand that the staff providing counseling services will not:

1 - break their pledge of confidentiality
2 - accept fees from the services they recommend
3 - recommend services in which they have a financial interest
4 - terminate their counseling relationship without giving the reasons for such termination

I/We understand that the staff providing counseling services are not attorneys and will not provide legal advice regarding agreements of sale or mortgage financing documents entered into by the client.

In consideration for receiving assistance from Media Fellowship House, I/We hold their staff to be free and harmless from any claims, damages, liabilities, or injuries arising from these services.

Applicant: ___________________________ Social Security #: ___________________________
Current Address: ___________________________
City: ______________ State: __________ Zip Code: ______________
Previous Address:
City: ______________ State: __________ Zip Code: ______________
Signature: __________

Co-Applicant: ___________________________ Social Security #: ___________________________
Current Address: ___________________________
City: ______________ State: __________ Zip Code: ______________
Previous Address:
City: ______________ State: __________ Zip Code: ______________
Signature: __________

Please note that the amount of funds available to assist first-time homebuyers is limited. Assistance will be provided on a first come first serve basis. There is no guarantee that households who complete the program will receive financial assistance.

THE SIGNING OF THIS AGREEMENT DOES NOT CONSTITUTE A COMMITMENT TO PROVIDE FINANCIAL ASSISTANCE.

Updated 3/28/22
I acknowledge that the amount of funds offered by the Delaware County Homeownership First Program to assist first-time homebuyers is limited. I understand that the down payment and closing cost assistance is offered on a first come first serve basis.

I further acknowledge and understand that there is no guarantee that households who comply with all Homeownership First Program requirements will receive financial assistance.

I understand that my completion of all Homeownership First Program requirements, including all counseling sessions, does not automatically assure the provision of down payment and/or closing cost financial assistance.

________________________________________
Applicant Signature  ______________________ Date

________________________________________
Applicant Name (PLEASE PRINT)

________________________________________  ______________________
Housing Counselor  Date
Certification of Household Income

I, the undersigned, do hereby certify the following:

My household income meets the eligibility requirements for low and moderate-income applicants as defined by the U.S. Department of Housing and Urban Development (HUD). (Please refer to page 3 of the application packet).

These parameters have been given to me by the counseling agency and as a result I understand the qualifying definitions of the low to moderate-income households.

Furthermore, I understand any changes to my household income must be reported to the counseling agency. Failure to do so may result in the cancellation or disqualification of my eligibility to receive counseling services provided by the agency.

Buyer Signature: ________________________________

Printed Name: ________________________________

Co-Buyer Signature: ________________________________

Printed Name: ________________________________

Updated 9/1/17
Authorization, Disclosure, Privacy Statement (3-in-1)

MY PERSONAL INFORMATION AND COUNSELING SERVICES

By signing this form I agree to share my personal financial and other private information. Signing this form also allows lenders and the Counseling Agency to discuss my accounts, credit, and finances, and to share my nonpublic personal information, described in the Privacy Policy provided with this authorization.

I understand that funders provide grants to make the counseling services possible, and that the Counseling Agency shares my information with these funders. These funders review Counseling Agency files, including my file, and may contact me to evaluate the counseling services that I receive.

I authorize my Counselor and the Counseling Agency to negotiate for me. The counseling services are offered free of charge, and neither the Counselor, nor the Counseling Agency, guarantees any result or outcome. I may be referred to other housing agencies for their services.

I understand that my Counselor cannot offer me legal or other professional advice or representation. If I need legal or other professional services I can ask my Counselor for information about referral services.

Counseling Services Checklist

Client must initial all items that are applicable:

I have been verbally advised of the fee schedule, if any, prior to services being provided

I have discussed Home Buyer Options and related Pre-Purchase topics and I have received the HUD forms:

“Ten Important Questions to Ask Your Home Inspector” & “For Your Protection: Get a Home Inspection”

I have received and reviewed a copy of the Fair Housing Pamphlet

I understand that the counselor will discuss my budget with me and I will receive a copy of my budget

I understand that the counselor will discuss my Action Plan with me and I will receive a copy of my Action Plan

I understand the counselor will explain the next steps needed to reach my financial goal to my satisfaction

Homebuyer Counseling

Homeowner Counseling

Delinquency and Default Counseling

Reverse Mortgage Counseling

Tenant Counseling

I want to buy a home in the next six (6) months

I want to buy a home, but not in the next six (6) months

Other programs, services, or products:

Counseling Agency Information

Counselor Name: Jerry Duffy
Counseling Agency: Media Fellowship House
RX Client Number: 

Phone: 610-565-0434
Email: info@mediafellowshiphouse.org
Fax: 610-565-8567

PRIVACY POLICY

This Counseling Agency respects the privacy of the people that come to us for assistance. We understand that the matters you discuss with us are very personal. All spoken and written information shared with us will be managed with our legal and ethical obligations to you taken into consideration. We will not sell your personal information and we only share it to provide you with counseling services.
Your “nonpublic personal information” (including total debt information, income, living expenses, and personal information concerning your financial circumstances) will be shared with creditors, funders, and others only after you sign the Counseling Services Authorization. We may also collect, use, and share anonymous aggregated case file information to evaluate our services, to gather valuable research information, and to design future programs.

Types of Information That We Gather About You:

- Spoken or written information on applications and other documents, such as your name, address, social security number, assets, and income;
- 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
- Information we receive from a credit reporting agency, such as your credit history.

You May Opt-Out If You Do Not Want Us to Share Your Information:

- You may "opt-out" to prevent the disclosure of your nonpublic personal information to third parties (such as your creditors).
- If you opt-out we cannot share your nonpublic information and we cannot answer questions from your creditors. We need to share your information to provide you with most services.
- You may opt-out at any time by calling the Counseling Agency at the phone number listed on the Counseling Services Authorization provided with this Privacy Policy.

How We Use Your Information:

- If you do not opt-out we may share information that we collect about you with your creditors or others if we think it would be helpful to you, would help us counsel you, or when required by funders that make our services possible.
- We may share information about you to anyone as permitted or as required by law (e.g., if a court requires us to provide it with documents).
- Within our organization, we restrict access to your information to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards to protect your information as required by federal and state law.

Client Authorization

By signing below I authorize my employers, lenders, creditors, servicers, and others to share personal and financial information with my Counselor and the Counseling Agency. I authorize my Counselor and the Counseling Agency to collect information about my accounts and to share this information with others, including funders, as needed to provide counseling services, to seek assistance from programs, or for related products and services. I authorize funders to contact me to evaluate programs that I participate in.

<table>
<thead>
<tr>
<th>CLIENT NAME(s):</th>
<th>CLIENT SIGNATURE(s):</th>
<th>DATE:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
CLIENT ENGAGEMENT AGREEMENT
(This agreement is optional and does not impact the rest of the 3-in-1 form)

Today’s consumer is searching for real-time information on how to maneuver through the maze of financial products and services, establish or rebuild credit, reduce debt and save for the future. Helping clients reach their potential through a variety of services has never been more essential.

Financial counseling is an emerging field that supports clients as they work towards goals and strive to maximize their financial potential. Through an ongoing, systematic and collaborative process, coaches that specialize in financial capabilities can facilitate changes in clients’ financial habits so that they can reach financial security. Participating in a regimented course of financial counseling services can increase the client’s sense of well-being and safety through knowledge, and promote changing behaviors that will improve their financial circumstance.

If you are interested in improving your financial capabilities, please agree to the following:

I am willing to commit to at least four sessions (minimum of one hour per session) over the course of 12 months and a minimum of one follow-up survey within three months of the final session.

The first session must be a face-to-face session with a counselor. Upon submission of required documentation, subsequent sessions can be conducted using alternative methods of communication such as: telephone, internet, Skype, Smart Phone, etc.

I understand that my counselor will review and discuss an updated Action Plan for each session, and I will receive a copy.

**CLIENT NAME(S):**
1. __________________________  __________________________  __________
2. __________________________  __________________________  __________

Please ask your counselor about these other types of counseling that may be available to you at this agency.

**One-on One Counseling**
- [ ] Pre-Purchase
- [ ] Credit & Budget
- [ ] Post Purchase – Non-Delinquency (Home maintenance/Financial Mgt)
- [ ] Post-Purchase – Foreclosure Mitigation
- [ ] Reverse Mortgage/HECM
- [ ] Rental Topics
- [ ] Homeless Assistance
- [ ] Financial Education Coaching (after the Financial Education Workshop)

**Workshops**
- [ ] Financial Education
- [ ] Pre-Purchase
- [ ] Anti-Predatory Lending & Foreclosure Prevention
- [ ] Fair Housing/Fair Lending

Instructions for counselor: This page can be omitted if the client is not interested in the financial capability process as defined above. In the event your agency does not provide any of the above counseling services, please put “n/a” on the appropriate line.
COUNSELING AGENCY DISCLOSURES

For Client:

Please Initial

I understand I am not obligated to receive, purchase, or use services or products from the Counseling Agency, its partners, or any organization I am referred to by the Counseling Agency.

The Counseling Agency has described in detail the different types of services provided and any exclusive, financial or other relationship between the Counseling Agency and any other industry partners that may be relevant to my services, including the relationship between the Counseling Agency and funders.

I have been offered information on alternative services, programs, and products.

For Counseling Agency:

In compliance with all programmatic disclosure and conflict of interest requirements set forth in 24 C.F.R. Part 214, 2 C.F.R. § 200.112, HUD Handbook 7610.1 REV-5, and any applicable HUD and funder requirements, below is a description of various types of services provided and financial relationships between funders and the Counseling Agency as well as any other industry partners. This list may include, but is not limited to, any other services offered by the Counseling Agency such as utility assistance, rental assistance, rental properties or lender services. This list should be tailored to the specific services sought by the client.

- Housing and Community Development - Delaware County

- Pennsylvania Housing and Finance Agency (PHFA)

- Housing and Urban Development (HUD)
Delaware County Homeownership First Program

EQUAL HOUSING OPPORTUNITY

We Do Business in Accordance With the Federal Fair Housing Law
(The Fair Housing Amendments Act of 1988)

It is Illegal to Discriminate Against Any Person Because of Race, Color, Religion, Sex, Gender Expression, Gender Identity, Sexual Orientation, Marital Status, Handicap, Familial Status, or National Origin

Anyone who believes they may be a victim of housing discrimination may contact:

Housing Equality Center of PA
455 Maryland Drive, Suite 190
Fort Washington, PA 19034
267-419-8918
www.equalhousing.org

U.S. Department of Housing and Urban Development
Assist Secretary for Fair Housing and Equal Opportunity
Washington, DC 20410
1-800-669-9777 (Toll Free)
www.hud.gov/fairhousing

Signature

Date

Updated 9/1/17
Media Fellowship House

Termination of Assistance Policy

As a participant of Media Fellowship House’s Housing Counseling programs, it is your responsibility to follow through and comply with the following:

- Report any changes in income, employment and assets
- Report any new household members living with you
- Meet with your counselor as required
- Actively participate with your counselor
- Actively work towards your housing goals
- Comply with all counseling program rules and regulations

Dismissal Procedures

It is expected that any client participating in Media Fellowship House’s housing programs will follow through with the policies and procedures of the programs or they may be terminated from the programs. The following is a non-exhaustive list of conditions that will result in termination of your case:

- Falsifying or withholding information
- No longer eligible for the program as per program requirements
- Choosing not to work towards your housing goals
- Not following the policies of the housing programs
- No longer communicating with or responding to communications from the housing counselor or counseling agency

THE ACT OF WITHHOLDING OR FALSIFYING INFORMATION AT ANY TIME DURING YOUR PARTICIPATION IN THIS PROGRAM (INCLUDING APPLICATION AND ASSESSMENT), IS CONSIDERED PROGRAM NON-COMPLIANCE AND WILL RESULT IN YOUR IMMEDIATE TERMINATION FROM THE PROGRAM.

Please sign below to indicate that you have read and fully understand the above stated contents.

______________________________________________  _______________
Applicant Signature                                      Date

______________________________________________  _______________
Co-Applicant Signature                                 Date
ARE YOU READY TO BE A HOMEOWNER?
SELF ASSESSMENT TOOL

1. Being in debt does not bother me. Yes____ No____
2. The thought of having long-term debt is disturbing to me. Yes____ No____
3. I enjoy working around the house and yard. Yes____ No____
4. I would much rather shop, go out to eat, or read a book than spend any time around the house or yard. Yes____ No____
5. I prefer finding a good job and sticking with it. Yes____ No____
6. I prefer changing jobs from time to time, finding excitement in starting all over. Yes____ No____
7. I prefer staying in one place and being committed to one community. Yes____ No____
8. I do not like being limited to one community or location for a long period of time. Yes____ No____
9. I am able to handle the financial responsibilities of mortgage payments now. Yes____ No____
10. I would be better off waiting until I can save more money or my financial situation improves. Yes____ No____

OTHER QUESTIONS TO HELP YOU MAKE THE HOME BUYING DECISION

1. Is owning a home important to you? Yes____ No____
2. Are you currently renting a home or apartment? Home______ Apartment______ Other________
3. Are you paying your rent on time? Yes____ No____
4. Do you have any outstanding debt? Yes ____ No____
5. Are you paying this debt on time? Yes____ No____
6. Do you have any forms of credit? Yes____ No____
7. Do you have a bank account? Yes _____ No____
8. Do you have a checking account? Yes_____ No____
9. Are you responsible for your utilities? Yes _____No____
10. Do you pay your utility bill on time? Yes_____ No____
11. How is your credit? Good_____ Bad_____ Ok_______
For Your Protection: Get a Home Inspection

Name of Buyer(s)  _________________________________________________________________________________________________________
Property Address _________________________________________________________________________________________________________

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified 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 or replaced
- estimate the remaining useful life of the major systems, equipment, structure, and finishes

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required for three reasons:

- to estimate the market value of a house
- to make sure that the house meets FHA minimum property standards/requirements
- to make sure that the house is marketable

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you.

Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states that the sale of the home depends on your satisfaction with the results of the radon test.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

I/we understand the importance of getting an independent home inspection. I/we have considered this before signing a contract with the seller for a home. Furthermore, I/we have carefully read this notice and fully understand that FHA will not perform a home inspection nor guarantee the price or condition of the property.

_____ I/We choose to have a home inspection performed.
_____ I/We choose not to have a home inspection performed.

Signature & Date + Signature & 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.
UNDERSTANDING YOUR FAIR HOUSING RIGHTS
IS THE KEY TO PROTECTING THEM

The Fair Housing Act protects individuals' fair housing rights from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance or engaging in other housing-related activities. Additional protections apply to federally-assisted housing.

The Act prohibits discrimination in housing because of:

- Race
- Color
- National Origin
- Religion
- Sex
- Familial Status
- Disability

Most types of housing are covered by the Act. Exemptions include limited circumstances such as owner-occupied buildings with no more than four units, single-family houses sold or rented by the owner without the use of an agent and housing operated by religious organizations and private clubs that limit occupancy to members.

Prohibited Actions That Impact Your Fair Housing Rights

It is illegal discrimination to take any of the following actions because of race, color, religion, sex, disability, familial status or national origin when it comes to renting or selling a home:

- Refusal to rent or sell housing
- Refusal to negotiate for housing
- Otherwise making housing unavailable
- Setting different terms, conditions or privileges for sale or rental of a dwelling
- Providing a person different housing services or facilities
- Falsely denying that housing is available for inspection, sale or rental
- Making, printing or publishing any notice, statement or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation or discrimination
- Imposing different sales prices or rental charges for the sale or rental of a dwelling
- Using different qualification criteria for applications, or sale or rental standards or procedures, such as income standards, application requirements, application fees, credit analyses, sale or rental approval procedures or other requirements
- Evicting a tenant or a tenant's guest
- Harassing a person
- Failing to perform or delaying performance of maintenance or repairs
- Limiting privileges, services or facilities of a dwelling
- Discouraging the purchase or rental of a dwelling
- Assigning a person to a particular building or neighborhood or section of a building or neighborhood
- For profit, persuading, or trying to persuade, homeowners to sell their homes by suggesting that people of a particular protected characteristic are about to move into the neighborhood (blockbusting)
- Refusal to provide or discriminating in the terms or conditions of homeowners insurance because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Denying access to or membership in any multiple listing service or real estate brokers' organization

In mortgage lending, the following actions affecting your fair housing rights are prohibited:

- Refusal to make a mortgage loan or provide other financial assistance for a dwelling
- Refusal to provide information regarding loans
• Imposing different terms or conditions on a loan, such as different interest rates, points or fees
• Discriminating in appraising a dwelling
• Conditioning the availability of a loan on a person’s response to harassment
• Refusal to purchase a loan

Harassment, Disabilities and Other Prohibitions

The Fair Housing Act makes it illegal to harass persons based on these protected characteristics. Among other things, this forbids sexual harassment.

The Act also protects the fair housing rights of persons with disabilities. Housing providers must make reasonable accommodations and allow reasonable modifications that may be necessary to allow persons with disabilities to enjoy their housing. Certain multifamily housing must be accessible to persons with disabilities.

In addition, threatening, coercing, intimidating or otherwise interfering with anyone exercising their fair housing rights or assisting others who exercise their rights counts as discrimination. Retaliating against someone who has filed a fair housing complaint or assisted in an investigation also falls under this label.

REPORT HOUSING DISCRIMINATION

If you believe you have been discriminat[ea against in your efforts to find housing, report your experience. You can file complaints with the following organizations:

HUD: Complaints must be filed within 1 year from the date of the incident
- Call 1-888-799-2085 (HUD’s TDD number is 1-800-877-8339)
- To file an online complaint: visit www.hud.gov and click on “File a Discrimination Complaint”
- Email a complaint to complaintsoffice03@hud.gov
- Mail a complaint to HUD FHEO, Attn: Intake Branch, 100 Penn Square East, Philadelphia, PA 19107

PA Human Relations Commission: Complaints must be filed within 180 days of the incident
- Call 215-560-2496
- Visit www.phrc.pa.gov to download complaint forms

Housing Equality Center of Pennsylvania:
- Call 267-419-8918
- Visit www.equalhousing.org

Disability Rights PA
- Visit www.disabilityrightspa.org
- Email intake@disabilityrightspa.org
- Contact the office closest to you:
  Philadelphia Office:
  The Philadelphia Building, 1315 Walnut Street, Suite 500, Philadelphia, PA 19107-4798
  Phone: Call 215-238-8070  Email: drnpa-phila@drnpa.org
Sources of Lead-Based Paint
The interiors of older homes and apartments often have layers of lead-based paint on the walls, ceilings, windowsills, doors and doorframes. Lead-based paint and primers may also have been used on outside porches, railings, garages, fire escapes, and lampposts. When the paint chips, flakes or peels off, there may be a real danger for babies and young children. Children may eat paint chips or chew on painted railings, windowsills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips. For example, when children play in an area where there are loose paint chips or dust particles containing lead, they may get these particles on their hands; put their hands into their mouths, and ingest a dangerous amount of lead.

Hazards of Lead-Based Paint
Lead poisoning is dangerous - especially to children under the age of seven (7). It can eventually cause mental retardation, blindness and even death.

Symptoms of Lead-Based Paint Poisoning
Has your child been especially cranky or irritable? Is he or she eating normally? Does your child have stomachaches and vomiting? Does he or she complain about headaches? Is your child unwilling to play? These may be signs of lead poisoning. Many times though, there are no symptoms at all. Because there are no symptoms does not mean that you should not be concerned if you believe your child has been exposed to lead-based paint.

Advisability and Availability of Blood Lead Level Screening
If you suspect that your child has eaten chips of paint or someone told you this, you should take your child to the doctor or clinic for testing. If the test shows that your child has an elevated blood lead level, treatment is available. Contact your doctor or local health department for help or more information. Lead screening and treatment are available through the Medicaid Program for those who are eligible. If your child is identified as having an elevated blood lead level, you should immediately notify the housing counseling agency to which you are applying for homebuyer assistance so the necessary steps can be taken to test the residence for lead-based paint hazards.

Precautions to Prevent Lead-Based Paint Poisoning
You can avoid lead-based paint poisoning by performing some preventive maintenance. Look at your walls, ceilings, doors, doorframes and windowsills. Are there places where the paint is peeling, flaking, chipping, or powdering? If so, there are some things you can do immediately to protect your child?

(a) Cover all furniture and appliances;

(b) Get a broom or stiff brush and remove all loose pieces of paint from walls, woodwork, window wells and ceilings;

(c) Sweep up all pieces of paint and plaster and put them in a paper bag or wrap them in newspaper. Put these packages in the trashcan. DO NOT BURN THEM.

(d) Do not leave paint chips on the floor or in window wells. Damp mop floors and windowsills in and around the work area to remove all dust and paint particles. Keeping these areas clear of paint chips, dust and dirt is easy and very important; and

(e) Do not allow loose paint to remain within your children's reach since children may pick loose paint off the lower part of the walls.

**Homeowner Maintenance and Treatment of Lead-Based Paint Hazards**

As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing, defective roofs and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions damage walls and ceilings and cause paint to peel, crack or flake. These conditions should be corrected immediately. Before repairing, all surfaces that are peeling, cracking, chipping or loose, the surface should be thoroughly cleaned by scraping or brushing the loose paint from the surface, then repainting with two (2) coats of non-lead paint. Instead of scraping and repainting, the surface may be covered with other material such as wallboard, gypsum, or paneling. Beware that when lead-based paint is removed by scraping or sanding, a dust is created, which may be hazardous. The dust can enter the body either by breathing it or swallowing it. The use of heat or paint removers could create a vapor or fume which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take place when there are no children or pregnant women on the premises. Simply painting over defective lead-based paint surfaces does not eliminate the hazard. Remember that you, as an adult, play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can make a big difference.
I have received a copy of the Lead-Based Paint Notification Letter.

____________________________
Date

____________________________
Print Full Name

____________________________
Signature

Lead-Based Paint Notification Letter-7.2009 – MFH Revitalization
Protect Your Family From Lead in Your Home

United States Environmental Protection Agency

United States Consumer Product Safety Commission

United States Department of Housing and Urban Development

June 2017

I acknowledge receipt and review of this LBP Pamphlet.

Client Signature: ________________________________ Date: ____________
Protect
Your
Family
From
Lead in
Your
Home

June 2017
Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have lead-based paint? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

• How lead gets into the body
• How lead affects health
• What you can do to protect your family
• Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

• Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
• Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
• Landlords must disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

• Read EPA’s pamphlet, The Lead-Safe Certified Guide to Renovate Right, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).
Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

• Don’t try to remove lead-based paint yourself.

• Always keep painted surfaces in good condition to minimize deterioration.

• Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.

• Talk to your landlord about fixing surfaces with peeling or chipping paint.

• Regularly clean floors, window sills, and other surfaces.

• Take precautions to avoid exposure to lead dust when remodeling.

• When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.

• Before buying, renting, or renovating your home, have it checked for lead-based paint.

• Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.

• Wash children’s hands, bottles, pacifiers, and toys often.

• Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.

• Remove shoes or wipe soil off shoes before entering your house.
Lead Gets into the Body in Many Ways

**Adults and children can get lead into their bodies if they:**

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

**Lead is especially dangerous to children under the age of 6.**

- At this age, children’s brains and nervous systems are more sensitive to the damaging effects of lead.
- Children’s growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.

**Women of childbearing age should know that lead is dangerous to a developing fetus.**

- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.
Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:

- Nervous system and kidney damage
- Learning disabilities, attention-deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage

While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain
Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children’s blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.
Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.¹

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.²

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at epa.gov/lead.

¹ “Lead-based paint” is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm), or more than 0.5% by weight.

² “Lead-containing paint” is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.
Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorating lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. Lead-based paint may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 40 micrograms per square foot (μg/ft²) and higher for floors, including carpeted floors
- 250 μg/ft² and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.
Checking Your Home for Lead

You can get your home tested for lead in several different ways:

• A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won’t tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
  • Portable x-ray fluorescence (XRF) machine
  • Lab tests of paint samples

• A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
  • Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
  • Sample dust near painted surfaces and sample bare soil in the yard
  • Get lab tests of paint, dust, and soil samples

• A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.

Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.
In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor.

- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance).

- Presume that lead-based paint is present and use lead-safe work practices.

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit epa.gov/lead, or call 1-800-424-LEAD (5323) for a list of contacts in your area.³

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.
What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family’s risk:

• If you rent, notify your landlord of peeling or chipping paint.

• Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)

• Carefully clean up paint chips immediately without creating dust.

• Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.

• Wash your hands and your children’s hands often, especially before they eat and before nap time and bed time.

• Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.

• Keep children from chewing window sills or other painted surfaces, or eating soil.

• When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).

• Clean or remove shoes before entering your home to avoid tracking in lead from soil.

• Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.
Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

• In addition to day-to-day cleaning and good nutrition, you can temporarily reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.

• You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.

• To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.

Always use a certified contractor who is trained to address lead hazards safely.

• Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.

• To correct lead hazards permanently, hire a certified lead abatement professional. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.
Reducing Lead Hazards, continued

**If your home has had lead abatement work done** or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 40 micrograms per square foot (μg/ft²) for floors, including carpeted floors
- 250 μg/ft² for interior windows sills
- 400 μg/ft² for window troughs

For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit epa.gov/lead, or call 1-800-424-LEAD.
Renovating, Repairing or Painting a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

• Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program

• Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination

• Provide a copy of EPA’s lead hazard information document, The Lead-Safe Certified Guide to Renovate Right

RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

• Contain the work area. The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.

• Avoid renovation methods that generate large amounts of lead-contaminated dust. Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
  
  • Open-flame burning or torching
  
  • Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment
  
  • Using a heat gun at temperatures greater than 1100°F

• Clean up thoroughly. The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.

• Dispose of waste properly. Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA’s requirements for RRP projects, visit epa.gov/getleadsafe, or read The Lead-Safe Certified Guide to Renovate Right.
Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can’t smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

• Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.

• Before drinking, flush your home’s pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.

• Regularly clean your faucet’s screen (also known as an aerator).

• If you use a filter certified to remove lead, don’t forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area’s water company can also provide information about the lead levels in your system’s drinking water.

For more information about lead in drinking water, please contact EPA’s Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800 424-LEAD.*

Call your local health department or water company to find out about testing your water, or visit epa.gov/safewater for EPA’s lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

* Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.
Other Sources of Lead, continued

• **Lead smelters** or other industries that release lead into the air.

• **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family’s clothes.

• **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.

• Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children’s products may have parts that contain lead.\(^4\)

• Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.

• Folk remedies, such as “greta” and “azarcon,” used to treat an upset stomach.

---

\(^4\) In 1978, the federal government banned toys, other children’s products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children’s products. The federal government currently bans lead in excess of 100 ppm by weight in most children’s products.
For More Information

The National Lead Information Center
Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/safewater and hud.gov/lead, or call 1-800-424-LEAD (5323).

EPA’s Safe Drinking Water Hotline
For information about lead in drinking water, call 1-800-426-4791, or visit epa.gov/lead for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline
For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call 1-800-638-2772, or visit CPSC’s website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies
Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/safewater, or contact the National Lead Information Center at 1-800-424-LEAD.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at 1-800-877-8339.
The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

**Region 1** (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
Regional Lead Contact  
U.S. EPA Region 1  
5 Post Office Square, Suite 100, OES 05-4  
Boston, MA 02109-3912  
(888) 372-7341

**Region 2** (New Jersey, New York, Puerto Rico, Virgin Islands)
Regional Lead Contact  
U.S. EPA Region 2  
2890 Woodbridge Avenue  
Building 205, Mail Stop 225  
Edison, NJ 08837-3679  
(732) 321-6671

**Region 3** (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)
Regional Lead Contact  
U.S. EPA Region 3  
1650 Arch Street  
Philadelphia, PA 19103  
(215) 814-2088

**Region 4** (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact  
U.S. EPA Region 4  
AFC Tower, 12th Floor, Air, Pesticides & Toxics  
61 Forsyth Street, SW  
Atlanta, GA 30303  
(404) 562-8998

**Region 5** (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
Regional Lead Contact  
U.S. EPA Region 5 (DT-8J)  
77 West Jackson Boulevard  
Chicago, IL 60604-3666  
(312) 886-7836

**Region 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)
Regional Lead Contact  
U.S. EPA Region 6  
1445 Ross Avenue, 12th Floor  
Dallas, TX 75202-2733  
(214) 665-2704

**Region 7** (Iowa, Kansas, Missouri, Nebraska)
Regional Lead Contact  
U.S. EPA Region 7  
11201 Renner Blvd.  
WWPD/TOPE  
Lenexa, KS 66219  
(800) 223-0425

**Region 8** (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact  
U.S. EPA Region 8  
1595 Wynkoop St.  
Denver, CO 80202  
(303) 312-6966

**Region 9** (Arizona, California, Hawaii, Nevada)
Regional Lead Contact  
U.S. EPA Region 9 (CMD-4-2)  
75 Hawthorne Street  
San Francisco, CA 94105  
(415) 947-4280

**Region 10** (Alaska, Idaho, Oregon, Washington)
Regional Lead Contact  
U.S. EPA Region 10  
Solid Waste & Toxics Unit (WCM-128)  
1200 Sixth Avenue, Suite 900  
Seattle, WA 98101  
(206) 553-1200
Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC
4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772
cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD’s mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact HUD’s Office of Healthy Homes and Lead Hazard Control for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698
hud.gov/offices/lead/

This document is in the public domain. It may be produced by an individual or organization without permission. Information provided in this booklet is based upon current scientific and technical understanding of the issues presented and is reflective of the jurisdictional boundaries established by the statutes governing the co-authoring agencies. Following the advice given will not necessarily provide complete protection in all situations or against all health hazards that can be caused by lead exposure.
IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.

- Lead exposure can harm young children and babies even before they are born.

- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.

- Even children who seem healthy may have dangerous levels of lead in their bodies.

- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.

- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.

- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).