



Media Fellowship House First Time Homebuyer Program

Dear First-Time Homebuyer,

Welcome — and thank you for your interest in getting started with homeownership through **Media Fellowship House**. We are excited to support you on your journey toward purchasing your first home.

Our Housing Counseling and First Time Homebuyer Education Program is designed to prepare you for successful, sustainable homeownership. In addition to education and one-on-one counseling, we administer two closing cost assistance programs that eligible buyers may qualify for:

- **Delaware County Homeownership First Program** (serving eligible municipalities in Delaware County)
- **Upper Darby Township First Time Homebuyer Program** (for properties located in Upper Darby Township)

Within this application, we will provide an overview of these opportunities, outline how to get started, and provide information about fair housing rights, the dangers of lead paint, and the importance of getting a home inspection.

Our Commitment to You

At Media Fellowship House, our goal is to make the homebuying process clear, supportive, and achievable. Whether you are just beginning to explore homeownership or actively preparing to purchase, our counselors are here to guide you each step of the way.

Please review this application carefully and submit all required documentation. Once received, we will contact you with next steps to begin your education and counseling services.

We look forward to partnering with you as you take this important step toward homeownership.

Warm regards,

Housing Counseling Team
Media Fellowship House

www.mediafellowshiphouse.org

610-565-0434

homebuyer@mediafellowshiphouse.org

FIRST TIME HOMEBUYER DOWN PAYMENT AND CLOSING COST ASSISTANCE PROGRAMS

Administered by Media Fellowship House

Delaware County Homeownership First Program

This program provides up to **\$10,000** in down payment and/or closing cost assistance for eligible buyers purchasing a single-family home (including detached homes, twins, rowhomes, townhomes, or condominiums) in participating municipalities.

Key program details:

- Assistance is provided as a 0% interest loan
- Maximum purchase price (2025/2026): \$290,000
- Income Limit: 80% Area Median Income (AMI) (*see page 4 for household income limits*)
- Asset limit: \$15,000
- Buyer must not have signed an Agreement of Sale prior to completing required counseling
- *Chester City, Haverford Township, and Upper Darby Township** are not eligible purchase areas under this Delaware County Homeownership First program.

There are two types of assistance available under this program. The main difference is how repayment works and where the home is located.

Revitalization Homeownership First

- Assistance is forgivable after five (5) years of owner occupancy
- Homes must be purchased in one of the following municipalities:
Aldan, Chester Township, Clifton Heights, Collingdale, Colwyn, Darby, East Lansdowne, Eddystone, Folcroft, Glenolden, Lansdowne, Lower Chichester, Marcus Hook, Millbourne, Morton, Norwood, Parkside, Prospect Park, Ridley Township, Ridley Park, Rutledge, Sharon Hill, Tinicum, Trainer, Upland, or Yeadon.

Homeownership First

- Assistance must be repaid when the property is sold or transferred.
- Homes must be purchased in one of the following municipalities:
Aston, Bethel, Brookhaven, Chadds Ford, Chester Heights, Concord, Edgmont, Marple, Media, Middletown, Nether Providence, Newtown, Radnor, Rose Valley, Springfield, Swarthmore, Thornbury, Upper Chichester, or Upper Providence.

Your housing counselor will help you determine which option applies based on the municipality where you plan to purchase your home.

**Please note that Media Fellowship House also administers the Upper Darby Township First Time Homebuyer Program with details listed within this application. You can contact Chester City or Haverford Township for additional information on their first time homebuyer programs.*

Upper Darby Township First Time Homebuyer Program

This program offers up to **\$20,000** in down payment and/or closing cost assistance for eligible buyers purchasing a home within Upper Darby Township.

Program highlights:

- Assistance is provided as a **0% interest forgivable loan**
- Assistance is forgivable after five (5) years of owner occupancy
- Income Limit: 80% Area Median Income (AMI) (*see page 4 for household income limits*)
- Asset Limit: \$15,000
- Buyer must contribute at least \$1,000 toward the purchase
- Only single dwelling unit properties used as your principal residence are eligible
- Tenant-occupied properties, including rentals for which no rent is being charged, unless the tenant is buying the property and the property complies with the program's condition standards prior to transfer.
- Maximum purchase price (Homeownership Value Limit (HVL) for 2025 is:
 - Existing Homes: \$304,000
 - Newly Constructed Homes: \$365,000

Maximum purchase prices align with HUD's Homeownership Value Limits (HVL), which are updated annually.

Because both the Delaware County Homeownership First and Upper Darby Township First Time Homebuyer Programs are funded through federal programs included, but not limited to, the Community Development Block Grant (CBDG) and HOME Investment Partnership Programs, additional federal requirements will apply throughout the process.

If you are interested in either program and meet the qualification requirements listed above, please complete and return the enclosed application along with all required supporting documents.

Please note that additional program-specific paperwork may be required depending on the municipality where you purchase and the closing cost assistance program for which you qualify. Any additional required forms will be provided and reviewed with you by your assigned Housing Counselor.

To ensure your application is processed without delay:

- **Do not fax** your application.
- Please submit **copies only (not original documents)** of all required paperwork.
- It is strongly recommended that you **drop off your completed application in person** at Media Fellowship House. Only complete applications will be accepted for review.
- If you prefer to **email your application**, please contact our main office at 610-565-0434 in advance so we are aware it is being sent and can confirm receipt.

IMPORTANT DISCLAIMERS

Lead Based Paint:

Due to Lead Based Paint Hazard regulations, the Delaware County Homeownership First and Upper Darby Township First Time Homebuyer Programs CANNOT 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 and Upper Darby Township First Time Homebuyer applicants and clients. If your selected property (with an MFH approved Agreement of Sale) fails item 11. Lead Based Paint on the Housing Quality Standards (HQS) or is identified as a Health & Safety on the Uniform Physical Condition Standards (UPCS) 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 or Upper Darby Township First Time Homebuyer Programs.

Funding:

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

2025 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:

Household Size	Maximum Annual Income Limit
1	\$66,850
2	\$76,400
3	\$85,950
4	\$95,500
5	\$103,150
6	\$110,800
7	\$118,450
8	\$126,100

APPLICATION CHECKLIST

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

SUPPORTING DOCUMENTS TO DETERMINE INCOME ELIGIBILITY

- Current preapproval from a lender (if applicable to your situation)
- Eight (8) most recent, consecutive pay stubs for all household members, 18 years & older, who will reside in the new property.
- Six (6) months current banks statements (all pages) for all accounts for all household members, 18 years & older, who will reside in the new property. No summaries.
- Most recent statements for all retirement and investment accounts.
- Two (2) most recent Federal Tax returns (1040s) and all Schedules for all household members, 18 years & older, who will reside in the new property. **AND**
- All w2s and 1099s for the submitted Federal Tax returns for all household members, 18 years & older, who will reside in the new property. **OR**
- If you do not have this paperwork or did not file for the past two years, please request documents from the IRS at www.irs.gov/individuals/get-transcript for each household member 18 years & older who filed, please request for each year: **Tax Return Transcript** AND **Wage & Income Transcript**
- For each household member 18 years & older who did not file, please request for each year: **Non-filing letter**
- Documentation of any other sources of income (Social Security, Child Support, Pensions, etc.) for all household members, 18 years & older, who will reside in the new property.
- Copy of Driver's License or picture ID for all household members, 18 years & older
- Copy of Social Security Card for all household members.

INTAKE FORMS (Included within this application)

- Signed Qualification Forms
- Completed "Are you Ready to be a Homeowner?"
- Signed Certification Form
- Signed Counseling Agreement
- Signed Termination of Assistance Policy
- Signed Lead Based Paint Notice
- Signed Equal Housing Opportunity Form
- Signed "For Your Protection get a Home Inspection"
- Signed 3-in-1 Disclosure Form (Pennsylvania Housing Finance Agency Form)
- Keep for your records: Ten Questions to Ask Your Home Inspector, Understanding Your Fair Housing Rights, Lead Based Paint Notification Letter, AND Lead Based Paint Pamphlet

DO NOT send originals. SUBMIT A COPY of all requested supporting documents. Your application will not be processed until ALL required documents have been sent to Media Fellowship House

QUALIFICATION FORM

Applicant Information				Co-Applicant Information			
Name:				Name:			
Address				Address			
City				City			
State		Zip		State		Zip	
Municipality		County		Municipality		County	
Email				Email			
Phone	<input type="checkbox"/> Cell	<input type="checkbox"/> Home	<input type="checkbox"/> Work	Phone	<input type="checkbox"/> Cell	<input type="checkbox"/> Home	<input type="checkbox"/> Work
Best Time to Contact:		Preferred Contact Method <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Work		Best Time to Contact:		Preferred Contact Method <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Work	
Preferred Language				Preferred Language			
Date of Birth		SSN		Date of Birth		SSN	
Are you Disabled?	<input type="checkbox"/> Yes <input type="checkbox"/> No			Are you Disabled?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Gender				Gender			
Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		
Race				Race			
Military Status	<input type="checkbox"/> None <input type="checkbox"/> Active <input type="checkbox"/> Veteran			Military Status	<input type="checkbox"/> None <input type="checkbox"/> Active <input type="checkbox"/> Veteran		
Highest Education	<input type="checkbox"/> High School <input type="checkbox"/> Some College <input type="checkbox"/> Bachelor's <input type="checkbox"/> Master's <input type="checkbox"/> PhD <input type="checkbox"/> Other			Highest Education	<input type="checkbox"/> High School <input type="checkbox"/> Some College <input type="checkbox"/> Bachelor's <input type="checkbox"/> Master's <input type="checkbox"/> PhD <input type="checkbox"/> Other		
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed			Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		
Living Status	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Homeless <input type="checkbox"/> Live with Friends <input type="checkbox"/> Live with Parents			Living Status	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Homeless <input type="checkbox"/> Live with Friends <input type="checkbox"/> Live with Parents		
Household Makeup	<input type="checkbox"/> Single <input type="checkbox"/> Married without dependents <input type="checkbox"/> Married with dependents <input type="checkbox"/> Single Parent Female <input type="checkbox"/> Single Parent Male <input type="checkbox"/> 2+unrelated adults			Household Makeup	<input type="checkbox"/> Single <input type="checkbox"/> Married without dependents <input type="checkbox"/> Married with dependents <input type="checkbox"/> Single Parent Female <input type="checkbox"/> Single Parent Male <input type="checkbox"/> 2+ unrelated adults		
Monthly Rent		Occupancy Date		Monthly Rent		Occupancy Date	
Landlord Name				Landlord Name			
Landlord Phone				Landlord Phone			
Landlord Email				Landlord Email			
Is your current address HUD Subsidized Housing? <input type="checkbox"/> Yes <input type="checkbox"/> No				Is your current address HUD Subsidized Housing? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Have you ever filed bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No				Have you ever filed bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If Yes, what chapter of bankruptcy?				If Yes, what chapter of bankruptcy?			
When did you file bankruptcy?				When did you file bankruptcy?			

**These questions are in reference to EVERYONE who will live in the house you will purchase.
Provide information for ALL Individuals (including yourself) who will live in the house you will purchase.**

Total Number of People in Household: _____ Total Number Who Are Dependents: _____

Total Number of Temporarily Absent Household Members (i.e. Active Military, Seasonal Workers, Short-Term Incarcerated): _____

	Applicant	Co-Applicant	HH Member #1	HH Member #2	HH Member #3	HH Member #4
Name						
Relationship to Applicant						
Date of Birth						
Disabled?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
NO source of Income?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is this a full-time student?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Nursing Home Resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is this a Foster Child?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does this person regularly receive \$ from family/friends?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does this person do Gig Work? (Lyft, Uber, Door Dash, etc.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
# of Checking Accounts						
# of Savings Accounts						
Investment Accounts	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Retirement Accounts	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Pension	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Disability Income?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Social Security Income?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Whole Life Insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please attach another sheet for additional household members if necessary.

QUALIFICATION FORM: INCOME

Assets for all household members 18 years old and older must be disclosed regardless of who is purchasing the home.

	Applicant	Co-Applicant	HH Member #1	HH Member #2	HH Member #3	HH Member #4
Client's Name:						
No Source of Income:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Salaries/Wages/Tips:						
Bonuses:						
Overtime:						
Commission:						
Fees:						
Armed Forces:						
Unemployment:						
Alimony/Child Support:						
Welfare/TANF:						
Social Security:						
SSI:						
SSDI:						
Death Benefits:						
Disability Income:						
Worker's Comp:						
Pension:						
Retirement Income:						
Annuities:						
Insurance Policies:						
Business Income:						
Interest Dividends:						

Please attach another sheet for additional household members if necessary.

QUALIFICATION FORM: BANK ACCOUNTS

Assets for all household members 18 years old and older must be disclosed regardless of who is purchasing the home.

	Applicant	Co-Applicant	HH Member #1	HH Member #2	HH Member #3	HH Member #4
Client's Name:						
Checking Acct #1 Balance						
<i>Bank Name #1:</i>						
Checking Acct #2 Balance:						
<i>Bank Name #2:</i>						
Checking Acct #3 Balance:						
<i>Bank Name #3:</i>						
Savings Acct #1 Balance						
<i>Bank Name #1:</i>						
Savings Acct #2 Balance:						
<i>Bank Name #2:</i>						
Savings Acct #3 Balance:						
<i>Bank Name #3:</i>						
Retirement Acct #1 Balance						
<i>Held By:</i>						
Retirement Acct #2 Balance						
<i>Held By:</i>						
Investment Acct #1 Balance						
<i>Held By:</i>						
Investment Acct #2 Balance						
<i>Held By:</i>						
<i>Other:</i>						
<i>Held By:</i>						

Please attach another sheet for additional household members if necessary.

QUALIFICATION FORM: EMPLOYMENT INFORMATION

Assets for all household members 18 years old and older must be disclosed regardless of who is purchasing the home.

Applicant Information		Co-Applicant Information	
How many jobs do you have?		How many jobs do you have?	
Applicant Employer #1		Applicant Employer #1	
Employer Name:		Employer Name:	
Employer Phone Number:		Employer Phone Number:	
Employer Address:		Employer Address:	
Job Title:		Job Title:	
Start Date:		Start Date:	
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 Employer #2		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:	
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		Co-Applicant Self-Employment	
Do you have any self employment income?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have any self employment income?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What type of business is the income from?		What type of business is the income from?	
How long have you had this business?		How long have you had this business?	

QUALIFICATION FORM: MONTHLY EXPENSE WORKSHEET

Please estimate your monthly expenses in each of the following categories:

Housing Expenses		Transportation/Travel Expenses		Health & Personal Care Expenses	
Expense Type:	Monthly Amount:	Expense Type:	Monthly Amount:	Expense Type:	Monthly Amount:
Rent/Mortgage		Auto Insurance		Health Insurance	
HOA Condo Fees		Registration/Taxes		Medical Expenses	
Home Repairs		Fuel/Gas		Prescriptions	
Renter/Home Ins.		Car Repair		Co-Pays	
Storage Unit		Tolls		Personal Care	
Electricity		Parking		Haircuts	
Heat (Gas/Oil)		Vacation		Toiletries/Hair Care	
Water/Sewer		Other		Manicure/Pedicure	
Trash/Recycling		Debt Payments		Massages/Therapy	
Lawn Care		Credit Card Payments		Other	
Cell Phone(s)		Student Loans		Miscellaneous	
Landline Phone		Personal Loans		Gifts (Birthdays/Holidays)	
Internet		Car Payments		\$ to Family/Friends	
Cable/Streaming		IRS Payments/Taxes		Donations to Charities	
Other		Leases/Installments		Pet Care	
Childcare and Dependent Expenses		Other Debts 1		Bank Charges/Fees	
Childcare		Other Debts 2		Court Costs/Fines	
Children's Activities		Savings and Investments		Other	
Alimony		Emergency Funds			
Child Support		Retirement Savings			
Pre K-12 Tuition		Health Savings Deductions			
Formula/Diapers		Life Insurance			
School Lunches		Other 1			
Other		Other 2		TOTAL MONTHLY:	

Applicant Signature

Date

Co-Applicant Signature

Date

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.

- | | | |
|---|---|--|
| <ul style="list-style-type: none"> • Credit Cards • Department Stores • Auto Loans • Credit Unions • IRS | <ul style="list-style-type: none"> • Delinquent State or Local Tax Payments • Legal Fees • Delinquent Real Estate Taxes • Bankruptcy Trustee Payments | <ul style="list-style-type: none"> • Personal Loans • Delinquent Medical Bills • School loans • Unsecured Loans • Payments on Fines |
|---|---|--|

Account Name	Normal Monthly Payment	Current Balance on Account
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Date Completed	Total Monthly Payments \$	Total Current Balance on Accounts \$

Applicant Name Applicant Signature Date

Co-Applicant Name Co-Applicant Signature Date

QUALIFICATION FORM: PAST HOMEOWNERSHIP

	Applicant	Co-Applicant
Have you owned a home in the last 3 years?		
Have you ever owned a home?		
If yes, please answer the following questions:		
When?		
Where?		
Dates of Ownership?		
Date of Sale?		
Any additional information?		

CURRENT HOUSING SEARCH

Do you have a current preapproval from a lender?		If yes, when does it expire?	
Are you currently working with a realtor?		Real Estate Office Name	
Agent's Name			
Agent's Phone Number		Agent's Email Address	
Are you currently working with a Mortgage Representative?		Mortgage Company	
Mortgage Rep. Name			
Mortgage Rep. Phone Number		Mortgage Representative Email Address	

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

ARE YOU READY TO BE A HOMEOWNER? SELF ASSESSMENT TOOL

1. Being in debt does not bother me.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. The thought of having long-term debt is disturbing to me.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. I enjoy working around the house and yard.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. I would much rather shop, go out to eat or read a book then spend any time around the house or yard.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. I prefer finding a good job and staying with it.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. I prefer changing jobs from time to time, finding excitement in starting all over.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. I prefer staying in one place and being committed to one community.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8. I do not like being limited to one community or location for a long period of time.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9. I am able to handle the financial responsibilities of mortgage payments now.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
10. I would be better off waiting until I can save more money or my financial situation improves.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

OTHER QUESTIONS TO HELP YOU MAKE THE HOME BUYING DECISION

1. Is owning a home important to you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
2. Are you currently renting a home or apartment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
3. Are you paying your rent on time?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
4. Do you have any outstanding debt?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
5. Are you paying this debt on time?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
6. Do you have any forms of credit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
7. Do you have a bank account?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
8. Do you have a checking account?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
9. Are you responsible for your utilities?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
10. Do you pay your utility bills on time?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
11. How is your credit?	<input type="checkbox"/> Good	<input type="checkbox"/> Bad	<input type="checkbox"/> OK

MEDIA FELLOWSHIP HOUSE COUNSELING AGREEMENT

Homebuyer: _____

Housing Counselor: _____

Agency: Media Fellowship House

Housing Counselor Responsibility

The Housing Counselor is responsible for providing guidance and education to the Homebuyer(s) to facilitate the homebuying process. The Counselor may answer questions and provide information but cannot give legal advice. The Housing Counselor and Agency representatives agree to the following:

1. Review Homebuyer financial and credit information and develop an Action Plan.
2. Timely completion of counseling services.
3. Protect and promote the best interests of the Homebuyer(s).
4. Provide services with confidentiality, honesty, respect and professionalism.
5. Will not make decisions or take action without the knowledge and consent of the Homebuyer(s).
6. Share information with the Delaware County Office of Housing and Community Development for program monitoring and reporting purposes.
7. Provide a written reason in the event that the counseling relationship is terminated.

Homebuyer Responsibility

1. The Homebuyer agrees to cooperate with the counseling process and agrees to the following:
2. Provide honest and complete information to the Counselor and provide any additional follow-up documentation within the requested time frame.
3. Attend eight (8) hrs group education or equivalent MFH approved online homebuyer course and one (1) individual pre-purchase counseling session. Additional individual counseling sessions may be required.
4. Gives permission to obtain a merged credit report and pay the \$0 (effective 11/1/2022) per person credit report fee.
5. Approves the Counselor and Agency to act on behalf of Homebuyer.
6. Immediately contact the Counselor about any changes in home buying or financial situations.
7. Understands that failure to complete counseling and program requirements will result in termination from the Delaware County Homeownership First and/or the Upper Darby First Time Homebuyer Program.

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.

Homeownership First Program funds are provided on a first-come first-served basis. Signing this Counseling Agreement does not constitute a commitment of financial assistance.

Applicant Signature

Applicant Name

Date

Co-Applicant Signature

Co-Applicant Name

Date

Housing Counselor Signature

Counselor Name

Date

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

Media Fellowship House First Time Homebuyer Program

IMPORTANT NOTICE

Lead Based Paint

Due to federal Lead Based Paint Hazard regulations, properties with visually deteriorated interior or exterior painted surfaces are ineligible to be purchased with assistance through federally funded down payment and closing cost assistance programs, including the Delaware County Homeownership First and The Upper Darby Township First Time Homebuyer Programs.

Regulations define deteriorated paint as "any interior or exterior or other coating that is peeling, chipping, chalking, or any paint or coating located on interior or exterior surface or fixture that is otherwise damaged or separated from the substrate."

Please note:

1. If the property inspector visually identifies deteriorated paint, the property can no longer be considered an eligible property.
2. Property inspection occurs after the Agreement of Sale.
3. The Applicant(s) will not be reimbursed for the cost of the home inspection.
4. If you elect to purchase the property, you will forfeit any and all mortgage assistance from the Homeownership Program.

Applicant(s) have been provided a copy of the Lead-Based Paint Notice and the "Protect Your Family from Lead in Your Home" brochure.

The signature(s) below confirms receipt of these documents.

Applicant Signature

Applicant Name

Date

Co-Applicant Signature

Co-Applicant Name

Date

Media Fellowship House First Time Homebuyer Program

U. S. Department of Housing and Urban Development



**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,
Handicap, Familial Status, or National Origin**

- In the sale or rental of housing or residential lots
- In the provision of real estate brokerage services
- In advertising the sale or rental of housing
- In the appraisal of housing
- In the financing of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

1-800-669-9777 (Toll Free)
1-800-927-9275 (TTY)
www.hud.gov/fairhousing

U.S. Department of Housing and
Urban Development
Assistant Secretary for Fair Housing and
Equal Opportunity
Washington, D.C. 20410

Previous editions are obsolete

form HUD-928.1 (6/2011)

Applicant Signature

Applicant Name

Date

Co-Applicant Signature

Co-Applicant Name

Date

CAUTION—Your Action is Required Soon

U.S. Department of Housing
and Urban Development
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538
(exp. 06/30/2021)

For Your Protection: Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home 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 and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

(Signed) Homebuyer

Date

(Signed) Homebuyer

Date

Public reporting burden for this collection is estimated to average 30 minutes to review the instructions, find the information, and complete this form. This agency cannot conduct or sponsor a collection of information unless a valid OMB number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB numbers can be located on the OMB Internet page at <http://www.whitehouse.gov/library/omb/OMBINVC.html> - HUD (if desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.



HUD-92564-CN (expiration)

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 Counselor Agency to negotiate for me upon your request. The counselor services are offered free of charge, unless otherwise disclosed, and neither the Counselor, nor the Counseling Agency, guarantees any result or outcome. Services are at will and can be discontinued by either party at any time. I may be referred to other agencies for their services.

I understand that my Counselor cannot offer me legal advice or representation. If I need legal 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
- | | |
|---|--|
| <input type="checkbox"/> Homebuyer Counseling | <input type="checkbox"/> Homebuyer Education |
| <input type="checkbox"/> Homeowner Counseling | <input checked="" type="checkbox"/> NA Homeowner Education |
| <input type="checkbox"/> Post-Purchase Non-Delinquency Counseling | <input checked="" type="checkbox"/> NA Post-Purchase Education |
| <input type="checkbox"/> Delinquency and Default Counseling | <input type="checkbox"/> Delinquency and Default Education |
| <input type="checkbox"/> Reverse Mortgage/HECM Counseling (age 62 or older) | <input type="checkbox"/> Fair Housing Education |
| <input checked="" type="checkbox"/> NA Homelessness and Displacement Counseling | <input checked="" type="checkbox"/> NA Disaster Preparedness & Recovery Assistance |
| <input checked="" type="checkbox"/> NA Rental Counseling | <input type="checkbox"/> Other Services: _____ |
| <input type="checkbox"/> I want to buy a home in the next six (6) months | <input type="checkbox"/> I want to buy a home, but not in the next six (6) months |

Counseling Agency Information

Counselor Name: _____ Phone: 610-565-0434
Counseling Agency: Media Fellowship House Email: _____
Client Number: _____ Fax: _____

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 all applicable obligations to you, taken into consideration. We do not sell your personal information, and we only share information with your consent to provide you with counseling services.

Authorization, Disclosure, Privacy Statement (3-in-1)

I am a HUD-assisted household as defined by the U.S. Department of Housing and Urban Development (HUD). HUD defines "HUD-assisted household" as a household receiving rental assistance under a HUD program including but not limited to: (1) Housing Choice Vouchers; (2) Project-Based Rental Assistance; and (3) Public Housing.

____ YES ____ NO

I am an eligible homeowner as defined by HUD. HUD defines "eligible homeowner" as a borrower with a single-family mortgage loan that is made, insured or guaranteed, or held by HUD, the Department of Veterans Affairs, or the Department of Agriculture.

____ YES ____ NO

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. I certify to the best of my knowledge that all information I report in this form is accurate.

CLIENT NAME(S):

CLIENT SIGNATURE(S):

DATE:

1. _____

2. _____

Authorization, Disclosure, Privacy Statement (3-in-1)

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):	CLIENT SIGNATURE(S):	DATE:
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
 N/A Rental Topics
 N/A Homeless Assistance
 N/A Financial Education Coaching (after the Financial Education Workshop)

Workshops

N/A 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.

Authorization, Disclosure, Privacy Statement (3-in-1)

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.

Media Fellowship House offers the following types of housing counseling services and receives funding by the following sources to conduct these services:

Pre Purchase, Pre Closing, Post Purchase, Default and Delinquency, Housing Stability Counseling, HEMAP Counseling

- Pennsylvania Housing Finance Agency (PHFA)
- Delaware County Office of Housing & Community Development
- Upper Darby Township First Time Homebuyer Program
- United Way of Greater Philadelphia and Southern New Jersey
- PA Housing Affordability and Rehabilitation Enhancement Fund (PHARE)
- US Department of Housing and Urban Development (HUD)

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

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 discriminated 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-phil@drnpa.org

Lead-Based Paint Notification Letter

Please read the following information concerning lead-based paint poisoning.

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, door frames and window sills. 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 trash can. DO NOT BURN THEM.
- D. Do not leave paint chips on the floor or in window wells. Damp mop floors and window sills 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.



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

January 2026

English

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, landlords, agents and rental property managers to:

- Disclose known information about the presence of lead-based paint or lead-based paint hazards (or state there is none)
- Provide all available records and reports on lead-based paint and lead-based paint hazards (or state there are none)
- Include a specific warning statement about lead-based paint
- Give buyers up to 10 days to have a certified inspector or risk assessor check for lead.

If undertaking renovation, repair 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).



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 risk assessor at cdxapps.epa.gov/leadpro.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills and other surfaces using wet methods.
- Take precautions to avoid exposure to lead dust when remodeling.
- Hire only EPA-, Tribal- or state-approved Lead-Safe Certified renovation firms when renovating, repairing or painting. Find an EPA-certified firm using cdxapps.epa.gov/leadpro.
- Have your home checked for lead-based paint by a certified inspector or risk assessor before buying, renting or renovating your home.
- 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 a well-balanced diet with foods high in iron, calcium and vitamin C as these nutrients may help prevent the absorption of lead.
- Remove shoes or wipe soil and other dirt off shoes before entering your house.

1

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 dust that may contain lead on them.



Lead is dangerous to a developing fetus.

- Lead can build up in the body over time, settling in the bones. This stored lead can be transferred during pregnancy to a fetus or after birth to an infant through breast milk.

Please see pages 13 and 14 for more information on sources of lead exposure.

2

Health Effects of Lead

Lead affects the body in many ways. It is important to know that no safe blood lead level has been identified and even exposure to low levels of lead can harm children.

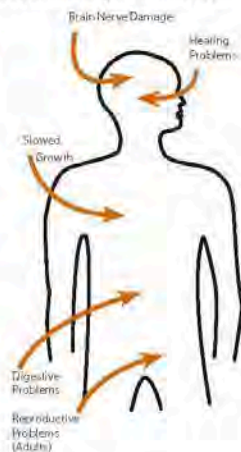
In children, exposure to lead can cause:

- 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.

In adults, exposure to lead can cause an increased risk of:

- Miscarriage during pregnancy
- The baby being born too early or too small
- Harm to a developing fetus' brain, kidneys and nervous system
- 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 (BLLs) tend to increase rapidly from 6 to 12 months of age, and BLLs tend to peak at 18 to 24 months of age.

A simple blood test is the best way to find out if a child has been exposed to lead. A child who has been exposed to lead may not have visible signs or symptoms and may look and act healthy. Consult your doctor for advice on getting your children tested.

Blood lead tests are required for the following groups:

- Children at 12 and 24 months enrolled in Medicaid
- Children between 24 and 72 months enrolled in Medicaid with no record of a previous blood lead test
- Children who should be tested under your Tribal, state or local health testing plan

Blood lead tests are recommended for the following groups:

- Children at 12 and 24 months living in areas that are at higher risk* or who belong to populations that are at higher risk*
- Children or other family members who have been exposed to lead

Your doctor can explain what the test results mean and if more testing will be needed.

* Some children are more likely to be exposed to lead than others. These include children who live or spend time in a house or building built before 1978, are from low-income households, live or spend time with someone who works with lead or are immigrants, refugees or recently adopted from less developed countries.

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 and childcare facilities built before 1978 may 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
- 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/cm²), 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

Deteriorated 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 (intact) 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 any reportable level of lead dust measured by an EPA-recognized lead laboratory as hazardous.

If you suspect your home has lead-based paint, you should clean regularly to minimize dust using the information on pages 9 and 11, especially when young children live in the home. EPA does not recommend lead abatements based on lead dust unless the lead dust is at or above the action levels listed on page 11.

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 in dust or soil—which you may not be able to see—can both 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

Hire a certified lead professional to 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 or how to deal with them. A trained and certified lead-based paint inspector will inspect the paint using:
 - A portable x-ray fluorescence (XRF) machine
 - Lab tests of paint samples collected by the inspector to be tested in an EPA-recognized lead laboratory
- A **risk assessment** tells you if your home currently has any lead hazards from paint, dust or soil, and what actions to take to address any hazards. A trained and certified lead-based paint 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, if it 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. Closely monitor areas that are known to have lead-based paint.



Checking Your Home for Lead, continued

In preparing for renovation, repair or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may do any of the following:

- 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
- Use EPA-recognized tests kits to determine if lead-based paint is absent
- Presume that lead-based paint is present and use lead-safe work practices

There are state, Tribal and federal programs in place to ensure that testing is done safely, reliably and effectively. Contact your state, Tribal or local agency for more information, visit epa.gov/lead, or call toll-free **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 711.

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 bedtime.
- 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-, Tribal- 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 a well-balanced diet of fruits, vegetables, grains, dairy and protein-rich foods. Foods that are higher in iron, calcium and vitamin C may help reduce the body's absorption of lead. Children with empty stomachs absorb more lead than children with food in their stomachs.

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-, Tribal- 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, you should hire a certified lead abatement contractor. Abatement methods (which are designed to permanently address lead-based paint hazards) include removing, sealing or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint will not permanently address the lead-based paint hazards.

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.
- Hire a certified lead abatement contractor to permanently address lead hazards. 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 set by their state or Tribe or by the federal government.

Reducing Lead Hazards, continued

If your home has had a lead abatement, dust cleanup activities must be conducted once the work is completed. Dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following action levels:

- 5 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors.
- 40 $\mu\text{g}/\text{ft}^2$ for interior window sills
- 100 $\mu\text{g}/\text{ft}^2$ for window troughs

Abatements are designed to permanently address lead-based paint hazards. However, when an abatement is complete, lead dust may still remain above reportable levels (see page 6) and can also be reintroduced into an abated area. Steps to keep lead dust low after an abatement include:

- Using a HEPA vacuum on all furniture and other items returned to the area
- Regularly cleaning floors, window sills, troughs and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner

Please see page 9 for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state, Tribal or local agency (see pages 15 and 16), visit cdxapps.epa.gov/leadpro, or call toll-free 1-800-424-LEAD [5323].

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 or Tribal 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. These prohibited methods 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 and then checked to confirm adequate cleanup.
- **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 in homes are lead pipes, fixtures, brass or chrome-plated brass faucets and plumbing with lead solder.

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 (See below).

Remember that 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. 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, 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 use EPA's Safe Drinking Water online form at epa.gov/safewaterhotline.

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.

Other Sources of Lead, continued

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** Working in certain jobs may increase adults' potential exposure to lead, such as: renovation or repair of older homes and buildings, painting, construction, refinishing furniture, smelting, mining, auto repair, handling firearms and working at hazardous waste sites. If you work with lead, lead dust or soil could get onto your skin, in your hair and clothes, which can be transferred to the inside of your car or home. 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, fishing, shooting at a gun range or refinishing furniture that has lead-containing paint or varnish. 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 or varnish. 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.
- Items made in other countries and imported into the United States may have lead including toys, painted furniture, metal or plastic jewelry, health remedies, foods, spices, candies, cosmetics, powders, make-up used in religious and cultural practices and folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.
- **Older playground equipment** can contain old lead-based paint, and **artificial turf and playground surfaces** made from shredded rubber can contain lead. Take precautions to ensure young children do not eat shredded rubber or put their hands in their mouth before washing them.

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 above 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/lead and hud.gov/lead, or call toll-free **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline

For information about lead in drinking water visit epa.gov/safewater or use EPA's Safe Drinking Water online form at epa.gov/safewaterhotline.

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 toll-free **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

Food and Drug Administration

For information on lead in food and foodwares visit www.fda.gov/food/environmental-contaminants-food/lead-food-and-foodwares.

Centers for Disease Control and Prevention

For information on childhood lead poisoning prevention visit: www.cdc.gov/lead

State and Local Health and Environmental Agencies

Some states, Tribes, counties 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, Tribal or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center toll-free at **1-800-424-LEAD [5323]**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling **711**.

U. S. Environmental Protection Agency (EPA) Regional Offices

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: epa.gov/lead/contacts.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont and 10 federally recognized Tribes)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands and 8 Tribes)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia and 7 Tribes)

Regional Lead Contact
U.S. EPA Region 3
Four Penn Center
1600 JFK Blvd
Philadelphia, PA 19103-2029

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee and 6 Tribes)

Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin and 37 Tribes)

Regional Lead Contact
U.S. EPA Region 5 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604
(312) 353-3808

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1201 Elm Street, Suite 500
Dallas, TX 75270
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska and 9 Tribes)

Regional Lead Contact
U.S. EPA Region 7
11201 Benner Blvd.
LCRD/ITPB
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming and 28 Tribes)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6169

Region 9 (Arizona, California, Hawaii, Nevada, Guam, American Samoa, Northern Marianas, Palau, Micronesia, Marshall Islands and 148 Tribes)

Regional Lead Contact
U.S. EPA Region 9 (I NC-2-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-8000

Region 10 (Alaska, Idaho, Oregon, Washington and 271 Tribes)

Regional Lead Contact
U.S. EPA Region 10 (20-C04)
1200 Sixth Avenue, Suite 155
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. Its Office of Lead Hazard Control and Healthy Homes' (OLHCHH's) lead hazard reduction grants, healthy homes grants, and guidance and enforcement of the Lead Disclosure Rule and Lead Safe Housing Rule, protect families from lead and other housing hazards.

HUD OLHCHH

lead.regulations@hud.gov
hud.gov/lead

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U.S. EPA
U.S. CPSC
U.S. HUD

EPA-747-K-26-001
January 2026

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.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools and childcare 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).