

Dayton DPA Application

Document Checklist

Documents Provided by Applicant:

- Completed Application signed by all property owners to be listed on the deed
 - Application Pages 1-4
 - 4506 Form
 - Story and Photo Release
 - OHPA Acknowledgment
 - Notice to Purchaser and Seller
 - HOC Intake Forms (Personal Information, Waiver and Authorization to release Information, and Privacy Policy)
 - Home Inspection Form
 - Home Inspection Policy and Down Payment Assistance Qualification Notice
 - Lead-Based Paint Pre-Renovation Form
- Photo identification of the loan applicants (driver's license)
- Written verification of all household income (income from all occupants, both borrower and non-borrowers)
 - Most recent 60 days' pay stubs listing year to date earnings
 - Last two year's income returns (1040 with W-2)
 - Social Security Award letter(s), if applicable
 - Proof of Child Support or Alimony, if applicable
 - Proof of other income
- Two months bank/asset statements (all pages, all accounts)
- Other documentation as required for special circumstances

Documents Provided by Applicant's Lender and Title/Closing Agent:

- Copy of the Lender's Loan Commitment Letter or Pre-Approval Letter
- Copy of the Borrower's Loan Estimate
- Copy of the Borrower's 1003 or Loan Workout sheet showing the total PITI
- Preliminary Closing Disclosure at least one week prior to closing
- Final Closing Disclosure prior to release of funds
- Copy of the deed (after closing)

Documentation Provided by Applicant's real Estate Agent

- Executed Contract to Purchase Real Estate
- Completed and signed Notice to Purchaser and Seller

Other Documents Regarding Fees, Programs, and Services

- Certification of Completion for HUD approved Home Buyer Course (8 hours)
- Coaching session with Homeownership Advisor

For Staff Use Only:

Date Complete Application Received: _____

Date Income Documentation Received: _____

Date Application Expires _____

Date Application Approved/Rejected _____

If Rejected, Reason: _____



Application for City of Dayton Down Payment Assistance

Borrower Information

Last Name: _____ First Name: _____
 Social Security Number: _____ Date of Birth: _____
 Current Address: _____ City: _____ Zip: _____
 Home Phone: _____ Work or Cell Phone _____
 Marital Status: _____ Are you a U. S. Citizen? Yes or No _____
 Number of Persons Living in Household: _____ email address: _____

Co-Borrower Information

Last Name: _____ First Name: _____
 Social Security Number: _____ Date of Birth: _____
 Home Phone: _____ Work or Cell Phone: _____
 Marital Status: _____ Are you a U. S. Citizen? Yes or No _____

Property Information

Property Address: _____
 City: _____ State: _____ Zip Code: _____

Lender Information

Lending Institution: _____
 Loan Officer Name: _____
 Phone Number: _____ Fax Number: _____

Real Estate Agent Information

Real Estate Agent Name: _____
 Phone Number: _____ Fax Number: _____

Please list all current employment for Borrower and Co-Borrower.

Employer	Beginning Date	Whose Job?	#of Hours per Week	Gross Income (Before Taxes)
				\$ _____ per _____ (Week every other week, twice a month, month)
				\$ _____ per _____ (Week every other week, twice a month, month)
				\$ _____ per _____ (Week every other week, twice a month, month)
				\$ _____ per _____ (Week every other week, twice a month, month)

List all household members beside yourself. Be sure to list EVERYONE who lives with you (including children or other dependents), even if they do not receive any income.

Name	Age	Relationship to You	Gross Income from Work (Before Taxes)
			\$ _____ per _____
			\$ _____ per _____
			\$ _____ per _____
			\$ _____ per _____
			\$ _____ per _____

Do you, or ANYONE in your household, receive any of the following? Check a box for each.

Income Type	Yes	No	Who Receives It?	How Much?
Child Support/Alimony				\$ _____ per _____
Social Security				\$ _____ per _____
Unemployment				\$ _____ per _____
Worker's Comp				\$ _____ per _____
Veteran's Benefits				\$ _____ per _____
Pension				\$ _____ per _____
Other: _____				\$ _____ per _____

Bank and Investment Accounts

Institution	Account Number	Balance

Please list other assets of your household:

Asset description	Current Value
Property:	
Trust:	
Other:	

Monthly Debt Payments

Creditor	Balance	Monthly Payment

Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race you may check more than one designation. If you do not furnish ethnicity, race or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request in person. If you do not wish to furnish the information, please check the box below.

BORROWER	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
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:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

Certification and signature(s)

I (we) hereby certify that all the foregoing information is true and complete to the best of my (our) knowledge, and hereby give my (our) permission to the HomeOwnership Center of Greater Dayton (HOCGD) to conduct further credit and financial investigation, as deemed necessary to determine eligibility. Furthermore, I (we) agree to abide by the eligibility and program requirements set forth in connection with any opportunities that may be offered to me (us) by the HOCGD pursuant to this application. I (we) understand that false, inaccurate, or incomplete information in the foregoing application shall be considered cause for me to be disqualified from participation in the HOCGD Down Payment Assistance Program, and I (we) must immediately notify the HomeOwnership Center of any change in my (our) income or household size prior to closing for re-verification. I also understand that if there are delays beyond six months, then updated income information will be required.

I (we) understand that we are applying for financial assistance which will be secured by a mortgage on the property described herein. I (we) represent that the property will not be used for any illegal or restricted purpose. I (we) hereby consent to and authorize HOCGD or its agent, after the giving of reasonable notice, to enter the property for the sole purpose of determining that the Minimum Property Maintenance Standards have been met and understand that \$350.00 will be charged at closing for this inspection.

The applicant(s) understand that submittal of an application is not a guarantee of funding.

The Undersigned hereby submit this application for the City of Dayton Down Payment Assistance from the HomeOwnership Center of Greater Dayton.

Signature of Loan Applicant

Date

Signature of Loan Co-Applicant

Date

Request for Copy of Tax Return

(Rev. September 2013)

OMB No. 1545-0429

Department of the Treasury
Internal Revenue Service

▶ **Request may be rejected if the form is incomplete or illegible.**

Tip. You may be able to get your tax return or return information from other sources. If you had your tax return completed by a paid preparer, they should be able to provide you a copy of the return. The IRS can provide a **Tax Return Transcript** for many returns free of charge. The transcript provides most of the line entries from the original tax return and usually contains the information that a third party (such as a mortgage company) requires. See **Form 4506-T, Request for Transcript of Tax Return**, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution. If the tax return is being mailed to a third party, ensure that you have filled in lines 6 and 7 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax return to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your return information, you can specify this limitation in your written agreement with the third party.

6 Tax return requested. Form 1040, 1120, 941, etc. and all attachments as originally submitted to the IRS, including Form(s) W-2, schedules, or amended returns. Copies of Forms 1040, 1040A, and 1040EZ are generally available for 7 years from filing before they are destroyed by law. Other returns may be available for a longer period of time. Enter only one return number. If you need more than one type of return, you must complete another Form 4506. ▶ _____

Note. If the copies must be certified for court or administrative proceedings, check here

7 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than eight years or periods, you must attach another Form 4506.

8 Fee. There is a \$50 fee for each return requested. Full payment must be included with your request or it will be rejected. Make your check or money order payable to "United States Treasury." Enter your SSN, ITIN, or EIN and "Form 4506 request" on your check or money order.	
a Cost for each return	\$ 50.00
b Number of returns requested on line 7	
c Total cost. Multiply line 8a by line 8b	\$
9 If we cannot find the tax return, we will refund the fee. If the refund should go to the third party listed on line 5, check here <input type="checkbox"/>	

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax return requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506 on behalf of the taxpayer. **Note.** For tax returns being sent to a third party, this form must be received within 120 days of the signature date.

			Phone number of taxpayer on line 1a or 2a
Sign Here	Signature (see instructions)	Date	
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506 and its instructions, go to www.irs.gov/form4506. Information about any recent developments affecting Form 4506, Form 4506T and Form 4506T-EZ will be posted on that page.

General Instructions

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506 to request a copy of your tax return. You can also designate (on line 5) a third party to receive the tax return.

How long will it take? It may take up to 75 calendar days for us to process your request.

Tip. Use Form 4506-T, Request for Transcript of Tax Return, to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and records of account.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

Where to file. Attach payment and mail Form 4506 to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual returns (Form 1040 series) and one for all other returns.

If you are requesting a return for more than one year and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual returns (Form 1040 series)

If you filed an individual return and lived in:

Mail to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
Stop 6716 AUSC
Austin, TX 73301

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Internal Revenue Service
RAIVS Team
Stop 37106
Fresno, CA 93888

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Internal Revenue Service
RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999

Chart for all other returns

If you lived in or your business was in:

Mail to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin

Internal Revenue Service
RAIVS Team
P.O. Box 145500
Stop 2800 F
Cincinnati, OH 45250

Specific Instructions

Line 1b. Enter your employer identification number (EIN) if you are requesting a copy of a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, please include it on this line 3.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Signature and date. Form 4506 must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the return be sent to a third party, the IRS must receive Form 4506 within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Copies of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506 exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506 can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506 can be signed by any person who was a member of the partnership during any part of the tax period requested on line 7.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506 for a taxpayer only if this authority has been specifically delegated to the representative on Form 2848, line 5. Form 2848 showing the delegation must be attached to Form 4506.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested return(s) under the Internal Revenue Code. We need this information to properly identify the return(s) and respond to your request. If you request a copy of a tax return, sections 6103 and 6109 require you to provide this information, including your SSN or EIN, to process your request. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506 will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 16 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506 simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224.

Do not send the form to this address. Instead, see *Where to file* on this page.

City of Dayton Story & Photo Release Form

I grant the City of Dayton and HomeOwnership Center of Greater Dayton permission to use my story and/or likeness in a photograph in any and all of its publications, including Web site entries, without payment or any other consideration. I understand and agree that these materials will become the property the of Dayton and HomeOwnership Center of Greater Dayton and will not be returned. I irrevocably authorize the of Dayton and HomeOwnership Center of Greater Dayton to edit, alter, copy, exhibit, publish, distribute or not use my story for purposes of publicizing the of Dayton and HomeOwnership Center of Greater Dayton programs or for any other lawful purpose. In addition, I waive the right to inspect or approve the finished product, including written or electronic copy, wherein my information appears. Additionally, I waive any right to royalties or other compensation arising or related to the use of the information. I hold harmless and release and forever discharge the of Dayton and HomeOwnership Center of Greater Dayton from all claims, demands, and causes of action which I, my heirs, representatives, executors, administrators, or any other persons acting on my behalf or on behalf of my estate have or may have by reason of this authorization. I am 18 years of age and am competent to contract in my own name.

By signing below, you acknowledge that you have read, fully understand, and agree to the contents, meaning, and impact of this release.

Applicant

Date

Co-Applicant

Date

HOCGD Staff Signature



Ohio Homebuyers' Protection Act Informational Document

The Ohio Homebuyers' Protection Act gives the Ohio Attorney General enforcement authority over abusive lending practices committed on or after January 1, 2007 by loan officers, mortgage brokers or non-bank lenders. The Act prohibits these businesses from committing unfair, deceptive or unconscionable acts in connection with a residential mortgage loan, including:

- Entering into a mortgage knowing you had no reasonable probability of payment of the mortgage.
- Refinancing an existing mortgage loan when the new loan does not have a reasonable, tangible net benefit to you considering terms of both the new and refinanced loans, the cost of the new loan, and your circumstances.
- Taking advantage of an inability to reasonably protect your interests because of any known physical or mental infirmities or illiteracy you may have.
- Compensating, instructing, inducing, coercing, or intimidating an appraiser for the purpose of improperly influencing the appraiser's independent judgment with respect to the value of the house being appraised.
- Failing to provide you with loan disclosures required under state and federal law, or providing you with a loan disclosure that includes a material misrepresentation.
- Failing to disclose to you at the loan closing that you are not required to close the loan merely because you received prior estimates of closing costs or signed an application, and that you should not close a loan that contains different terms and conditions than promised.
- Financing any credit, life, disability, or unemployment insurance premiums, or any debt collection agreement as part of your loan unless the premiums are calculated and paid monthly.
- Charging you a late fee more than once with respect to a single late loan payment.
- Representing a sponsorship, approval, or affiliation that the broker or lender does not have.
- Representing that a loan has uses, benefits, or a price advantage that it does not have, or that the loan is available to you for a reason that does not exist.
- Recommending or encouraging that you default on an existing mortgage or revolving credit loan agreement.
- Attempting to enforce a prepayment penalty against you on a first mortgage when your loan amount is less than \$86,929 (for calendar year 2014), or \$88,410 (for calendar year 2015).

For more information visit www.OhioAttorneyGeneral.gov or call **800-282-0515**.



ENACTED
Appendix
109:4-3-29

ADDENDUM A

**Acknowledgment of Receipt of Home Mortgage Loan
Informational Document**
Ohio Revised Code Section 1345.05(G)

Ohio Law requires that consumers applying for a mortgage loan receive the Home Mortgage Loan Informational Document and this Acknowledgement of Receipt from their loan officer, mortgage broker or non- bank mortgage lender. By signing this form you acknowledge that you have received the Informational Document (check one):

_____ at the time you applied for a mortgage loan if you applied in person; or,

_____ within five business days of your loan application if you did not apply in person (for example if you applied via the internet, facsimile or by telephone).

Date of Receipt

Loan Applicant #1

Date of Receipt

Loan Applicant #2

After signing this form, please keep the “customer copy” of the Acknowledgement of Receipt form and provide the original to the person or company that gave or sent you the Informational Document.

NOTICE TO PURCHASER AND SELLER

HOMEOWNERSHIP CENTER OF GREATER DAYTON AND CITY OF DAYTON DOWN PAYMENT ASSISTANCE PROGRAM STATEMENT OF UNDERSTANDING

**This form must be transmitted from purchaser to seller prior to the loan closing/transfer of title.
A signed copy must be provided to the HomeOwnership Center of Greater Dayton prior to closing.**

Property Address:

1. It is acknowledged that gap financial assistance was requested from Homeownership Center of Greater Dayton. Even though HomeOwnership Center of Greater Dayton is involved, they will not be listed on the property deed, as an owner of record. Furthermore, the purchase of this property was not accomplished with any form of Eminent Domain.

2. The down payment assistance program is available for properties that are either (1) vacant, (2) owner-occupied, or (3) being purchased by residing tenant. It is hereby confirmed that no tenants have been relocated because of this purchase.

3. The property will be inspected by HomeOwnership Center of Greater Dayton for identification of any immediate health and safety problems as well as any additional code violations. A report will be prepared identifying these problems or code violations requiring repair. Funding of the assistance will not be granted until repairs are made and a follow-up inspection report reflects no findings.

By signing this Statement of Understanding, purchaser and seller acknowledge the facts are true.

Purchaser

Seller

Purchaser

Seller

Date

Date

Witness

Witness

Date

Date



HomeOwnership Center

OF GREATER DAYTON

Date: _____

Email: _____

PERSONAL INFORMATION:

Applicant Name: _____
Last First Middle Initial

Social Security: _____
Birth Date Age

Co-Applicant Name: _____
Last First Middle Initial

Social Security: _____
Birth Date Age

Address: _____
Street City State Zip Code

Former Address: _____
Street City State Zip Code

Telephone: _____ Work/Cell: _____ Co-Applicant Phone Number: _____

Marital Status: _____ Number of Dependents: _____ Dependents' Ages: _____

Referred By: _____ Other Agencies Visited: _____

EMPLOYMENT INFORMATION:

Applicant's Employer: _____ Position/Title: _____

Years at job: _____ Years employed in this profession/work: _____

Co-Applicant's Employer: _____ Position/Title: _____

Years at job: _____ Years employed in this profession/work: _____

GROSS MONTHLY INCOME	Source	Amount
Applicant		
Co-applicant		
Other Household Income		

Race:

- American Indian/ Alaskan Native
- Asian
- Black or African American
- Native Hawaiian/Other Pacific Islander
- White
- American Indian/Alaskan Native and White
- Asian and White
- Black/African American and White
- American Indian/Alaskan Native and Black
- I do not wish to furnish this information

Race:

- American Indian/ Alaskan Native
- Asian
- Black or African American
- Native Hawaiian/Other Pacific Islander
- White
- American Indian/Alaskan Native and White
- Asian and White
- Black/African American and White
- American Indian/Alaskan Native and Black
- I do not wish to furnish this information

Ethnicity

- Hispanic
- Non-Hispanic

Veteran?

- Yes
- No

Foreign Born?

- Yes
- No

Ethnicity

- Hispanic
- Non-Hispanic

Veteran?

- Yes
- No

Foreign Born?

- Yes
- No

Years of school completed _____

Years of school completed: _____

Disabled?

- Yes
- No

Disabled?

- Yes
- No



Waiver and Authorization to Release Information

The Client recognizes that in order for the HomeOwnership Center of Greater Dayton (HOCGD) to provide its services, the referral source for the client, as well as other persons, firms, or organizations may request HOCGD to furnish certain information concerning the client’s financial condition.

The client expressly authorizes HOCGD, its project partners, and the referral source to obtain and review information relevant to the client’s file and exchange information concerning the status of the client as deemed necessary. The client also authorizes HOCGD to obtain and review the client’s credit report(s) from TransUnion, Equifax, and/or Experian and to disclose financial information for the purposes of research related to the HomeOwnership Center’s mission.

Project partners include but are not limited to: lenders, down payment assistance providers, realtors, title companies, home inspectors, Miami Valley Fair Housing Center, City of Dayton, City of Kettering, Montgomery County and funders such as the U.S. Dept. of HUD, and NeighborWorks® America. HOCGD agrees that all information in the client’s file will otherwise be kept confidential.

The client understands that if referred to other services of the organization or other agencies as appropriate that may be able to assist with particular concerns that have been identified, there is no obligation to use any of the services offered. The client also understands that HOCGD provides loans in certain circumstances, and offers information and education on numerous products and programs. HOCGD is funded by or has contractual relationships with NeighborWorks America, local banks and credit unions, the City of Dayton, City of Kettering, Montgomery County, the U.S. Dept. of HUD and others. The client further understands that the guidance received from HOCGD in no way represents an obligation to choose any of these loan products or housing programs.

The client agrees to hold HOCGD, their employees, officers and agents harmless from any claim, suit, action or demand in connection with any services rendered by HOCGD to the client. The client understands that any fee paid to HOCGD is not refundable and that HOCGD has no obligation for approval related to the loan application process, or actions to terminate foreclosure proceedings.

The client also authorizes HOCGD to exchange information with:

Client Printed Name

Client Printed Name

Signature



Signature



Last 4 digits of social security number

Last 4 digits of social security number

Date

Date

Address _____
Street City State Zip Code

Lender & Loan Number _____

HOCGD Staff

PRIVACY POLICY AND PRACTICES OF
The HomeOwnership Center of Greater Dayton

The HomeOwnership Center of Greater Dayton is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns that you bring us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the ***Waiver and Authorization to Release Information***. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us, our affiliates, 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 of certain disclosures

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures (other than disclosures permitted by law).
2. If you choose to “opt out,” we will not be able to answer questions from your creditors or other third parties. If at any time, you wish to “opt out” or change your decision with regard to your “opt out,” you may do so by submitting your request in writing to: HomeOwnership Center of Greater Dayton, Privacy Policy, 205 East First Street, Dayton, OH 45402.

Release of your information to third parties

1. So long as you have not opted out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

The Privacy Policy and Practices of the HomeOwnership Center of Greater Dayton were provided to me

on _____
Date Signature

Down Payment Assistance Home Inspection Guidelines

Property Maintenance:

- In addition to the items listed in these guidelines, all structures and premises shall conform to the Property Maintenance Code concerning health and safety issues, as applicable.
- There shall be no tripping or falling hazards. Handrails and guardrails shall be installed, where required, and adequately secured.

Deteriorated Paint:

- All painted surfaces shall be free of peeling, flaking, or otherwise deteriorated paint. Deteriorated paint (on structures built prior to 1978) shall be assumed to contain lead-based paint, unless lead assessment by a licensed lead-based paint risk assessor is conducted and found to be safe. Surfaces known or assumed to contain lead paint shall be stabilized and painted by workers certified by HUD or the EPA for Lead Safety for Renovation, Repair, and Painting, and all work done using lead-safe work practices. A lead Clearance must be obtained after stabilization is complete. The condition causing the deteriorated paint shall be corrected.

Permits:

- All witnessed new installations of components requiring permits (water heater, furnace, electric or plumbing work, etc.) shall have a record of those permits and passing inspections on file with the city. Installed components without record of permits shall have a permit taken out and all inspections completed.

Electric:

- Kitchen countertops, bathroom, unfinished basement, garage, exterior, and any other outlet within six feet of a sink shall be GFCI-protected.
- All outlets shall be properly wired and installed.
- All splices shall be enclosed in approved junction boxes with covers.
- The main electrical panel shall be properly grounded.

Plumbing:

- Constant leaking in water supply lines shall be repaired.
- Leaking drain lines, especially those causing damage to other components (mold, rot, etc.) shall be repaired.
- All faucets and hose bibs shall function properly.
- Water heaters shall have a T&P discharge tube.

HVAC:

- The Heating System shall be capable of supplying heat to all habitable rooms.
- HVAC components (furnace, A/C, ductwork, vents, baseboard heaters, etc.) shall be properly installed.
- Combustion gas venting shall comply with code.

Roofs & Chimneys:

- Roofs shall not leak.
- Areas of missing shingles or other roof covering shall be repaired.
- All flashings and drip edges shall function properly.
- Masonry chimneys shall have sound concrete caps.
- Fireplaces shall have functioning dampers and be free of hazards.

Windows:

- Bedroom windows shall open and function properly.
- Cracked or broken glazing shall be replaced.

Doors:

- Exterior doors shall have functioning locks and hardware.
- Bathrooms and bedrooms shall have doors with functioning hardware.

Bathrooms:

- Bathrooms with a bathtub or shower shall have a working window, or a functioning exhaust fan.

Basements & Crawl Spaces:

- Basements and crawl spaces shall be free of extreme moisture and mold.

Environmental:

- Suspected asbestos shall be free of damage and non-friable. A licensed, certified or otherwise approved worker shall complete repairs or removal of suspected asbestose-contianing items.
- Extreme mold shall be removed and conditions causing the moisture shall be corrected.

Smoke and CO Detectors:

- Smoke detectors shall be installed in each sleeping room, outside the sleeping room areas, and on each habitable story of the house. Smoke detectors shall be, at a minimum, battery operated.
- A carbon monoxide detector shall be installed outside the sleeping room areas. CO detectors shall be, at a minimum, battery operated. Plug-type detectors as prohibited.

Miscellaneous:

- Any witnessed items that present probable health, safety or structurally deficient condition shall be corrected.

Disclaimer:

- The FTHB inspection does not include environmental testing for radon, mold, lead-based paint, asbestos, carbon monoxide, natural gas or any other hazardous material, gas or fume.
- The FTHB inspection does not guarantee any aspect of the safety, structural soundness, environmental health or compliance with applicable codes and regulations concerning the inspected property.
- The FTHB inspection does not guarantee the efficiency or proper function of the HVAC system, water heaters or any other appliance or mechanical system.
- The FTHB inspection is conducted for the **Montgomery County's** purposes only and does not take the place of normal pre-sale inspections the buyer may perform or want performed by a private home inspection service.

Signature of Applicant

Date

Signature of Co-Applicant

Date

Home Inspection Policy & Down Payment Assistance Qualification Notice

Home Inspection Policy:

All properties being considered for down payment assistance shall conform to the Property Maintenance Code concerning health and safety issues as applicable. A property inspection will be done by an approved inspector to determine if any compliance issues exist and to do a follow up to assure that any issues noted in the inspection have been satisfactorily addressed.

The cost of each home inspection will be \$350.00. Assuming the purchasing process proceeds to a loan closing then, the inspection fee shall be deducted out of the down payment assistance funds at the time of closing.

Before any compliance inspection is done on a designated property, it will be necessary for the prospective buyer/s to submit a check payable to the HomeOwnership Center of Greater Dayton in the amount of \$350.00. This check will be retained in the buyer's file and will only be cashed in the event that some issue caused the purchase contract not to become finalized by a loan closing, but on which the inspection fee was due and payable. In the event the closing does occur, the inspection fee will be deducted from the down payment assistance funds and the check initially submitted by the buyer/s will be returned in a timely manner to the buyer/s.

Down Payment Assistance Qualification Notice:

Completing the First-Time Homebuyer Program does not mean that you are automatically approved for down payment assistance. You will still need to meet the requirements for the individual down payment assistance programs. The final decision on your eligibility for down payment assistance will be based upon the information and documents provided by you in your completed application package.

Down Payment Assistance Availability of Funds:

Down Payment Assistance funds are limited. Funds will not be reserved for your purchase until all of the following have been met:

- Completed application with all requested documents
- Preliminary review by HomeOwnership Center staff to determine initial eligibility
- Accepted real estate contract

Once all requirements have been met, HomeOwnership Center staff will issue a Funds Reservation letter. Funds are reserved for the property under contract at the time of the Funds Reservation letter. If the purchase on that property falls through, funding is no longer reserved. If you decide to move forward with a purchase on another property, the process to reserve funds will start over.

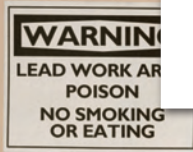
Situations can occur to prevent an application from final approval and closing. Items that may prevent closing include but are not limited to: appraisal delays, issues on title, required repairs after inspection, changes in income or debt, etc.

Signature of Applicant Date

Signature of Co-Applicant Date

08/26/16

THE LEAD-SAFE CERTIFIED GUIDE TO RENOVATE RIGHT



CAUTION CAUTION CAUTION CAUTION CAUTION CAUTION



1-800-424-LEAD (5323)

epa.gov/getleadsafe

EPA-740-K-10-001

Revised September 2011



Important lead hazard information for families, child care providers and schools.



This document may be purchased through the U.S. Government Printing Office online at bookstore.gpo.gov or by phone (toll-free): 1-866-512-1800.

IT'S THE LAW!

Federal law requires contractors that disturb painted surfaces in homes, child care facilities and schools built before 1978 to be certified and follow specific work practices to prevent lead contamination. Always ask to see your contractor's certification.

Federal law requires that individuals receive certain information before renovating more than six square feet of painted surfaces in a room for interior projects or more than twenty square feet of painted surfaces for exterior projects or window replacement or demolition in housing, child care facilities and schools built before 1978.

- Homeowners and tenants: renovators must give you this pamphlet before starting work.
- Child care facilities, including preschools and kindergarten classrooms, and the families of children under six years of age that attend those facilities: renovators must provide a copy of this pamphlet to child care facilities and general renovation information to families whose children attend those facilities.

WHO SHOULD READ THIS PAMPHLET?

This pamphlet is for you if you:

- Reside in a home built before 1978.
- Own or operate a child care facility, including preschools and kindergarten classrooms, built before 1978, or
- Have a child under six years of age who attends a child care facility built before 1978.

You will learn:

- Basic facts about lead and your health.
- How to choose a contractor, if you are a property owner.
- What tenants, and parents/guardians of a child in a child care facility or school should consider.
- How to prepare for the renovation or repair job.
- What to look for during the job and after the job is done.
- Where to get more information about lead.

This pamphlet is not for:

- **Abatement projects.** Abatement is a set of activities aimed specifically at eliminating lead or lead hazards. EPA has regulations for certification and training of abatement professionals. If your goal is to eliminate lead or lead hazards, contact the National Lead Information Center at **1-800-424-LEAD (5323)** for more information.
- **“Do-it-yourself”** projects. If you plan to do renovation work yourself, this document is a good start, but you will need more information to complete the work safely. Call the National Lead Information Center at **1-800-424-LEAD (5323)** and ask for more information on how to work safely in a home with lead-based paint.
- **Contractor education.** Contractors who want information about working safely with lead should contact the National Lead Information Center at **1-800-424-LEAD (5323)** for information about courses and resources on lead-safe work practices.



RENOVATING, REPAIRING, OR PAINTING?



- Is your home, your building, or the child care facility or school your children attend being renovated, repaired, or painted?
- Was your home, your building, or the child care facility or school where your children under six years of age attend built before 1978?

If the answer to these questions is YES, there are a few important things you need to know about lead-based paint.

This pamphlet provides basic facts about lead and information about lead safety when work is being done in your home, your building or the child care facility or school your children attend.

The Facts About Lead

- Lead can affect children's brains and developing nervous systems, causing reduced IQ, learning disabilities, and behavioral problems. Lead is also harmful to adults.
 - Lead in dust is the most common way people are exposed to lead. People can also get lead in their bodies from lead in soil or paint chips. Lead dust is often invisible.
 - Lead-based paint was used in more than 38 million homes until it was banned for residential use in 1978.
 - Projects that disturb painted surfaces can create dust and endanger you and your family. Don't let this happen to you. Follow the practices described in this pamphlet to protect you and your family.
-

LEAD AND YOUR HEALTH

Lead is especially dangerous to children under six years of age.

Lead can affect children's brains and developing nervous systems, causing:

- Reduced IQ and learning disabilities.
- Behavior problems.

Even children who appear healthy can have dangerous levels of lead in their bodies.

Lead is also harmful to adults. In adults, low levels of lead can pose many dangers, including:

- High blood pressure and hypertension.
- Pregnant women exposed to lead can transfer lead to their fetuses. Lead gets into the body when it is swallowed or inhaled.
- People, especially children, can swallow lead dust as they eat, play, and do other normal hand-to-mouth activities.
- People may also breathe in lead dust or fumes if they disturb lead-based paint. People who sand, scrape, burn, brush, blast or otherwise disturb lead-based paint risk unsafe exposure to lead.



What should I do if I am concerned about my family's exposure to lead?

- A blood test is the only way to find out if you or a family member already has lead poisoning. Call your doctor or local health department to arrange for a blood test.
- Call your local health department for advice on reducing and eliminating exposures to lead inside and outside your home, child care facility or school.
- Always use lead-safe work practices when renovation or repair will disturb painted surfaces.

For more information about the health effects of exposure to lead, visit the EPA lead website at epa.gov/lead/pubs/leadinfo or call 1-800-424-LEAD (5323).

There are other things you can do to protect your family every day.

- Regularly clean floors, window sills, and other surfaces.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat a healthy, nutritious diet consistent with the USDA's dietary guidelines, that helps protect children from the effects of lead.
- Wipe off shoes before entering the house.

WHERE DOES THE LEAD COME FROM?

Dust is the main problem.

The most common way to get lead in the body is from dust. Lead dust comes from deteriorating lead-based paint and lead-contaminated soil that gets tracked into your home. This dust may accumulate to unsafe levels. Then, normal hand-to-mouth activities, like playing and eating (especially in young children), move that dust from surfaces like floors and window sills into the body.

Home renovation creates dust.

Common renovation activities like sanding, cutting, and demolition can create hazardous lead dust and chips.

Proper work practices protect you from the dust.

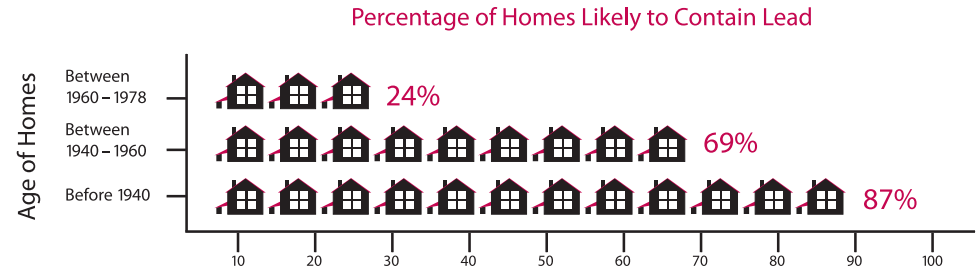
The key to protecting yourself and your family during a renovation, repair or painting job is to use lead-safe work practices such as containing dust inside the work area, using dust-minimizing work methods, and conducting a careful cleanup, as described in this pamphlet.

Other sources of lead.

Remember, lead can also come from outside soil, your water, or household items (such as lead-glazed pottery and lead crystal). Contact the National Lead Information Center at 1-800-424-LEAD (5323) for more information on these sources.



CHECKING YOUR HOME FOR LEAD-BASED PAINT



Older homes, child care facilities, and schools are more likely to contain lead-based paint.

Homes may be single-family homes or apartments. They may be private, government-assisted, or public housing. Schools are preschools and kindergarten classrooms. They may be urban, suburban, or rural.

You have the following options:

You may decide to assume your home, child care facility, or school contains lead.

Especially in older homes and buildings, you may simply want to assume lead-based paint is present and follow the lead-safe work practices described in this brochure during the renovation, repair, or painting job.

You can hire a certified professional to check for lead-based paint.

These professionals are certified risk assessors or inspectors, and can determine if your home has lead or lead hazards.

- A certified inspector or risk assessor can conduct an inspection telling you whether your home, or a portion of your home, has lead-based paint and where it is located. This will tell you the areas in your home where lead-safe work practices are needed.
- A certified risk assessor can conduct a risk assessment telling you if your home currently has any lead hazards from lead in paint, dust, or soil. The risk assessor can also tell you what actions to take to address any hazards.
- For help finding a certified risk assessor or inspector, call the National Lead Information Center at 1-800-424-LEAD (5323).

You may also have a certified renovator test the surfaces or components being disturbed for lead by using a lead test kit or by taking paint chip samples and sending them to an EPA-recognized testing laboratory. Test kits must be EPA-recognized and are available at hardware stores. They include detailed instructions for their use.

FOR PROPERTY OWNERS

You have the ultimate responsibility for the safety of your family, tenants, or children in your care.

This means properly preparing for the renovation and keeping persons out of the work area (see p. 8). It also means ensuring the contractor uses lead-safe work practices.

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes, child care facilities, and schools built before 1978 be certified and follow specific work practices to prevent lead contamination.

Make sure your contractor is certified, and can explain clearly the details of the job and how the contractor will minimize lead hazards during the work.

- You can verify that a contractor is certified by checking EPA's website at epa.gov/getleadsafe or by calling the National Lead Information Center at 1-800-424-LEAD (5323). You can also ask to see a copy of the contractor's firm certification.
- Ask if the contractor is trained to perform lead-safe work practices and to see a copy of their training certificate.
- Ask them what lead-safe methods they will use to set up and perform the job in your home, child care facility or school.
- Ask for references from at least three recent jobs involving homes built before 1978, and speak to each personally.

Always make sure the contract is clear about how the work will be set up, performed, and cleaned.

- Share the results of any previous lead tests with the contractor.
- You should specify in the contract that they follow the work practices described on pages 9 and 10 of this brochure.
- The contract should specify which parts of your home are part of the work area and specify which lead-safe work practices will be used in those areas. Remember, your contractor should confine dust and debris to the work area and should minimize spreading that dust to other areas of the home.
- The contract should also specify that the contractor will clean the work area, verify that it was cleaned adequately, and re-clean it if necessary.

If you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:

- Direct the contractor to comply with regulatory and contract requirements.
- Call your local health or building department, or
- Call EPA's hotline 1-800-424-LEAD (5323).

If your property receives housing assistance from HUD (or a state or local agency that uses HUD funds), you must follow the requirements of HUD's Lead-Safe Housing Rule and the ones described in this pamphlet.

FOR TENANTS AND FAMILIES OF CHILDREN UNDER SIX YEARS OF AGE IN CHILD CARE FACILITIES AND SCHOOLS

You play an important role ensuring the ultimate safety of your family.

This means properly preparing for the renovation and staying out of the work area (see p. 8).

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes built before 1978 and in child care facilities and schools built before 1978, that a child under six years of age visits regularly, to be certified and follow specific work practices to prevent lead contamination.

The law requires anyone hired to renovate, repair, or do painting preparation work on a property built before 1978 to follow the steps described on pages 9 and 10 unless the area where the work will be done contains no lead-based paint.

If you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:

- Contact your landlord.
- Call your local health or building department, or
- Call EPA's hotline 1-800-424-LEAD (5323).

If you are concerned about lead hazards left behind after the job is over, you can check the work yourself (see page 10).



PREPARING FOR A RENOVATION

The work areas should not be accessible to occupants while the work occurs.

The rooms or areas where work is being done may need to be blocked off or sealed with plastic sheeting to contain any dust that is generated. Therefore, the contained area may not be available to you until the work in that room or area is complete, cleaned thoroughly, and the containment has been removed. Because you may not have access to some areas during the renovation, you should plan accordingly.

You may need:

- Alternative bedroom, bathroom, and kitchen arrangements if work is occurring in those areas of your home.
- A safe place for pets because they too can be poisoned by lead and can track lead dust into other areas of the home.
- A separate pathway for the contractor from the work area to the outside in order to bring materials in and out of the home. Ideally, it should not be through the same entrance that your family uses.
- A place to store your furniture. All furniture and belongings may have to be moved from the work area while the work is being done. Items that can't be moved, such as cabinets, should be wrapped in plastic.
- To turn off forced-air heating and air conditioning systems while the work is being done. This prevents dust from spreading through vents from the work area to the rest of your home. Consider how this may affect your living arrangements.

You may even want to move out of your home temporarily while all or part of the work is being done.

Child care facilities and schools may want to consider alternative accommodations for children and access to necessary facilities.



DURING THE WORK

Federal law requires contractors that are hired to perform renovation, repair and painting projects in homes, child care facilities, and schools built before 1978 that disturb painted surfaces to be certified and follow specific work practices to prevent lead contamination.

The work practices the contractor must follow include these three simple procedures, described below:

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

- Cover the floors and any furniture that cannot be moved.
- Seal off doors and heating and cooling system vents.
- For exterior renovations, cover the ground and, in some instances, erect vertical containment or equivalent extra precautions in containing the work area.

These work practices will help prevent dust or debris from getting outside the work area.

2. Avoid renovation methods that generate large amounts of lead-contaminated dust. Some methods generate so much lead-contaminated dust that their use is prohibited.

They are:

- Open flame burning or torching.
- Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment.
- Using a heat gun at temperatures greater than 1100°F.



There is no way to eliminate dust, but some renovation methods make less dust than others. Contractors may choose to use various methods to minimize dust generation, including using water to mist areas before sanding or scraping; scoring paint before separating components; and prying and pulling apart components instead of breaking them.

3. Clean up thoroughly. The work area should be cleaned up daily to keep it as clean as possible. When all the work is done, the area must be cleaned up using special cleaning methods before taking down any plastic that isolates the work area from the rest of the home. The special cleaning methods should include:

- Using a HEPA vacuum to clean up dust and debris on all surfaces, followed by
- Wet wiping and wet mopping with plenty of rinse water.

When the final cleaning is done, look around. There should be no dust, paint chips, or debris in the work area. If you see any dust, paint chips, or debris, the area must be re-cleaned.

FOR PROPERTY OWNERS: AFTER THE WORK IS DONE

When all the work is finished, you will want to know if your home, child care facility, or school where children under six attend has been cleaned up properly.

EPA Requires Cleaning Verification.

In addition to using allowable work practices and working in a lead-safe manner, EPA's RRP rule requires contractors to follow a specific cleaning protocol. The protocol requires the contractor to use disposable cleaning cloths to wipe the floor and other surfaces of the work area and compare these cloths to an EPA-provided cleaning verification card to determine if the work area was adequately cleaned. EPA research has shown that following the use of lead-safe work practices with the cleaning verification protocol will effectively reduce lead-dust hazards.

Lead-Dust Testing.

EPA believes that if you use a certified and trained renovation contractor who follows the LRRP rule by using lead-safe work practices and the cleaning protocol after the job is finished, lead-dust hazards will be effectively reduced. If, however, you are interested in having lead-dust testing done at the completion of your job, outlined below is some helpful information.

What is a lead-dust test?

- Lead-dust tests are wipe samples sent to a laboratory for analysis. You will get a report specifying the levels of lead found after your specific job.

How and when should I ask my contractor about lead-dust testing?

- Contractors are not required by EPA to conduct lead-dust testing. However, if you want testing, EPA recommends testing be conducted by a lead professional. To locate a lead professional who will perform an evaluation near you, visit EPA's website at epa.gov/lead/pubs/locate or contact the National Lead Information Center at **1-800-424-LEAD (5323)**.
- If you decide that you want lead-dust testing, it is a good idea to specify in your contract, before the start of the job, that a lead-dust test is to be done for your job and who will do the testing, as well as whether re-cleaning will be required based on the results of the test.
- You may do the testing yourself. If you choose to do the testing, some EPA-recognized lead laboratories will send you a kit that allows you to collect samples and send them back to the laboratory for analysis. Contact the National Lead Information Center for lists of EPA-recognized testing laboratories.



FOR ADDITIONAL INFORMATION

You may need additional information on how to protect yourself and your children while a job is going on in your home, your building, or child care facility.

The National Lead Information Center at **1-800-424-LEAD (5323)** or epa.gov/lead/nlic can tell you how to contact your state, local, and/or tribal programs or get general information about lead poisoning prevention.

- State and tribal lead poisoning prevention or environmental protection programs can provide information about lead regulations and potential sources of financial aid for reducing lead hazards. If your state or local government has requirements more stringent than those described in this pamphlet, you must follow those requirements.
- Local building code officials can tell you the regulations that apply to the renovation work that you are planning.
- State, county, and local health departments can provide information about local programs, including assistance for lead-poisoned children and advice on ways to get your home checked for lead.



The National Lead Information Center can also provide a variety of resource materials, including the following guides to lead-safe work practices. Many of these materials are also available at epa.gov/lead/pubs/brochure

- Steps to Lead Safe Renovation, Repair and Painting.
- Protect Your Family from Lead in Your Home
- Lead in Your Home: A Parent's Reference Guide



For the hearing impaired, call the Federal Information Relay Service at 1-800-877-8339 to access any of the phone numbers in this brochure.

EPA CONTACTS

EPA Regional Offices

EPA addresses residential lead hazards through several different regulations. EPA requires training and certification for conducting abatement and renovations, education about hazards associated with renovations, disclosure about known lead paint and lead hazards in housing, and sets lead-paint hazard standards.

Your Regional EPA Office can provide further information regarding lead safety and lead protection programs at epa.gov/lead.

Region 1

(Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
Regional Lead Contact
U.S. EPA Region 1
Suite 1100
One Congress Street
Boston, MA 02114-2023
(888) 372-7341

Region 2

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

Region 3

(Delaware, Maryland, Pennsylvania, Virginia, Washington, DC, West Virginia)
Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA
19103-2029
(215) 814-5000

Region 4

(Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303-8960
(404) 562-9900

Region 5

(Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
Regional Lead Contact
U.S. EPA Region 5
77 West Jackson Boulevard
Chicago, IL 60604-3507
(312) 886-6003

Region 6

(Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue,
12th Floor
Dallas, TX 75202-2733
(214) 665-7577

Region 7

(Iowa, Kansas, Missouri, Nebraska)
Regional Lead Contact
U.S. EPA Region 7
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7003

Region 8

(Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop Street
Denver, CO 80202
(303) 312-6312

Region 9

(Arizona, California, Hawaii, Nevada)
Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-8021

Region 10

(Alaska, Idaho, Oregon, Washington)
Regional Lead Contact
U.S. EPA Region 10
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1200

OTHER FEDERAL AGENCIES

CPSC

The Consumer Product Safety Commission (CPSC) protects the public from the unreasonable risk of injury or death from 15,000 types of consumer products under the agency's jurisdiction. CPSC warns the public and private sectors to reduce exposure to lead and increase consumer awareness. Contact CPSC for further information regarding regulations and consumer product safety.

CPSC

4330 East West Highway
Bethesda, MD 20814
Hotline 1-(800) 638-2772
cpsc.gov

CDC Childhood Lead Poisoning Prevention Branch

The Centers for Disease Control and Prevention (CDC) assists state and local childhood lead poisoning prevention programs to provide a scientific basis for policy decisions, and to ensure that health issues are addressed in decisions about housing and the environment. Contact CDC Childhood Lead Poisoning Prevention Program for additional materials and links on the topic of lead.

CDC Childhood Lead Poisoning Prevention Branch

4770 Buford Highway, MS F-40
Atlanta, GA 30341
(770) 488-3300
cdc.gov/nceh/lead

HUD Office of Healthy Homes and Lead Hazard Control

The Department of Housing and Urban Development (HUD) provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint hazards in America's privately-owned low-income housing. In addition, the office enforces the rule on disclosure of known lead paint and lead hazards in housing, and HUD's lead safety regulations in HUD-assisted housing, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home. Contact the HUD Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control research and outreach grant programs.

U.S. Department of Housing and Urban Development

Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
HUD's Lead Regulations Hotline
(202) 402-7698
hud.gov/offices/lead/



SAMPLE PRE-RENOVATION FORM

This sample form may be used by renovation firms to document compliance with the Federal pre-renovation education and renovation, repair, and painting regulations.

Occupant Confirmation

Pamphlet Receipt

- I have received a copy of the lead hazard information pamphlet informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling unit. I received this pamphlet before the work began.

Printed Name of Owner-occupant

Signature of Owner-occupant

Signature Date

Renovator's Self Certification Option (for tenant-occupied dwellings only)

Instructions to Renovator: If the lead hazard information pamphlet was delivered but a tenant signature was not obtainable, you may check the appropriate box below.

- Declined** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below at the date and time indicated and that the occupant declined to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit with the occupant.
- Unavailable for signature** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below and that the occupant was unavailable to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit by sliding it under the door or by (fill in how pamphlet was left).

Printed Name of Person Certifying Delivery

Attempted Delivery Date

Signature of Person Certifying Lead Pamphlet Delivery

Unit Address

Note Regarding Mailing Option — As an alternative to delivery in person, you may mail the lead hazard information pamphlet to the owner and/or tenant. Pamphlet must be mailed at least seven days before renovation. Mailing must be documented by a certificate of mailing from the post office.