



The
HomeOwnership
Center

Down Payment Assistance Application



The
HomeOwnership
Center

937.853.1600
HomeOwnershipDayton.Org

The HomeOwnership Center
is a program of County Corp.

CountyCorp

07/18/19

Montgomery County Down Payment Assistance Guidelines

Summary

The HomeOwnership Center of Greater Dayton offers a down payment assistance program in partnership with Montgomery County. The program provides assistance to qualified buyers purchasing a home in Montgomery County, excluding the cities of Dayton and Kettering.

2019 Eligibility & Underwriting Criteria

Income Limit	Household income must be at or below 80% Area Median Income.
Loan Purpose, Type and Term	Up to 10% of sales price, not to exceed \$8000 to be used towards down payment and closing cost on purchases for First-time Homebuyers. Loan is a 0% deferred payment second mortgage.
Property Status	Property being purchased must be vacant or owner occupied at time of purchase (unless tenant is the buyer). Local housing code inspection is required, and will be conducted by HomeOwnership Center of Greater Dayton. All identified violations must be repaired prior to purchase
Occupancy and Property Type	Single family owner-occupied primary residence, including condos.
Targeted Area	Property must be located in Montgomery County excluding the city limits of Dayton and Kettering.
Purchase Price Limits	Existing homes cannot exceed \$122,000 sales price. New construction homes cannot exceed \$224,000 sales price.
Funds to Close	Minimum contribution from borrowers' own funds must be at least \$500.
Subordinating Requirements	Can only be subordinated to allow homeowners to lower the interest rate of the first mortgage.
Ratios	Ratios must be no more than 31% housing ratio and 42% total debt ratio.
Homebuyer Education	Pre-purchase appointment with Homeownership Advisor and Homebuyer Class required through the HomeOwnership Center of Greater Dayton. Cost:\$25.00 in person or \$99 online.
Repayment	Full amount of assistance is due on sale, transfer of ownership or refinancing of original first mortgage. Full repayment also required if owner vacates the property, does not maintain the property as a primary residence, or property becomes a rental or investment property.

Financing:

First mortgage must be a conventional or FHA fixed rate mortgage with a lender and loan approved by the HomeOwnership Center.

Home Inspection:

*The buyer/s must pay the HomeOwnership Center of Greater Dayton for the Local Housing Code inspection in the amount of \$350.00 before the inspection can be done. For more information, see the "Home Inspection Policy" located in the Down Payment Assistance Application Package.

Additional Restrictions Apply.

Funds are limited and available on a first-come, first-served basis. For more information, contact the HomeOwnership Center at (937) 853-1600.



Document Checklist

Documents Provided by Applicant:

- Completed Application signed by all property owners to be listed on the deed
 - Application Pages 3-6
 - 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 Down Payment Assistance

Borrower Information

Last Name: _____

Social Security Number: _____

Current Address: _____

Home Phone: _____

Marital Status: _____

Number of Persons Living in Household: _____

Previous Address: _____

Are You Disabled? Yes or No: _____

Are You Foreign Born? Yes or No: _____

First Name: _____ MI: _____

Date of Birth: _____

City: _____ Zip: _____

Work or Cell Phone: _____

Are you a U.S. Citizen? Yes or No: _____

Email Address: _____

City: _____ Zip: _____

Are You a Veteran? Yes or No: _____

How Many Years of School Did You Complete? _____

Co-Borrower Information

Last Name: _____

Social Security Number: _____

Current Address: _____

Home Phone: _____

Marital Status: _____

Number of Persons Living in Household: _____

Are You Disabled? Yes or No: _____

Are You Foreign Born? Yes or No: _____

First Name: _____ MI: _____

Date of Birth: _____

City: _____ Zip: _____

Work or Cell Phone: _____

Are You a U.S. Citizen? Yes or No: _____

Email Address: _____

Are You a Veteran? Yes or No: _____

How Many Years of School Did You Complete? _____

Property Information

Property Address: _____

City: _____ Zip: _____

Lender Information

Lending Institution: _____

Loan Officer Name: _____

Phone Number: _____

Fax Number: _____

Who Referred You? _____

Real Estate Agent Information

Realty Company: _____

Agent's Name: _____

Phone Number: _____

Fax Number: _____

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

Employer and Profession/Title	Beginning Date	Whose Job?	# Of Hours Per Week	Gross Income (Before Taxes)
				\$_____ per _____ (Week, every other week, twice a month, monthly)
				\$_____ per _____ (Week, every other week, twice a month, monthly)
				\$_____ per _____ (Week, every other week, twice a month, monthly)
				\$_____ per _____ (Week, every other week, twice a month, monthly)

List all household members beside yourself. Be sure to list EVERYONE who lives with you 50% or more of the time (including children or other dependents), even if they do not receive any income.

Name	Age	Relationship to You	Gross Income from Work (After 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 Compensation				\$ _____ Per _____
Veteran's Benefits				\$ _____ Per _____
Pension				\$ _____ Per _____
Other:				\$ _____ Per _____

Please list all bank and investment accounts

Institution	Account Number	Current Balance

Please list all other household assets.

Asset Description	Current Value
Property:	
Trust:	
Other:	
Other:	

Monthly Debt Payments (Including Alimony and Child Support)

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 I do not wish to furnish this information

Ethnicity: Hispanic or Latino 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	<input type="checkbox"/> American Indian/Alaskan Native and White
<input type="checkbox"/> Asian and White	<input type="checkbox"/> Black or African American and White
<input type="checkbox"/> Black or African American and Asian	<input type="checkbox"/> American Indian or Alaska Native and Black

Sex: Male Female

CO-BORROWER I do not wish to furnish this information

Ethnicity: Hispanic or Latino 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	<input type="checkbox"/> American Indian/Alaskan Native and White
<input type="checkbox"/> Asian and White	<input type="checkbox"/> Black or African American and White
<input type="checkbox"/> Black or African American and Asian	<input type="checkbox"/> American Indian or Alaska Native and Black

Sex: Male Female

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.

This application is for (**Check only one**): The City of Dayton _____ Montgomery County _____

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

Form **4506**

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

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.

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

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.

Story and Photo Release Form

I grant the Montgomery County 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 Montgomery County and HomeOwnership Center of Greater Dayton and will not be returned. I irrevocably authorize the Montgomery County and HomeOwnership Center of Greater Dayton to edit, alter, copy, exhibit, publish, distribute or not use my story for purposes of publicizing the Montgomery County 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 Montgomery County 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.

Signature of Loan Applicant

Date

Signature of Loan Co-Applicant

Date

HOCGD Staff Signature



Consumer Protection Section
Office 800-282-0515
Fax 866-268-2279

30 E. Broad Street, 14th Floor
Columbus, Ohio 43215
www.OhioAttorneyGeneral.gov

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.

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



DAVE YOST
OHIO ATTORNEY GENERAL

Consumer Protection Section
Office 800-282-0515
Fax 866-268-2279

30 E. Broad Street, 14th Floor
Columbus, Ohio 43215
www.OhioAttorneyGeneral.gov

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

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	Date	Seller	Date
_____	_____	_____	_____
Purchaser	Date	Seller	Date
_____	_____	_____	_____
Witness	Date	Witness	Date

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, County Corp, 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

City State Zip

Lender and Loan Number

HOCGD Staff



Privacy Policy and Practices

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, 130 West Second St., Suite 1420, Dayton, OH 45402.

Release of your information to third parties:

- 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.
- 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).
- 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: _____

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, environmentsl 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 Loan Applicant

 Date

 Signature of Loan 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 the **city/county 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.

**Home
Inspection Fee:
\$350.00**

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 County Corp 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:

You will need to complete the **\$25 in-person or \$99 online** First Time Homebuyer Program. 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.

**Cost of in-
person First-
Time Homebuyer
Program:
\$25.00**

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.

Buyer Provided Funds for FHA Loans

FHA requires that the buyer provide 3.5% of the sales price of the home as a down payment. The 3.5% must be from their own funds. Down payment assistance from the Home Ownership Center can't be used for this purpose.

Signature of Applicant

Date

Signature of Co-Applicant

Date

Lead Safety Booklet Acknowledgment

Acknowledgment:

By signing this agreement, you acknowledge that you received a copy of the booklet "Protect Your Family from Lead in Your Home".

Signature of Applicant Date

Signature of Co-Applicant Date



Protect Your Family From Lead in Your Home



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

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
- About health effects of lead
- What you can do to protect your family
- Where to go for more information

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

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

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

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium.
- Remove shoes or wipe soil off shoes before entering your house.

Lead Gets into the Body in Many Ways

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

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

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

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



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

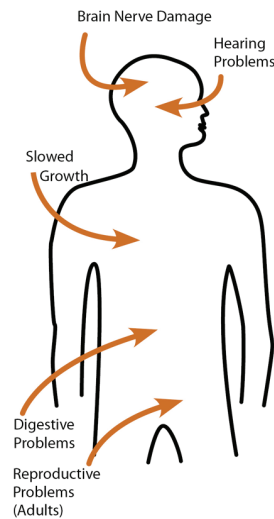
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

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

In children, exposure to lead can cause:

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



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

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

In adults, exposure to lead can cause:

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

Check Your Family for Lead

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

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

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

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

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

Where Lead-Based Paint Is Found

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

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

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

Lead can be found:

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

Learn more about where lead is found at [epa.gov/lead](https://www.epa.gov/lead).

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

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

Identifying Lead-Based Paint and Lead-Based Paint Hazards

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

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

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

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

- 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills

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

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

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

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

Checking Your Home for Lead

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

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
 - Portable x-ray fluorescence (XRF) machine
 - Lab tests of paint samples
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
 - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
 - Sample dust near painted surfaces and sample bare soil in the yard
 - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.



Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

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:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

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

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8399.

What You Can Do Now to Protect Your Family

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

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium. Children with good diets absorb less lead.

Reducing Lead Hazards

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

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.



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

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement professional. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

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

Reducing Lead Hazards, continued

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

- 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit epa.gov/lead, or call 1-800-424-LEAD.

Renovating, Remodeling, or Repairing (RRP) a Home with Lead-Based Paint

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

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



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

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
 - Open-flame burning or torching
 - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment and
 - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

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

Other Sources of Lead

While paint, dust, and soil are the most common sources of lead, other lead sources also exist:

- **Drinking water.** Your home might have plumbing with lead or lead solder. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might contain lead:
 - Use only cold water for drinking and cooking.
 - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

Call your local health department or water supplier to find out about testing your water, or visit epa.gov/lead for EPA's lead in drinking water information.
- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.⁴
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint (16 CFR 1303). In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products (76 FR 44463).

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 **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/lead for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies

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

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

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.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100, OES 05-4
Boston, MA 02109-3912
(888) 372-7341

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

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

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

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

Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (DT-8J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-7836

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

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-2704

Region 7 (Iowa, Kansas, Missouri, Nebraska)

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

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

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

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

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Solid Waste & Toxics Unit (WCM-128)
1200 Sixth Avenue, Suite 900
Seattle, WA 98101
(206) 553-1200

Consumer Product Safety Commission (CPSC)

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

CPSC

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

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

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

HUD

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

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U. S. EPA Washington DC 20460
U. S. CPSC Bethesda MD 20814
U. S. HUD Washington DC 20410

EPA-747-K-12-001
September 2013

IMPORTANT!

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

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).