Re: HomeChoice Downpayment Assistance Budget Counseling

Thank you for choosing Parkview Services for your housing counseling needs. Below you will find a list of documents we require completed, signed and submitted from the borrower and a list of documents we will need from the Loan Officer, prior to being able to schedule a counseling appointment. To get you started, I've enclosed our Pre-Purchase Application, Acknowledgment of Housing Counseling Fee, Parkview Services Disclosure Statement, and Fannie Mae Budget Worksheet.

**From you/ the borrower we will need the following:**
- PV Pre-Purchase Counseling Application (2 Pages)- See attachment
- Parkview Services Disclosure Statement- See attachment
- Acknowledgement of Counseling Fee- See attachment
- Inspection Summary
- For Your Protection : Get a Home Inspection
- Fannie Mae Borrower Budget Worksheet (3 pages) only fill out the "current" column
- 2 Bills; 1 Utility bill, 1 Non-Utility bill e.g. cable, cell phone etc.
- Lead Disclosure & Lead Pamphlet

**From the Lender we will need the following documents:**
- 1003/ Loan Application
- 1st page of Purchase and Sale Agreement
- First 2 pages of most recent Tax return
- Proof of all household income e.g. 551 Benefits, pension, child support, paystubs for 1 month
- Bank Statement (most recent month)
- Escrow Agent's contact information (name, email, phone number)
- Proof of Disability
- Loan Estimate which includes PVS counseling fee of $260 listed in section B

Once I receive your complete package we can schedule a time for you to meet with a counselor. Feel free to call me if you have any questions.

I look forward to working with you.
Sincerely,

Loretta Cael

*Director of Homeownership Director, Parkview Services East*

www.parkviewservices.org
**HOUSING COUNSELING INTAKE FORM**

**I AM INTERESTED IN:**
- [ ] Home Choice Counseling
- [ ] City of Tacoma
- [x] ARCH Counseling
- [ ] Refinance Counseling
- [ ] Pierce County DPA
- [ ] Pre Purchase Counseling
- [x] HOEPA Counseling (Home Ownership and Equity Protection Act)

Referral Resources:

**Lender Name/Phone/Email (if applicable):**

<table>
<thead>
<tr>
<th>CLIENT</th>
<th>CO-CLIENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Name:</td>
<td>Full Name:</td>
</tr>
<tr>
<td>Date of Birth: / / Gender (M/F):</td>
<td>Date of Birth: / / Gender (M/F):</td>
</tr>
<tr>
<td>Mobile or Daytime Number: With Area Code*</td>
<td>Mobile or Daytime Number: With Area Code*</td>
</tr>
<tr>
<td>Email Address:</td>
<td>Email Address:</td>
</tr>
<tr>
<td>SSN:</td>
<td>SSN:</td>
</tr>
<tr>
<td>Marital Status:</td>
<td>Marital Status:</td>
</tr>
</tbody>
</table>
- [ ] Single
- [ ] Married
- [ ] Separated
- [ ] Divorced

<table>
<thead>
<tr>
<th>CLIENT CURRENT ADDRESS</th>
<th>CO-CLIENT CURRENT ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Address:</td>
<td></td>
</tr>
<tr>
<td>City, State ZIP:</td>
<td>County:</td>
</tr>
<tr>
<td>Housing Own Rent $</td>
<td>Date of Move In: / /</td>
</tr>
</tbody>
</table>

**Former address, if less than 2 years at current residence:**

<table>
<thead>
<tr>
<th>CLIENT FORMER ADDRESS</th>
<th>CO-CLIENT FORMER ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Address:</td>
<td></td>
</tr>
<tr>
<td>City, State ZIP:</td>
<td>County:</td>
</tr>
<tr>
<td>Housing Own Rent $</td>
<td>Date of Move In: / /</td>
</tr>
</tbody>
</table>

*Parkview Services makes no final determination concerning your ability to meet the lending requirements of any particular lender.*
## CLIENT DEMOGRAPHICS

### ETHNICITY
- □ Hispanic or Latino *(Check one or more)*
  - □ Mexican
  - □ Puerto Rican
  - □ Cuban
  - □ Other Hispanic or Latino:
    - □ Not Hispanic or Latino
    - □ I do not wish to provide this information

### RACE
- □ Asian
  - □ Asian Indian
  - □ Chinese
  - □ Filipino
  - □ Japanese
  - □ Korean
  - □ Vietnamese
  - □ Other Asian:

- □ Black or African American
  - □ Native Hawaiian
  - □ Guamanian or Chamorro
  - □ Samoan
  - □ Other Pacific Islander:

- □ White
  - □ I do not wish to provide this information

### Preferred Language:

### Are you a Veteran?
- □ No □ Yes

### Education:

### CITIZENSHIP

*Were You Born an America Citizen?*
- □ Yes □ No

*If No, Country of Birth:*

### HOUSEHOLD INCOME

<table>
<thead>
<tr>
<th></th>
<th>CO-CLIENT DEMOGRAPHICS</th>
</tr>
</thead>
<tbody>
<tr>
<td>ETHNICITY</td>
<td></td>
</tr>
<tr>
<td>Hispanic or Latino <em>(Check one or more)</em></td>
<td>Hispanic or Latino <em>(Check one or more)</em></td>
</tr>
<tr>
<td>Mexican</td>
<td>Mexican</td>
</tr>
<tr>
<td>Puerto Rican</td>
<td>Puerto Rican</td>
</tr>
<tr>
<td>Cuban</td>
<td>Cuban</td>
</tr>
<tr>
<td>Other Hispanic or Latino:</td>
<td>Other Hispanic or Latino:</td>
</tr>
<tr>
<td>Not Hispanic or Latino</td>
<td>Not Hispanic or Latino</td>
</tr>
<tr>
<td>I do not wish to provide this information</td>
<td>I do not wish to provide this information</td>
</tr>
<tr>
<td>RACE</td>
<td></td>
</tr>
<tr>
<td>Asian</td>
<td>Asian</td>
</tr>
<tr>
<td>Asian Indian</td>
<td>Asian Indian</td>
</tr>
<tr>
<td>Chinese</td>
<td>Chinese</td>
</tr>
<tr>
<td>Filipino</td>
<td>Filipino</td>
</tr>
<tr>
<td>Japanese</td>
<td>Japanese</td>
</tr>
<tr>
<td>Korean</td>
<td>Korean</td>
</tr>
<tr>
<td>Vietnamese</td>
<td>Vietnamese</td>
</tr>
<tr>
<td>Other Asian:</td>
<td>Other Asian:</td>
</tr>
</tbody>
</table>

- □ Black or African American
  - □ Native Hawaiian
  - □ Guamanian or Chamorro
  - □ Samoan
  - □ Other Pacific Islander:

- □ White
  - □ I do not wish to provide this information

### Preferred Language:

### Are you a Veteran?
- □ No □ Yes

### Education:

### CITIZENSHIP

*Were You Born an America Citizen?*
- □ Yes □ No

*If No, Country of Birth:*

### HOUSEHOLD INCOME

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of People in the household:</td>
<td>Number of People in the household:</td>
</tr>
<tr>
<td>Total Household Income: $</td>
<td>Total Household Income: $</td>
</tr>
</tbody>
</table>
## Income

(Include ALL household income regardless of amount or frequency you receive it.)

<table>
<thead>
<tr>
<th>COUNSELING CLIENT</th>
<th>CO-COUNSELING CLIENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employment</strong></td>
<td></td>
</tr>
<tr>
<td>Hourly Wage: $</td>
<td>Hourly Wage: $</td>
</tr>
<tr>
<td>Hours Per Week:</td>
<td>Hours Per Week:</td>
</tr>
<tr>
<td>Monthly Salary: $</td>
<td>Monthly Salary: $</td>
</tr>
<tr>
<td>Annual Salary: $</td>
<td>Annual Salary: $</td>
</tr>
<tr>
<td>Overtime Wage: $</td>
<td>Overtime Wage: $</td>
</tr>
<tr>
<td>Monthly: $</td>
<td>Monthly: $</td>
</tr>
<tr>
<td>Commissions/Bonus: $ Part-Time Income: $</td>
<td>Commissions/Bonus: $ Part-Time Income: $</td>
</tr>
<tr>
<td>Other Sources</td>
<td>Other Sources</td>
</tr>
<tr>
<td>Social Security Benefits: $</td>
<td>Social Security Benefits: $</td>
</tr>
<tr>
<td>Dividends/Interest: $</td>
<td>Dividends/Interest: $</td>
</tr>
<tr>
<td>Net Rental Income: $</td>
<td>Net Rental Income: $</td>
</tr>
<tr>
<td>Alimony*: $</td>
<td>Alimony*: $</td>
</tr>
<tr>
<td>Child Support*: $</td>
<td>Child Support*: $</td>
</tr>
</tbody>
</table>

**TOTAL MONTHLY INCOME $**

*Attach copy of Final Divorce Decree and/or Child Support Order. Attach other supporting documentation, if applicable.

## Credit & Debt

<table>
<thead>
<tr>
<th>COUNSELING CLIENT</th>
<th>CO-COUNSELING CLIENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CREDITOR</strong></td>
<td></td>
</tr>
<tr>
<td>BALANCE $</td>
<td>BALANCE $</td>
</tr>
<tr>
<td>PER MONTH $</td>
<td>PER MONTH $</td>
</tr>
<tr>
<td>CREDITOR</td>
<td></td>
</tr>
<tr>
<td>BALANCE $</td>
<td>BALANCE $</td>
</tr>
<tr>
<td>PER MONTH $</td>
<td>PER MONTH $</td>
</tr>
<tr>
<td>CREDITOR</td>
<td></td>
</tr>
<tr>
<td>BALANCE $</td>
<td>BALANCE $</td>
</tr>
<tr>
<td>PER MONTH $</td>
<td>PER MONTH $</td>
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<tr>
<td>CREDITOR</td>
<td></td>
</tr>
<tr>
<td>BALANCE $</td>
<td>BALANCE $</td>
</tr>
<tr>
<td>PER MONTH $</td>
<td>PER MONTH $</td>
</tr>
<tr>
<td>CREDITOR</td>
<td></td>
</tr>
<tr>
<td>BALANCE $</td>
<td>BALANCE $</td>
</tr>
<tr>
<td>PER MONTH $</td>
<td>PER MONTH $</td>
</tr>
<tr>
<td>CREDITOR</td>
<td></td>
</tr>
<tr>
<td>BALANCE $</td>
<td>BALANCE $</td>
</tr>
<tr>
<td>PER MONTH $</td>
<td>PER MONTH $</td>
</tr>
</tbody>
</table>
### ALIMONY, CHILD SUPPORT, AND/OR SEPARATE PAYMENTS:

<table>
<thead>
<tr>
<th></th>
<th>COUNSELING CLIENT</th>
<th>CO-COUNSELING CLIENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>TYPE</td>
<td>MONTHLY PAYMENT</td>
<td>TYPE</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

**TOTAL MONTHLY DEBT**

<table>
<thead>
<tr>
<th>TOTAL MONTHLY DEBT</th>
<th>$</th>
</tr>
</thead>
</table>

*Parkview Services makes no final determination concerning your ability to meet the lending requirements of any particular lender.*
I, __________________________ understand that Parkview Services provides Home Choice Counseling during which I will receive recommendations for handling my finances, budgeting for the future and possibly including referrals for services within Parkview Services or with another agency.

I understand that Parkview Services receives funding from the Washington State Housing Finance Commission, indirectly through HUD and Congressional funds through the National Foreclosure Mitigation Counseling program and it is required to share some of my personal information with NeighborWorks America, the Department of Housing and Urban Development, the Washington State Housing Finance Commission, or their agents for the purposes of program monitoring, management, compliance, and evaluation.

I understand that a counselor may answer questions and provide information, but not give legal advice.

I understand that, in addition to Pre-Purchase Homeownership Counseling, Parkview Services also provides the following types of services:

- Foreclosure Intervention Counseling
- Down Payment Assistance
- Mortgage Delinquency and Default Counseling
- Reverse Mortgage Counseling
- Affordable Rental Housing for People with Developmental Disabilities

I understand that Parkview Services is required to fully disclose potential and actual conflicts of interest so that I am in a position to make fully informed decisions.

I understand that Parkview Services or one of its homeownership counselors may have one of the following conflicts through referral or in fact:

- We receive Federal Neighborhood Stabilization Program funds to, redevelop, and sell, bank and government owned properties to provide affordable housing for people with disabilities;
- We receive financial support from mortgage servicers or investors.

I understand that I may be referred to other services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand and have been advised that I am not obligated to use any of the services offered to me.

_________________________________________  ______________________________________  ________
Homeownership Client Printed Name                                    Homeownership Client Signature   Date

The undersigned verifies that the client was fully informed of the information contained herein and understood its nature. The client has given verbal authorization and acknowledgement.

_________________________________________
Loretta Cael

Counselor                                    Date                                    Counselor's Signature
Re: HomeChoice Counseling Fee

Dear Client,

Thank you for choosing Parkview Services to provide your one-on-one counseling session. This session is required by the Washington State Housing Finance Commission in order to qualify you for the Home Choice Downpayment Assistance Program.

This counseling session will include the following:

- Pre-purchase counseling
- Documentation of disability
- Verification of income
- Completion of the Fannie Mae Budget Worksheet

Sincerely,

Housing Counselor

Upon loan closing of qualifying property using the Housing Finance Commission's Home Choice Downpayment Assistance Program, I agree to pay a fee of $260 from second mortgage proceeds.

Client Name:

Client Signature: Date:

Escrow/Settlement Agent, payment should be directed to:

Organization Name: Parkview Services
Attn: Loretta Cael
Organization Address: 17544 Midvale Ave North, Suite LL
City, State, Zip: Shoreline, WA 98133

- Submitted to Lender Date:
- Submitted to Escrow Agent Date:
- Submitted to Housing Finance Commission Date:
INSTRUCTIONS FOR COMPLETING THE BUDGET WORKSHEET

You must complete pages two and three of this worksheet if you are applying for a loan. (Your homebuyer education counselor should be able to tell you whether this applies to you). You will have to submit this worksheet with your loan application and the lender will be required to verify your income and expense figures. Be sure to provide as much information as possible to help the lender understand all your sources of income and support and all your expenses.

Following is a line-by-line description of the budget worksheet.

PAGE ONE: Monthly Income Analysis

| A | Wage/Salary Income (Gross) - Enter the gross amount of any income you earn at a job (before taxes or other deductions). |
| B | Benefit Income (Nontaxable) - Enter all government benefits that you receive, such as Social Security, Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Food Stamps, Veterans Benefits, Aid to Families with Dependent Children (AFDC or ADC), and any state or local supplements to federal benefits. |
| C | Other Funds Designated Specifically for Mortgage - Include any funds that may be used only to make a mortgage or other housing payment. Examples of such funds are the housing portion of room and board payments for a live-in personal assistant made through a state Medicaid Home and Community-Based Services (HCBS) Waiver program, or housing payments designated from a special needs trust. |
| D | Total Monthly Income - Add the first three categories (A + B + C) together. |
| E | Other Sources of Support - List any other sources of cash or noncash support that help with your daily living expenses (such as food, transportation, or home maintenance), and record their dollar amount or value. Examples of items to include are regular monthly financial support from a parent or family member, funds from a government or private source for personal assistance, food club, or food voucher assistance, transportation vouchers, and other sources of support you receive through a housing or support service organization. All items must be verifiable with documentation from the source of support. Although the lender will not count these types of resources as true income for purposes of calculating how much mortgage you qualify for, listing them will help the lender better understand your overall financial situation. |

PAGE TWO: Monthly Expense Analysis

| F | Total Effective Income - Add D + E. This is the total amount of resources you have to meet your personal needs, including your proposed mortgage payment and the housing-related expenses. |
| G | Living Expenses - The best way to develop an accurate monthly expense budget is to keep track of everything you spend for a period of six months to a year. Add any expense categories under "Other" that apply to your situation but are not listed. Remember to account for any expenses that may increase or decrease when you live in your own home. Also be sure that you have included an expense to match each specific resource listed on page one. For example, if you listed $60 under "Transportation" in your monthly expense list. If you’re actual transportation costs are greater that the voucher amount, list the total or actual cost of transportation. |
| H | Monthly Bills (Debt) - List your monthly payments for credit card debt, student loans, car payment or other consumer loans, and any other monthly payments you are making that are not for current living expenses. Your credit history should also reflect that you are making these payments. |
| I | Total Non-Housing Expenses - Calculate your total living expenses, not including housing (G + H). |
| J | Housing Expenses - In the first column labeled (Current), enter the amount you currently pay for rent in the second column labeled (Proposed), enter the expected amount of your mortgage payment. |
Name or Borrower(s) ____________________________________________________________

### MONTHLY INCOME ANALYSIS

<table>
<thead>
<tr>
<th>Description</th>
<th>Current</th>
<th>Proposed</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A</strong> LIST ALL INCOME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>List Wage/Salary (Gross) Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Wages/Salary Income</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>B</strong> LIST BENEFIT INCOME (NONTAXABLE)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SSI, State SSI Supplement</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total BENEFIT INCOME</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>C</strong> List other Funds Designated Specifically for Mortgage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Attach Documentation)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Other Funds</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>D</strong> TOTAL MONTHLY INCOME (A) = (B) + (C)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>E</strong> List Other Sources of Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Dollar Amount or Value of Services)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Home Care Assistant</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Other Sources of Support</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>F</strong> TOTAL EFFECTIVE INCOME (D)+(E)</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>
## MONTHLY EXPENSE ANALYSIS

<table>
<thead>
<tr>
<th></th>
<th>CURRENT</th>
<th>PROPOSED</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>With New Mortgage Payment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>G</strong> List All Living Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household Supplies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities <em>e.g. gas, electric, water, sewer, trash</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Maintenance &amp; Repair</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation <em>e.g. gasoline, public transit</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone/Cell phone service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cable Television</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recreational/Entertainment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance <em>e.g. renters, auto, etc.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxes <em>e.g. Income, FICA, Personal Property Taxes</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other</strong> <em>e.g. personal assistance, child care, pet costs, gifts, donations, religious offerings, etc.</em></td>
<td>List here or itemize on separate sheet and enter total amount</td>
<td></td>
</tr>
<tr>
<td>Total Monthly Living Expenses</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

| **H** List Monthly Bills/Debts *e.g. Auto Loan, Credit Cards* |         |          |
| Total Monthly Bills                                           | $     | $        |

| **I** TOTAL NON-HOUSING EXPENSES: ADD (G) + (H) | $     | $        |

| **J** Housing Expenses                                      |         |          |
| **CURRENT COLUMN**                                         |         |          |
| **PROPOSED COLUMN**                                        |         |          |
| Enter current Rent;                                        | $     | $        |
| Enter proposed mortgage                                    |         |          |

| **K** TOTAL MONTHLY EXPENSES: ADD (I) + (J)                  | $     | $        |
For Your Protection: 
Get a Home Inspection

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

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems;
- Identify items that need to be repaired and;
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

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

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

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

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

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

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

Selecting a Trained Professional Home Inspector

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

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

(Signed) Homebuyer ___________________________ / __ / ______ (Signed) Homebuyer ___________________________ / __ / ______

Date ___________________________ / __ / ______ Date ___________________________ / __ / ______
I, the undersigned do hereby acknowledge that I have received the pamphlet (EPA747-K-12-001) entitled, “Protect Your Family from Lead in Your Home”. I understand that if I purchase a home built prior to 1978, it may have paint that contains lead.

____________________________________  ____________
Signature  Date

____________________________________  ____________
Signature  Date
Protect Your Family From Lead in Your Home

January 2020
Are You Planning to Buy or Rent a Home Built Before 1978?

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

Read this entire brochure to learn:

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

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

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

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

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

If you think your home has lead-based paint:

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

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

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

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

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

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

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

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

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

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

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

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

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

• Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).

• Swallow lead dust that has settled on food, food preparation surfaces, and other places.

• Eat paint chips or soil that contains lead.

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

• At this age, children’s brains and nervous systems are more sensitive to the damaging effects of lead.

• Children’s growing bodies absorb more lead.

• Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.

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

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

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

In children, exposure to lead can cause:

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

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

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

In adults, exposure to lead can cause:

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

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

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

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

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

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

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

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

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

Lead can be found:

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

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

¹ “Lead-based paint” is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm²), or more than 0.5% by weight.

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

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

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

**Lead-based paint is usually not a hazard if it is in good 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:

- 10 micrograms per square foot ($\mu g/ft^2$) and higher for floors, including carpeted floors
- 100 $\mu g/ft^2$ 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.
In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Lead in Drinking Water

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

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

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

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

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

Important Steps You Can Take to Reduce Lead in Drinking Water

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The National Lead Information Center
Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/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/safewater 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 cspc.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.
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) 906-6809

**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 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 353-3808

**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.
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 (20-C04)
Air and Toxics Enforcement Section
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200
Consumer Product Safety Commission (CPSC)

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

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

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

HUD’s mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact to Office of Lead Hazard Control and Healthy Homes 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/lead

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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).