



P.O. Box 16356  
729 Lemay Ferry Rd  
St. Louis, MO 63125

Phone: 314-631-9905  
Fax: 314-631-4921  
info@thehousingpartnershipstl.org

**FOR OFFICE USE ONLY**

Rec'd date \_\_\_\_\_

Client # \_\_\_\_\_

Updated 04/02/21

## **Intake Form**

Do you have a signed Sales Contract? **YES NO** If so, Close Date \_\_\_\_\_

The property is a **(circle one)**: Foreclosure, Short-Sale, HUD Home, For Sale By Owner, Not Applicable

Which of the following will you be purchasing in? Circle whichever applies:

City of St. Louis

Jefferson County

St. Charles County

St. Louis County

City of St. Charles

City of Florissant

Other : \_\_\_\_\_

City of O'Fallon

How did you hear about us? \_\_\_\_\_

**Applicant Name:** \_\_\_\_\_  
LAST NAME FIRST MI

**Co-Applicant Name:** \_\_\_\_\_  
LAST NAME FIRST MI

Are you working with a Lender? **YES NO**  
(circle)

Company Name: \_\_\_\_\_

Loan officer: \_\_\_\_\_

Email: \_\_\_\_\_

Phone #: \_\_\_\_\_

Are you working with a Realtor? **YES NO**  
(circle)

Agency Name: \_\_\_\_\_

Agent: \_\_\_\_\_

Email: \_\_\_\_\_

Phone #: \_\_\_\_\_

## **APPLICANT INFORMATION**

LAST NAME FIRST MI

Current Street Address

City State Zip Code

Social Security Number: \_\_\_\_/\_\_\_\_/\_\_\_\_ Birth date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Home Number: (\_\_\_\_) \_\_\_\_-\_\_\_\_ Email: \_\_\_\_\_

Cellular: (\_\_\_\_) \_\_\_\_-\_\_\_\_ Gender: \_\_\_\_\_

Work: (\_\_\_\_) \_\_\_\_-\_\_\_\_

**Race (circle any that apply):**

American Indian/Alaskan Native

American Indian/Alaskan Native & Black/African American

American Indian/Alaskan Native & White

Asian

Asian & White

Black/African American

Black/African American & White

Native Hawaiian/Other Pacific Islander

White

Other

**Ethnicity (circle one):** Hispanic or Latino Not Hispanic or Latino

**Education level (circle one):**

Elementary School

Junior College / Associates Degree

Tech / Vocational School

Junior High School

Bachelor Degree

Other

High School / GED

Graduate Degree

None

**Marital Status (circle one):** Single Married (date: \_\_\_\_/\_\_\_\_/\_\_\_\_) Legally Separated\*

**\*Do you have a legal separation agreement? YES NO**

## **EMPLOYMENT**

**Primary Employer** \_\_\_\_\_

Street Address: \_\_\_\_\_ City: \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone Number \_\_\_\_\_

Hire Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Title/Position: \_\_\_\_\_

Yearly Gross Income (before taxes) \$ \_\_\_\_\_ Full-Time or Part-Time (Circle one)

Pay Frequency: \_\_\_\_ Weekly \_\_\_\_ Every two weeks \_\_\_\_ Twice a month \_\_\_\_ Monthly

**\*\*\* Include additional places of Employment on page 7 \*\*\***

**CO-APPLICANT / SIGNIFICANT OTHER / SPOUSE INFORMATION**  
(Will also be living in the home. Required even if this person isn't on the mortgage.)

LAST FIRST MI

Current Street Address

City State Zip Code

Social Security Number: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Birth date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Home Number: (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Email: \_\_\_\_\_

Cellular: (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Gender: \_\_\_\_\_

Work: (\_\_\_\_) \_\_\_\_ - \_\_\_\_

**Race (circle any that apply):**

American Indian/Alaskan Native

American Indian/Alaskan Native & Black/African American

American Indian/Alaskan Native & White

Asian

Asian & White

Black/African American

Black/African American & White

Native Hawaiian/Other Pacific Islander

White

Other

**Ethnicity (circle one):**

Hispanic or Latino

Not Hispanic or Latino

**Education level (circle one):**

Elementary School

Junior High School

High School / GED

Junior College / Associates Degree

Bachelor Degree

Graduate Degree

Tech / Vocational School

Other

None

**Marital Status (circle one):** Single Married (date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ ) Legally Separated\*

**\*Do you have a legal separation agreement? YES NO**

**EMPLOYMENT**

**Primary Employer** \_\_\_\_\_

Street Address: \_\_\_\_\_ City: \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone Number \_\_\_\_\_

Hire Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Title/Position: \_\_\_\_\_

Yearly Gross Income (before taxes) \$ \_\_\_\_\_ Full-Time or Part-Time (Circle one)

Pay Frequency: \_\_\_\_ Weekly \_\_\_\_ Every two weeks \_\_\_\_ Twice a month \_\_\_\_ Monthly

**\*\*\* Include additional places of Employment on page 7 \*\*\***

## HOUSEHOLD INFORMATION

Total Family/Household Size (include yourself in this number) \_\_\_\_\_

Total yearly income for all household members (before taxes): \$ \_\_\_\_\_

Current housing arrangement (circle one): Pays Rent..... How much? \_\_\_\_\_  
Does Not Pay Rent  
Currently Owns a Home

Will another adult be on the mortgage loan who will not be living in the home? YES NO

Will another adult be on the title only who will not be living in the home? YES NO

---

Who will live in the new house (write down everyone who will be in the home, including yourself):

Name	Relationship	Age	\$ _____ per month/year Wages / Child Support / SSI / SSDI / Pension
Name	Relationship	Age	\$ _____ per month/year Wages / Child Support / SSI / SSDI / Pension
Name	Relationship	Age	\$ _____ per month/year Wages / Child Support / SSI / SSDI / Pension
Name	Relationship	Age	\$ _____ per month/year Wages / Child Support / SSI / SSDI / Pension
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Name	Relationship	Age	\$ _____ per month/year Wages / Child Support / SSI / SSDI / Pension
Name	Relationship	Age	\$ _____ per month/year Wages / Child Support / SSI / SSDI / Pension

---

## GROSS MONTHLY INCOME (Before Taxes)

<u>Type of Income</u>	<u>APPLICANT</u> Monthly Amount	<u>CO-APPLICANT</u> Monthly Amount
Total All Jobs	_____	_____
Self-employment	_____	_____
Alimony/Child Support	_____	_____
Social Security	_____	_____
Disability	_____	_____
Retirement/Pension	_____	_____
Dependent SSI	_____	_____
Unemployment	_____	_____
Other	_____	_____

\*You will need to provide proof of all sources of income.\*

## **SAVINGS / INVESTMENTS**

Please list the approximate value of **all accounts you may have** (multiple checking accounts, savings accounts, etc).

	<b><u>APPLICANT</u></b>	<b><u>CO-APPLICANT</u></b>
Checking accounts	_____	_____
Savings accounts	_____	_____
Cash	_____	_____
Other (stocks, retirement, etc.)	_____	_____

Are you expecting to receive additional funds?  
(i.e. tax refunds, settlements, gift funds, property sales, inheritance, etc) YES NO

If yes, what is the amount of these funds? \$ \_\_\_\_\_

What is the source of these funds? \_\_\_\_\_

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## **ADDITIONAL INFORMATION**

### **APPLICANT**

### **CO-APPLICANT**

(Circle Answer)

(Circle Answer)

Are you currently in Chapter 13 Bankruptcy?

YES NO

YES NO

If yes, when did it begin? \_\_\_\_\_

When will it be discharged? \_\_\_\_\_

How much is the payment? \_\_\_\_\_

Have you had a Chapter 13 Bankruptcy?

YES NO

YES NO

If yes, when was it discharged? \_\_\_\_\_

Have you had a Chapter 7 Bankruptcy?

YES NO

YES NO

If yes, when was it discharged? \_\_\_\_\_

Have you owned a home in the last 3 years?

YES NO

YES NO

Are you currently using a Section 8 Housing  
Choice Voucher?

YES NO

YES NO

Are you a veteran?

YES NO

YES NO

Are you disabled?

YES NO

YES NO

Were you born in the United States of America?

YES NO

YES NO

If no, are you a permanent resident or DACA recipient?

YES NO

YES NO

**ADDITIONAL INFORMATION (continued)**

Have you had any changes to your income within the past 3 months (raise, temporary increase or decrease in hours, switching to full time or part time, etc)? **YES NO**

If yes, please describe: \_\_\_\_\_

Have you had any changes to your income within the past year due to the COVID-19 pandemic (increase or decrease in hours, furloughed, etc)? **YES NO**

If yes, please describe: \_\_\_\_\_

Do you expect to have any changes to your income in the near future (additional job, switching to full time or part time, etc)? **YES NO**

If yes, please describe: \_\_\_\_\_

What is your timeline for your home purchase?

\_\_\_\_\_

If you are renting, when does your current lease end? (If month-to-month, please say so.)

\_\_\_\_\_

Is there anything we should know that is NOT mentioned in this intake packet (current or future living situation, household income, household members, etc)?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

***Applicant / Co-Applicant (circle one) continued – Additional Employer***

***Additional Employer*** \_\_\_\_\_

Street Address: \_\_\_\_\_ City: \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone Number \_\_\_\_\_

Hire Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Title/Position: \_\_\_\_\_

Yearly Gross Income (before taxes) \$ \_\_\_\_\_ Full-Time or Part-Time (Circle one)

Pay Frequency: \_\_\_\_ Weekly \_\_\_\_ Every two weeks \_\_\_\_ Twice a month \_\_\_\_ Monthly

---

***Applicant / Co-Applicant (circle one) continued – Additional Employer***

***Additional Employer*** \_\_\_\_\_

Street Address: \_\_\_\_\_ City: \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone Number \_\_\_\_\_

Hire Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Title/Position: \_\_\_\_\_

Yearly Gross Income (before taxes) \$ \_\_\_\_\_ Full-Time or Part-Time (Circle one)

Pay Frequency: \_\_\_\_ Weekly \_\_\_\_ Every two weeks \_\_\_\_ Twice a month \_\_\_\_ Monthly

---

***Applicant / Co-Applicant (circle one) continued – Additional Employer***

***Additional Employer*** \_\_\_\_\_

Street Address: \_\_\_\_\_ City: \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone Number \_\_\_\_\_

Hire Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Title/Position: \_\_\_\_\_

Yearly Gross Income (before taxes) \$ \_\_\_\_\_ Full-Time or Part-Time (Circle one)

Pay Frequency: \_\_\_\_ Weekly \_\_\_\_ Every two weeks \_\_\_\_ Twice a month \_\_\_\_ Monthly

## **INTAKE FORM VERIFICATION**

By signing below, I acknowledge the following terms:

- I understand that this form will be used in conjunction with other documents and information in order to determine my eligibility for down payment/closing cost assistance.
- I agree that this form has been filled out truthfully and accurately to the best of my knowledge and ability. If anything on this form should change, I agree to contact The Housing Partnership, Inc. (THP) as soon as possible to correct the information.
- I acknowledge that if pertinent details change on this form and I do not notify THP in a timely manner, it may risk my eligibility for down payment/closing cost assistance.

\_\_\_\_\_  
**Applicant Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Co-Applicant Signature**

\_\_\_\_\_  
**Date**

## **CREDIT AUTHORIZATION**

By signing below, I acknowledge the following terms:

- I authorize The Housing Partnership, Inc. (THP) to obtain my credit report(s) from my lender and review said credit report(s) for housing counseling, in connection with my pursuit of a loan to purchase real property.
- If THP is unable to obtain said credit report(s), I authorize them to pull my credit report(s).
- I understand that if THP needs to pull my credit report(s), there will be a fee depending on my method of payment. I agree to pay this fee per direction by THP by one of the following methods:
  - **Money order or cashier's check:** \$19.40 for individual applicants or \$38.80 for two applicants
  - **Venmo:** \$19.87 for individual applicants or \$39.64 for two applicants
- I understand that this credit pull from THP would be a soft inquiry and would not impact my scores or report(s).

\_\_\_\_\_  
**Applicant Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Co-Applicant Signature**

\_\_\_\_\_  
**Date**





Initial  
each  
section:

## Down Payment Assistance Program Guideline Acknowledgement

\_\_\_/\_\_\_

I understand that the purpose of The Housing Partnership, Inc. (THP) Homebuyer Services is to provide counseling and education regarding qualification for a home mortgage loan, the home purchase process, and homebuyers' capability to remain in the home after the purchase. THP's Homebuyer Services oversees the down payment/closing cost assistance (DPA) program.

\_\_\_/\_\_\_

I understand that by applying for DPA through THP, I must follow the guidelines of the program. I **understand that not only do I have to qualify, but the property I am attempting to purchase must also qualify.** I understand that only THP can approve me for this program; my primary lender cannot.

\_\_\_/\_\_\_

I understand that THP is not an agent for any lender and does not have the authority to approve or deny any primary mortgage loan application. I understand that if I am eligible for a primary mortgage loan by a lender, it is not a guarantee that I am eligible for DPA, or vice versa. I understand that even if THP believes that I do not qualify for a home loan, I can submit an application to any lender at any time.

### Applicant Requirements

\_\_\_/\_\_\_

- Remain within income & ratio limits & have vested at least \$1,000 of own funds into transaction
- Send THP all requested documents and information such as the intake packet and income documentation
- Complete online homebuyer education course
- Complete one-on-one counseling session with THP staff
- Fulfill other requirements as determined by program guidelines or THP

### Property Requirements

\_\_\_/\_\_\_

- Building inspection to be done by an ASHI-certified inspector or InterNACHI-certified inspector for the jurisdictions of: St. Louis, Jefferson, & St. Charles Counties
- Building inspection to be done by an ASHI-certified inspector for the jurisdiction of: St. Louis City
- Complete a visual lead paint inspection (specific details depend on location; must pass)
- Obtain an occupancy permit (may also be required for local jurisdiction; must pass)
- The appraisal must meet or exceed the value of the sales contract unless it is new construction that has been funded by HUD/CDBG, where the appraisal must match the sales price.
- Fulfill other requirements as determined by program guidelines or THP

\_\_\_/\_\_\_

I understand that the following items are not required by the program but are highly recommended by THP:

- Sewer Lateral inspection on the property I am purchasing.
- Survey of the property (spot/stake)
- A final walk through of the property I am purchasing done within 48 hours prior to closing.

\_\_\_\_\_  
**Applicant Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Co-Applicant Signature**

\_\_\_\_\_  
**Date**

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Phone: 314-631-9905  
Fax: 314-631-4921  
info@thehousingpartnershipstl.org



Initial  
each  
section:

## **Accountability Agreement**

The Housing Partnership, Inc. (THP) is a THP facilitates the down payment assistance (DPA) programs for the City of St. Louis, St. Louis County, Jefferson County, and St. Charles County. I **understand that each program has their own requirements and that THP does not guarantee me DPA funds.** Program requirements may change at any time, and THP will notify me if those changes affect my eligibility.

**I understand that receiving DPA funds is based on certain criteria:**

1. Availability – first come, first served
2. Applicant requirements – income limit, ratio limit, and affordability
3. Property requirements – completion and passing of necessary inspections and occupancy permit by jurisdiction
4. Fulfilling other guidelines of the program as determined by THP

**In order to contribute to the success of the program, I agree to:**

1. provide copies of all documents in the form and timeframe requested
2. make appointments for one-on-one counseling as recommended and in a timely manner
3. complete the individual action plans as agreed upon (and modified as deemed appropriate) to the best of my ability
4. participate in workshops and online training as advised

**I understand that the \$115.00 that I pay THP** is for classes, materials, education, online training, and counseling. I understand that it is **non-refundable**.

**I understand it is my responsibility to adhere to program guidelines.** If I do not fulfill the requirements of the program in a proper or timely manner, THP reserves the right to cancel my file in consideration for this program. I understand that if it is found that I do not qualify for the program or the property does not qualify for the program, then THP cannot provide me with down payment/closing cost assistance. THP may refer me to other possible programs/resources available for assistance.

I acknowledge that THP is a resource for me not only through the homebuying process, but also after I purchase my home. If I receive a loan from a lender and make a late payment, THP may contact me for post-purchase counseling.

\_\_\_\_\_  
**Applicant Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Co-Applicant Signature**

\_\_\_\_\_  
**Date**



### **Conflict of Interest Disclosure**

The Housing Partnership, Inc. (THP) is a nonprofit organization that provides home repair services, homebuyer and renter education and counseling, and affordable housing development including both for-rent and for-sale properties. These services are provided to low-income and moderate-income households. As a provider of multiple services, there is a possibility of conflict of interest for potential clients, particularly those seeking education and counseling services.

Since you are or will be receiving education and counseling designed for homebuyers, homeowners, or renters, THP staff want to be clear that you understand that you:

1. Are under no obligation to obtain a loan or grant for home repair, down payment/closing cost assistance, or home purchase from THP or any individual or company they may refer you to;
2. Are under no obligation to rent an apartment or house or to purchase a home from THP or any individual or company they may refer you to; and
3. Are under no obligation to utilize the services of any person or company they may refer you to for real estate, inspections, construction, home repairs, loans, and other services or forms of assistance.

\_\_\_\_\_  
**Applicant Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Co-Applicant Signature**

\_\_\_\_\_  
**Date**



## **Privacy Policy and Practices**

We at The Housing Partnership, Inc. value your trust and are committed to the responsible management, use, and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information.

### **Information We Collect**

We collect personal information to support our housing counseling program and to aid you in qualifying for special funding such as home repair services, down payment/closing cost assistance, refinancing your mortgage, or shopping for and obtaining a home mortgage from a conventional lender. We may collect personal information about you from the following sources:

- Applications or other forms that we receive from you;
- Correspondence about your transactions with us, our affiliates, or others;
- Credit reports from a consumer reporting agency; and
- Personal and employment references.

### **Information We Disclose**

We may disclose the following kinds of personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts, and income;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, and parties to your transactions; and
- Information we receive from a consumer reporting agency, such as your credit reports, credit history, and creditworthiness.

### **To Whom Do We Disclose**

We may disclose personal information about you to third parties as permitted by law. These third parties may include government and nonprofit organizations involved in community development, where your personal information would only be shared for program review, auditing, research, and oversight purposes. These third parties may also include financial service providers or other entities that may be assisting you with obtaining a home mortgage.

By signing below, you acknowledge and accept the collection and disclosure of personal information as described in this form.

**Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Applicant Printed Name:** \_\_\_\_\_

**Co-Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Applicant Printed Name:** \_\_\_\_\_



### Third Party Authorization

I authorize The Housing Partnership, Inc. to:

- Request and/or release any documentation that I have provided to any third party that is directly involved in this transaction and is necessary to comply with the down payment assistance program(s).

**Applicant Signature:** \_\_\_\_\_

**Applicant Printed Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Co-Applicant Signature:** \_\_\_\_\_

**Co-Applicant Printed Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_



## CAUTION—Your Action is Required Soon

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



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

# For Your Protection: Get a Home Inspection

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

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

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

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

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

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

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

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

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at [www.HUD.gov](http://www.HUD.gov); Energy Efficiency -- see the DOE EnergyStar Program at [www.energystar.gov](http://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](http://www.ashi.org) or by telephone at: 1-800-743-2744.

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

(Signed) Homebuyer

Date

(Signed) Homebuyer

Date

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

HUD-92564-CN (expiration)





# FACT SHEET

## EPA and HUD Move to Protect Children from Lead-Based Paint Poisoning; Disclosure of Lead-Based Paint Hazards in Housing

### SUMMARY

The Environmental Protection Agency (EPA) and the Department of Housing and Urban Development (HUD) are announcing efforts to ensure that the public receives the information necessary to prevent lead poisoning in homes that may contain lead-based paint hazards. Beginning this fall, most home buyers and renters will receive known information on lead-based paint and lead-based paint hazards during sales and rentals of housing built before 1978. Buyers and renters will receive specific information on lead-based paint in the housing as well as a Federal pamphlet with practical, low-cost tips on identifying and controlling lead-based paint hazards. Sellers, landlords, and their agents will be responsible for providing this information to the buyer or renter before sale or lease.

### LEAD-BASED PAINT IN HOUSING

Approximately three-quarters of the nation's housing stock built before 1978 (approximately 64 million dwellings) contains some lead-based paint. When properly maintained and managed, this paint poses little risk. However, 1.7 million children have blood-lead levels above safe limits, mostly due to exposure to lead-based paint hazards.

### EFFECTS OF LEAD POISONING

Lead poisoning can cause permanent damage to the brain and many other organs and causes reduced intelligence and behavioral problems. Lead can also cause abnormal fetal development in pregnant women.

### BACKGROUND

To protect families from exposure to lead from paint, dust, and soil, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also

known as Title X. Section 1018 of this law directed HUD and EPA to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978.

### WHAT IS REQUIRED

Before ratification of a contract for housing sale or lease:

- Sellers and landlords must disclose known lead-based paint and lead-based paint hazards and provide available reports to buyers or renters.
- Sellers and landlords must give buyers and renters the pamphlet, developed by EPA, HUD, and the Consumer Product Safety Commission (CPSC), titled *Protect Your Family from Lead in Your Home*.
- Home buyers will get a 10-day period to conduct a lead-based paint inspection or risk assessment at their own expense. The rule gives the two parties flexibility to negotiate key terms of the evaluation.
- Sales contracts and leasing agreements must include certain notification and disclosure language.
- Sellers, lessors, and real estate agents share responsibility for ensuring compliance.



## WHAT IS NOT REQUIRED

- This rule does not require any testing or removal of lead-based paint by sellers or landlords.
- This rule does not invalidate leasing and sales contracts.

## TYPE OF HOUSING COVERED

Most private housing, public housing, Federally owned housing, and housing receiving Federal assistance are affected by this rule.

## TYPE OF HOUSING NOT COVERED

- Housing built after 1977 (Congress chose not to cover post-1977 housing because the CPSC banned the use of lead-based paint for residential use in 1978).
- Zero-bedroom units, such as efficiencies, lofts, and dormitories.
- Leases for less than 100 days, such as vacation houses or short-term rentals.
- Housing for the elderly (unless children live there).
- Housing for the handicapped (unless children live there).

- Rental housing that has been inspected by a certified inspector and found to be free of lead-based paint.
- Foreclosure sales.

## EFFECTIVE DATES

- For owners of more than 4 dwelling units, the effective date is September 6, 1996.
- For owners of 4 or fewer dwelling units, the effective date is December 6, 1996.

## THOSE AFFECTED

The rule will help inform about 9 million renters and 3 million home buyers each year. The estimated cost associated with learning about the requirements, obtaining the pamphlet and other materials, and conducting disclosure activities is about \$6 per transaction.

## EFFECT ON STATES AND LOCAL GOVERNMENTS

This rule should not impose additional burdens on states since it is a Federally administered and enforced requirement. Some state laws and regulations require the disclosure of lead hazards in housing. The Federal regulations will act as a complement to existing state requirements.

## FOR MORE INFORMATION

- For a copy of *Protect Your Family from Lead in Your Home* (in English or Spanish), the sample disclosure forms, or the rule, call the National Lead Information Clearinghouse (NLIC) at (800) 424-LEAD, or TDD (800) 526-5456 for the hearing impaired. You may also send your request by fax to (202) 659-1192 or by Internet E-mail to [ehc@cais.com](mailto:ehc@cais.com). Visit the NLIC on the Internet at <http://www.nsc.org/nsc/ehc/ehc.html>.
- Bulk copies of the pamphlet are available from the Government Printing Office (GPO) at (202) 512-1800. Refer to the complete title or GPO stock number 055-000-00507-9. The price is \$26.00 for a pack of 50 copies. Alternatively, persons may reproduce the pamphlet, for use or distribution, if the text and graphics are reproduced in full. Camera-ready copies of the pamphlet are available from the National Lead Information Clearinghouse.
- For specific questions about lead-based paint and lead-based paint hazards, call the National Lead Information Clearinghouse at (800) 424-LEAD, or TDD (800) 526-5456 for the hearing impaired.
- The EPA pamphlet and rule are available electronically and may be accessed through the Internet.

### Electronic Access:

Gopher: [gopher.epa.gov:70/11/Offices/PestPreventToxic/Toxic/lead\\_pm](http://gopher.epa.gov:70/11/Offices/PestPreventToxic/Toxic/lead_pm)

WWW: <http://www.epa.gov/opptintr/lead/index.html>  
<http://www.hud.gov>

Dial up: (919) 558-0335

FTP: [ftp.epa.gov](http://ftp.epa.gov) (To login, type "anonymous." Your password is your Internet E-mail address.)



# Ten Important Questions to Ask Your Home Inspector

## 1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

## 2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

## 3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

## 4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

## 5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

## 6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

## 7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

## 8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

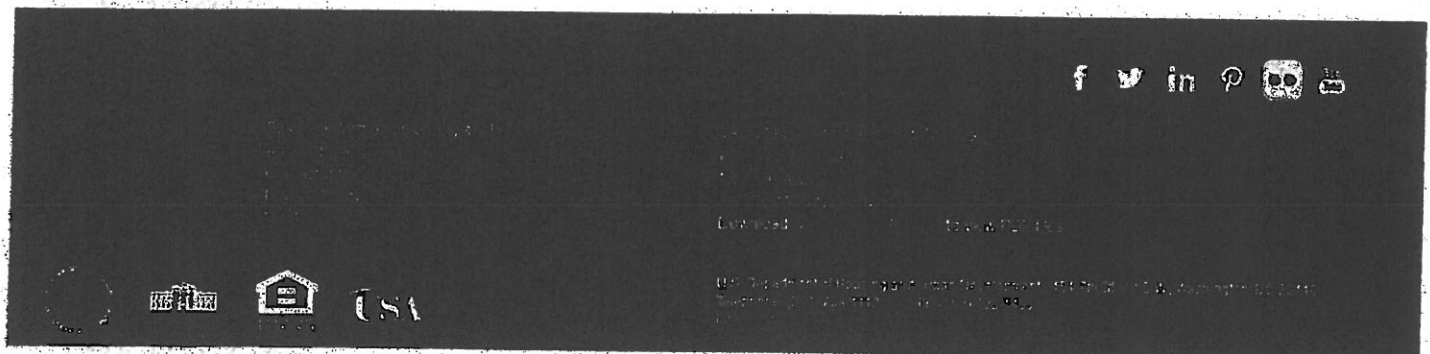
**9. Do you maintain membership in a professional home inspector association?**

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

**10. Do you participate in continuing education programs to keep your expertise up to date?**

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

Return to inspectors home



Signature

Date

Signature

Date

## Documents to Send to The Housing Partnership, Inc.

**\*\*No photos or screen shots are allowed\*\***  
**\*\*If you have any questions on what to send, please ask!\*\***

### Income Documentation

Must provide documentation for **any and all that apply** for all adults 18+ who will be living in the home. Includes **all sources** of income, such as multiple jobs or income an adult might receive on behalf of a dependent.

- Pay stubs – Most recent, consecutive **3 months** from all jobs held
  - Must have institution name/logo, your name, and year-to-date figures
- Most recent award letter for: Social Security, Social Security Disability, Retirement/Pension, etc.
- Child support (if court-ordered, we need the case number)
- Alimony/Divorce maintenance/Stipend
- Any other income that may be received by household members

**\*\*If you are self-employed, please contact us for further instructions.\*\***

### Bank Statements

Most recent, consecutive **3 months** to include all pages even if the page is blank. Must be from **all accounts** held, such as multiple checking accounts, savings accounts, etc.

Statements must include:

- Institution name and/or logo
- Name of account holder(s)
- Account number(s)
- Dates of coverage

We do **not** need statements for retirement or stock accounts.

### Taxes

- **Federal** tax return with **all corresponding W2s** for the last year

**\*\*If you are self-employed, we need 2 years of Federal tax returns that include a Schedule C for Profit & Loss for your business.\*\***

We do **not** need state-level tax returns.