



## Northeast Tennessee/Virginia HOME Consortium



### DOWNPAYMENT ASSISTANCE PROGRAM



JULY 1, 2021 - JUNE 30, 2022



The Northeast Tennessee/Virginia HOME Consortium has initiated an Affordable Homeownership Program designed to increase housing opportunities for low and moderate-income families. The Consortium has agreed to utilize Federal HOME funds from the U.S. Department of Housing & Urban Development and other grant programs to provide assistance in the form of a due-on-sale deferred payment loan that can be used for down payment, closing cost, and/or principal reduction. The amount of assistance will be between \$1,000 and \$10,000 and will be based on the applicant's need. A Subsidy Analysis will be prepared to determine need. Assistance is subject to availability of funding.



The First Tennessee Development District will be assisting prospective homeowners in the following areas:



- Washington County, Tennessee\*
  - Sullivan County, Tennessee
  - City of Bristol, Tennessee
  - City Of Bristol, Virginia
  - City of Johnson City, Tennessee
  - City of Kingsport, Tennessee
  - Town of Bluff City, Tennessee
- \* (Homes within the town limits of Jonesborough do not qualify)



### HOMEBUYER ELIGIBILITY

Applicants must meet all of the following requirements:

- The household income must be at or below 80% of area median income as established by HUD.
- Applicant(s) cannot have owned a home in the last 12 months.
- Applicant(s) must occupy the property as his/her principal residence.
- Applicant(s) must complete a homeownership education program taught by approved agency prior to closing.
- The applicant must obtain fee simple title to the property.
- Applicants must have a minimum personal investment of \$500 in the transaction.



### PROPERTY REQUIREMENTS

Property to be purchased using Consortium funds must meet all the following requirements:

- The property must be a single-family site-built home, condominium unit, townhouse or double-wide manufactured home that is affixed to a permanent foundation.
- The property must not be occupied by a tenant.
- The appraised value must not exceed the HUD HOME limits. (Currently, existing homes are \$190,000 for Washington County and Johnson City, TN; \$170,000 for Sullivan County and the cities of Bluff City, Bristol, TN, Bristol, VA, and Kingsport. NEW Construction limit is \$243,000).
- The property must pass a lead and visual inspection.



For more information, visit [www.ftdd.org](http://www.ftdd.org), or contact:  
René Mann at the First Tennessee Development District, 423-722-5122





## NORTHEAST TENNESSEE/VIRGINIA HOME CONSORTIUM DOWNPAYMENT ASSISTANCE PROGRAM

### CHECKLIST FOR RESERVATION OF FUNDS

**\*\*All of the following must be provided in order to reserve funds from the Consortium. \*\***

**\*\*\*\* INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED! \*\*\*\***

1. \* **Fully completed application with information from all household members.**
2. \* **Income verification.** (Copy of most recent pay-stubs covering a 60 day period or written verification of employment, unemployment compensation statement, social security awards letter, etc.)
3. \* **Asset Verification.** (Copy of 2 months bank statements for checking and/or savings accounts, stocks, bonds or other accounts or written verification of assets. Please explain all deposits on statements)
4. **Signed Sales Contract.** (Property must be located in Washington County, Sullivan County, including the cities of Bristol, Johnson City, Kingsport, and Bluff City, TN and City of Bristol, VA ) **Please note: Town Of Jonesborough, TN is not eligible**
5. **Signed Disclosure to Seller** (Provided with application.)
6. **Copy of Commitment Letter from lender for permanent financing.**
7. \* **Good Faith Estimate or Loan Estimate of Settlement Cost charged in conjunction with your loan and the Universal Loan Application.** (Provided by your lender.)
8. **You must complete a Homebuyer Education class to take advantage of assistance.** (Call Eastern Eight to sign up. Class Schedule is attached)
9. **Recapture Acknowledgment Form and Mortgage Fraud Form**
10. **Copy Of Photo ID for Applicants**
11. **Signed Acknowledgement Receipt for Fair Housing Booklet and Lead Based Paint Booklet and Acknowledgement form for Homeowners Insurance**
12. **IRS Form W9 – Please use the address of home you are purchasing - 1 for each buyer**

**\*We will determine the amount of assistance you qualify for when these items are received.**

Please return all of the above by mail, email or fax to:

René Mann, [rmann@ftdd.org](mailto:rmann@ftdd.org) , 423-722-5122

First Tennessee Development District

3211 North Roan Street

Johnson City, TN 37601

FAX: 423-722-5126



7-01-2017



<b>2021 HUD Maximum Household Income Limits</b>
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- At or below 80% of area median income
- Limits are based on the number of persons living in the household regardless of relationship

***Sullivan County and the City of Bristol VA***

<b><u>1 Person</u></b>	<b><u>2 Person</u></b>	<b><u>3 Person</u></b>	<b><u>4 Person</u></b>	<b><u>5 Person</u></b>	<b><u>6 Person</u></b>	<b><u>7 Person</u></b>
<b>\$ 33,400</b>	<b>\$ 38,200</b>	<b>\$ 42,950</b>	<b>\$ 47,700</b>	<b>\$ 51,550</b>	<b>\$ 55,350</b>	<b>\$ 59,150</b>

***Washington County***

<b><u>1 Person</u></b>	<b><u>2 Person</u></b>	<b><u>3 Person</u></b>	<b><u>4 Person</u></b>	<b><u>5 Person</u></b>	<b><u>6 Person</u></b>	<b><u>7 Person</u></b>
<b>\$ 33,800</b>	<b>\$ 38,600</b>	<b>\$ 43,450</b>	<b>\$ 48,250</b>	<b>\$ 52,150</b>	<b>\$ 56,000</b>	<b>\$ 59,850</b>

***Effective June 1, 2021***

**Northeast Tennessee/Virginia HOME Consortium**  
**HOMEOWNERSHIP ASSISTANCE PROGRAM**  
**APPLICATION/HOUSEHOLD SURVEY**

*rev 3/18/2021*

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

**PERSONAL INFORMATION**

Head of Household: \_\_\_\_\_ Age: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Widowed

Name of Spouse: \_\_\_\_\_ Age: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Children\Others living in household	Age	Sex	Social Security #
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**INCOME (from all sources and all household members):**

Name: _____	Source _____	Amt. /Mo: _____
Name: _____	Source _____	Amt. /Mo: _____
Name: _____	Source _____	Amt. /Mo: _____
Name: _____	Source _____	Amt. /Mo: _____

**CHECKING, SAVING ACCOUNTS (from all sources and all household members):**

Name on Account	Bank Name/ Location	Account #
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**LIST ALL OTHER ASSETS (from all sources and all household members- i.e. stocks, bonds, property)**

\_\_\_\_\_  
\_\_\_\_\_

Are either you or your spouse and employee of, or related to any individual who is an employee of, the local government or agency administering this grant? An "employee" includes elected and appointed officials, as well as full-time, part-time, and temporary employees. (Qualified applicants who answer yes to this question may still receive assistance. ☐ Yes ☐ No

Have either you or your spouse owned a home in the past 12 months? ☐ Yes ☐ No

ADDRESS OF PROPERTY TO BE PURCHASED:

\_\_\_\_\_  
Street

\_\_\_\_\_  
City, State and Zip Code

## SUMMARY OF HOUSEHOLD

1. Number of Persons in Household: \_\_\_\_\_
2. Number of Elderly Household Members: \_\_\_\_\_
3. Number of Handicapped or Disabled: \_\_\_\_\_
4. Female Headed Household: \_\_\_\_\_
5. Number of Persons 18 years old or younger: \_\_\_\_\_

## FAMILY INCOME CALCULATION

1. Number in Household \_\_\_\_\_
2. Income Limits for \_\_\_\_\_ dated \_\_\_\_\_  
LMI Maximum \_\_\_\_\_ VLI Maximum \_\_\_\_\_
3. Payment Frequency:  
☐ Hourly (hourly rate x number of hours per week)  
☐ Weekly (weekly salary x 4.3 weeks per month)  
☐ Bi-Monthly (24 times a year)  
☐ Every two weeks (26 times a year)  
☐ Monthly (12 times a year)  
☐ Other (explain: \_\_\_\_\_)
4. Show income calculations to convert to annual gross income below:

## VERIFICATION (To be filled out by First Tennessee Development District.)

Income verified by \_\_\_\_\_ using:  
(Name of verifier)

- |   |  |
|---|--|
| <input type="checkbox"/> Check Stub               | <input type="checkbox"/> Employer Verification Forms |
| <input type="checkbox"/> Benefit Verification     | <input type="checkbox"/> Copy of Benefit Check       |
| <input type="checkbox"/> Other Verification _____ |  |

## ASSETS

Family Member	Asset Description (bank accounts,stocks/bonds,life insur,retire svgs, ...)	Current Market Value	Income from Assets
Total Net Family Assets		1.	
Total Actual Asset Income (as shown on statements)			2.
If line (1) is greater than \$5,000, multiply (1) by <u>2%</u> (passbook rate) and enter result here; otherwise, leave blank			3.

## SUMMARY OF INCOME DATA (Anticipated income over the next year)

Family Member	Wages/ Salaries	Other Benefits/ Pensions Income	Public Assistance	Other Income (explain)	TOTALS
TOTALS					4..

Assets Income - Enter greater of lines (2) or (3) above \_\_\_\_\_

Total Anticipated Income – (4) \_\_\_\_\_

**Annual Income** - Assets Income plus Total Anticipated Income \_\_\_\_\_

## INCOME LEVEL

☐ 80% of area median      ☐ 60% of area median      ☐ 50% of area median

## QUALIFYING RATIOS (List debts and current minimum monthly payment)

**Gross Monthly Income:** \$ \_\_\_\_\_

**Housing Ratio (31%):** \$ \_\_\_\_\_

**Total Debt Ratio (43%):** \$ \_\_\_\_\_

## CERTIFICATIONS

1. Homeowner must provide the program with proof of homeowner's insurance (minimum - fire coverage).
2. An inspection of the unit will be performed to determine if the unit meets our program requirements. Housing unit must pass inspection to be eligible for assistance. The inspection completes by our administrators is for program purposes only. ***We encourage each home buyer to obtain their own Home Inspection from a Qualified Housing Inspector.***
3. Every purchaser of any interest in property on which a residential dwelling was build prior to 1978 is notified that such property may present exposure to lead from lead-based paint. Exposure may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A visual inspection for possible lead-based paint hazards is required prior to purchase. Units failing inspection will require the current property owner to address identified areas utilizing appropriate interim controls/stabilization process prior to purchase.
4. The funds disbursed through the Northeast Tennessee/Virginia HOME Consortium Homeownership Assistance Program will be a first or second due-on-sale 10-year mortgage with a deed of trust to the City of Bristol Tennessee as Lead Entity for the Northeast Tennessee/Virginia HOME Consortium. Funds will be reserved upon receipt of an executed real estate sales contract on a first come-first served basis until funds are depleted.
5. The assisted property will not be used for any illegal or prohibited purpose or use and will be occupied by the applicant **as their primary residence**.
6. Should the recipient of the assistance request The Consortium to subordinate the lien on the property, the decision to subordinate will be at the discretion of the HOME Consortium. Subordination guidelines are spelled out in the General Guidelines/Policies and Procedures of the Northeast Tennessee/Virginia HOME Consortium Homeownership Assistance Program.
7. Applicant authorizes verification or re-verification of any information contained in the application that may be made at any time by the HOME Consortium, or their program administrator, either directly or from documents received from the first mortgage lender in connection with the purchase of property.
8. The original copy of this application will be retained by the HOME Consortium.
9. Applicants must meet guidelines provided by the Department of Housing and Urban Development (HUD) and the Northeast Tennessee/Virginia HOME Consortium for eligibility. This application, or any information contained herein, may be forwarded for use by a financial lending institution to assist in determining eligibility and/or processing a loan utilizing the Northeast Tennessee/Virginia HOME Consortium's homeownership assistance program.

**Equal Credit Opportunity Notice:** The Federal Equal Credit Opportunity Act prohibits creditors from discrimination against credit applications on the basis of race, color, religion, national origin, sex, marital status and age. In addition,

**Fair Housing Act:** Funds available to the Consortium Homeownership Assistance Program are available to all qualified applicants with no limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin.

**Certification of Accuracy:** The following parties have reviewed the information contained in this form and are in receipt of a copy of this form. The following parties certify, to the best of their knowledge that the information provided by the signatory is true and accurate. I will comply with the HOME program rules and regulations if assistance is approved. I also certify that I am aware that providing false information on the application can subject the individual signing such application to criminal sanction up to and including a Class B Felony.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

**PLEASE BE SURE AND FILL THIS SECTION OUT COMPLETELY**

**RACE/NATIONAL ORIGIN:** Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

**SEX:** Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

**HISPANIC:** Applicant Yes \_\_\_\_\_ No \_\_\_\_\_ / Co-Applicant Yes \_\_\_\_\_ No \_\_\_\_\_

**U.S. CITIZEN:** Applicant Yes \_\_\_\_\_ No \_\_\_\_\_ / Co-Applicant Yes \_\_\_\_\_ No \_\_\_\_\_

**PERMANENT RESIDENT ALIEN:** Applicant Yes \_\_\_\_\_ No \_\_\_\_\_ / Co-Applicant Yes \_\_\_\_\_ No \_\_\_\_\_



## Certification of Zero Income

(To be completed by adult household members only, if appropriate)

APPLICANT NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

1. I certify that I do not individually receive income or have not received income from any of the following sources for the period \_\_\_\_\_ through \_\_\_\_\_.
  - a. Wages from employment (including commissions, tips, bonuses, fees, etc.);
  - b. Income from operation of a business;
  - c. Rental income from real or personal property;
  - d. Interest or dividends from assets;
  - e. Unemployment or disability payments;
  - f. Public assistance payments;
  - g. Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;
  - h. Sales from self-employed resources (Avon, Mary Kay, Amway, Shaklee, etc;.)
  - i. Social security payments, annuities, insurance policies, retirement funds; pensions, or death benefits;
  - j. Veteran's benefits;
  - k. Supplemental security income;
  - l. Any sources not named above
2. I currently have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months.

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understands(s) that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information will result in the termination of Grant Agreement.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



# Northeast Tennessee/Virginia HOME Consortium



Bluff City, Tennessee ★ Bristol, Tennessee ★ Bristol, Virginia ★ Johnson City, Tennessee ★ Kingsport, Tennessee  
Washington County, Tennessee ★ Sullivan County, Tennessee

## Disclosures to Seller with Voluntary, Arm's Length Purchase Offer

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

Dear \_\_\_\_\_:  
(Seller)

This is to inform you that \_\_\_\_\_ (Purchaser) would like to purchase your property located at \_\_\_\_\_, if a satisfactory agreement can be reached. We are prepared to pay for clear title to the property under the conditions described in the contract of sale on behalf of the purchaser.

Because Federal funds are being used in the purchase, we are required to confirm with you the following information:

1. The sale is voluntary. If you do not wish to sell, the Purchaser will not acquire your property. The Purchaser and the Consortium do not have the power to acquire your property by condemnation (i.e., eminent domain).
2. We estimate the fair market value of the property to be \$\_\_\_\_\_ (sales price).

Since the purchase would be a voluntary, arm's length transaction, you would not be eligible for relocation payments or other relocation assistance under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), or any other law or regulation. Also, as indicated in the contract of sale, this offer is made on the condition that no tenant will be permitted to occupy the property before the sale is completed.

Again, please understand that if you do not wish to sell your property, we will take no further action to assist the Purchaser in acquiring it. If you are willing to sell the property under the conditions described in the contract of sale, please sign below.

\_\_\_\_\_  
Seller

\_\_\_\_\_  
Seller

René Mann  
Housing Programs Coordinator  
423-722-5122

Administrative Agent:  
First Tennessee Development District  
3211 North Roan Street  
Johnson City, TN 37601  
423-722-5122 Fax 423-722-5126

# MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



**Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.**

*Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:*

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

*Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.*

# Northeast Tennessee/Virginia HOME Consortium



Bluff City, Tennessee ★ Bristol, Tennessee ★ Bristol, Virginia ★ Johnson City, Tennessee ★ Kingsport, Tennessee  
★ Sullivan County, Tennessee ★ Washington County, Tennessee

## **RECAPTURE ACKNOWLEDGEMENT: Please sign and return with the application.**

Beneficiaries of the program must have a total family annual gross income at or below 80% of Area Median Income (AMI). Income limits are determined by HUD income guidelines. Families at or below 80% of AMI will be eligible for a deferred payment due-on-sale loan based on a Subsidy Needs Analysis. The Subsidy Analysis determines the amount of assistance.

### **Assistance Amounts will be between \$1,000 and \$10,000**

The assistance will be in the form of a due-on-sale loan with a maturity date of ten (10) years that can be used for any of the following or a combination thereof: downpayment, closing costs or principal reduction for the applicable amount. There shall be no forgiveness during the first five years of the loan; however, from year six through year ten, the loan shall be forgiven at a rate of 20% per year resulting in total forgiveness at the end of the ten-year period.

The amount to be recaptured is limited to the net proceeds available from the sale.

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

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

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

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

### **PLEASE NOTE:**

**The issuance of a 1099 Cancellation of Debt Form from the Lead Entity will occur if a foreclosure, short sale or sale occurs and down payment and or closing cost assistance dollars are not being paid back in full.**

# Northeast Tennessee/Virginia HOME Consortium



Bluff City, Tennessee ★ Bristol, Tennessee ★ Bristol, Virginia ★ Johnson City, Tennessee ★ Kingsport, Tennessee  
Washington County, Tennessee ★ Sullivan County, Tennessee

## Homeowners Insurance

### **READ CAREFULLY:**

Most banks and **lenders require** that **homeowners** buy enough **Homeowner's insurance** to cover the amount of their **mortgage**.

The REHABILITATION Assistance you are receiving from the **NORTHEAST TENNESSEE/VIRGINIA HOME CONSORTIUM** is considered a mortgage. Upon Completion of your work, the **DEED OF TRUST** you have signed will be recorded. Our assistance requires no monthly payments. We do secure the debt for 10 years on a down payment assisted home. This deed is considered as a mortgage on your home. It is your responsibility to obtain enough insurance to cover us as a Lien Holder. Please give a copy of the following information to your insurance agent:

### **Lien Holder:**

Northeast Tennessee/Virginia HOME Consortium  
C/O City of Bristol, Tennessee, Lead Entity  
Community Development Office  
P.O. Box 1189  
Bristol, TN 37621

**By Signing Below:** I/we are acknowledging that we have provided the above information to:

\_\_\_\_\_  
**Homeowners Insurance Agency Name**

\_\_\_\_\_  
**Phone Number**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Administrative Agent:  
First Tennessee Development District  
ATTN: René Mann  
3211 North Roan Street  
Johnson City, TN 37601  
423-722-5122 Fax 423-722-5126

# Lender/Applicant Checklist

Please provide the following to the Northeast Tennessee/Virginia HOME Consortium for your client to be eligible to receive funds:

- Estimate of Closing Costs - ***\*Please disclose all other funding sources – (Welcome HOME Funds, IDA Funds, Seller Paid Closing Costs)***
- Universal Mortgage Loan Application – HUD Form 1003
- Copy of the appraisal
- Paystubs for 60 days, Social Security awards letter, 2 months statements from Bank Accounts and if self-employed, the current and previous year Federal tax return along with a Profit and Loss Statement
- Copy of signed sales contract
- Request to Close Form - **Please notify us of closing dates as soon as possible. This will help prevent a delay in processing a check request**
- HOME Consortium Application
- Signed Consortium Seller Disclosure
- Copy of Driver's License for Applicants
- IRS FORM W9 for Applicants

**Reminder: Homebuyer must attend INSTRUCTOR LED Homebuyer Education Class – If you need a copy of the Certificate, please let us know.**

**PLEASE NOTE: Debt to Income Ratios for OUR Program - 31% Housing – PITI (Payment, Interest, Taxes and Insurance) and 43% Total Debt to Income Ratio**

**\*Recent changes in the HOME rule require that we complete a *Subsidy Needs Analysis* for every homebuyer. The analysis is to compute the amount of assistance needed to make the home affordable. The information from the Closing Estimate is used to calculate the amount of assistance.**

## Lender Notes

Buyer paid closing cost, points, origination fees, underwriting fees, mortgage broker fees and other similar fees are to be reasonable and are not to exceed 6% of the purchase price of the home.

Interest rates are to be reasonable. Rate cannot exceed 3% over the Wall Street Prime Rate.

Balloon Notes are not acceptable first mortgage loans.

First mortgage loans are preferred to be fixed rate loans but adjustable rates are acceptable if the first 10 years of the loans are fixed.

Please have homeownership assistance program approved with your underwriters in advance to avoid closing problems and issues with funds for closing. We will secure our note with a deed of trust in second position. Even though our deed of trust is a "soft second," combined loan to value may exceed 100%.



**REQUEST FOR CLOSING  
NORTHEAST TENNESSEE/VIRGINIA HOME CONSORTIUM**

**Lender Name:** \_\_\_\_\_  
**Contact Person:** \_\_\_\_\_  
**Phone Number:** \_\_\_\_\_

**Applicants Name:** \_\_\_\_\_  
**Property Address:** \_\_\_\_\_  
\_\_\_\_\_  
**Phone Number:** \_\_\_\_\_

**Closing Date and Time:** \_\_\_\_\_  
(Date must be at least 14 days from submission of this form and receipt of all supporting documents listed below.)

**Closing Attorney or Title Company:** \_\_\_\_\_  
**Contact Person:** \_\_\_\_\_  
**Phone Number:** \_\_\_\_\_  
**Email Address:** \_\_\_\_\_

**All items below must be turned in before assistance check can be requested.**

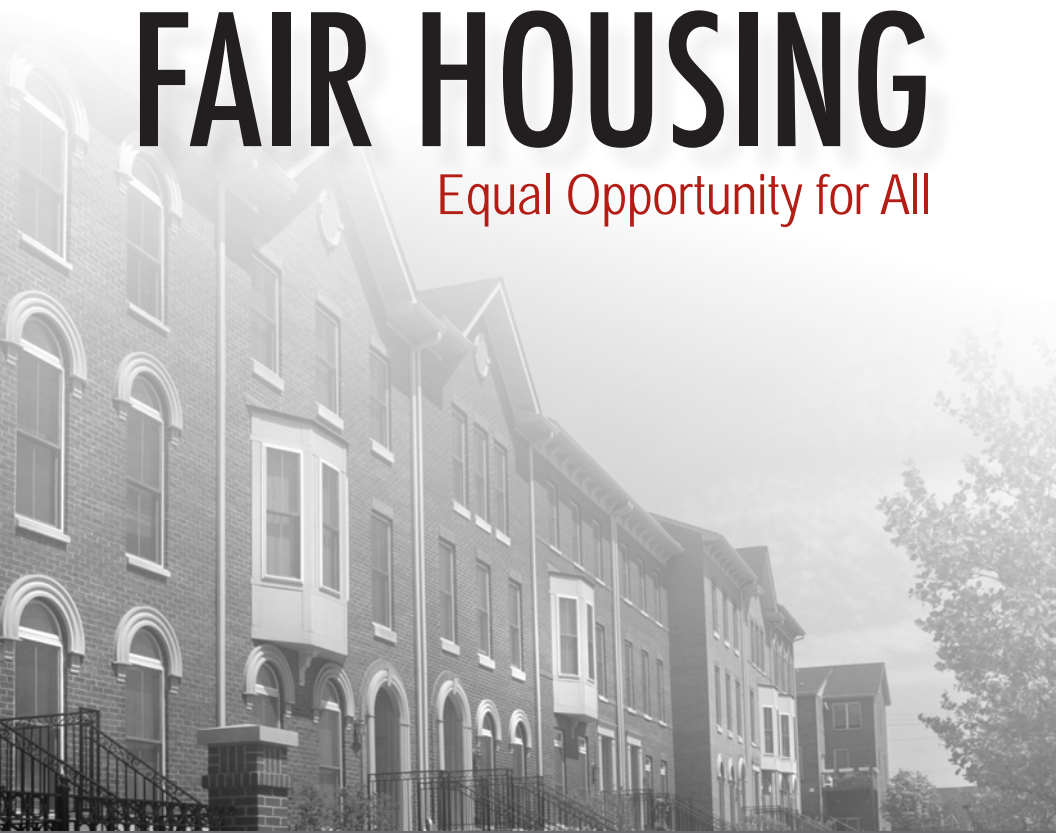
- 1. Copy Of Signed Application- (A complete application includes having applicant fill out demographic information on page 4 of application)**
- 2. Copy of Driver's License or State Issued Photo Identification Card**
- 3. Verifications of income and assets (2 Months Bank Statements, 2 Months Pay History-2 Years Tax Returns if self-employed plus current Profit and Loss Statement )**
- 4. Copy of applicants "good faith estimate" or Loan Estimate of closing cost and ALL funding sources for the purchase – Please note any Section 8 HAP**
- 5. Uniform Residential Loan Application-FORM 1003**
- 6. Lender approval letter**
- 7. Copy of the appraisal for at least the purchase price of the property**
- 8. Updated Appraisal -when construction is complete**
- 9. Verification that applicant has completed homebuyer education class**
- 10. Copy of the signed sales contract**
- 11. Signed Acknowledgement Receipt for Fair Housing Pamphlet**
- 12. Signed Acknowledgement Receipt for Lead Based Paint Pamphlet**
- 13. Signed Consortium Disclosure to the Seller**
- 14. Signed Recapture Acknowledgement Form**
- 15. Signed Mortgage Fraud Form**
- 16. IRS Form W9 – 1 for each buyer**
- 17. Homeowners Insurance Acknowledgement Form**

Send all documents to:  
René Mann, 423-722-5122, Email: [rmann@ftdd.org](mailto:rmann@ftdd.org)  
First Tennessee Development District  
3211 North Roan Street  
Johnson City, TN 37601  
Fax: (423) 722-5126



# FAIR HOUSING

Equal Opportunity for All



**U.S. Department of Housing and Urban Development**  
Office of Fair Housing and Equal Opportunity



Please visit our website: [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)





## **FAIR HOUSING – EQUAL OPPORTUNITY FOR ALL**

America, in every way, represents equality of opportunity for all persons. The rich diversity of its citizens and the spirit of unity that binds us all symbolize the principles of freedom and justice upon which this nation was founded. That is why it is extremely disturbing when new immigrants, minorities, families with children, and persons with disabilities are denied the housing of their choice because of illegal discrimination.

The Department of Housing and Urban Development (HUD) enforces the Fair Housing Act, which prohibits discrimination and the intimidation of people in their homes, apartment buildings, and condominium developments – in nearly all housing transactions, including the rental and sale of housing and the provision of mortgage loans.

Equal access to rental housing and homeownership opportunities is the cornerstone of this nation's federal housing policy. Housing providers who refuse to rent or sell homes to people based on race, color, national origin, religion, sex, familial status, or disability are violating federal law, and HUD will vigorously pursue enforcement actions against them.

Housing discrimination is not only illegal, it contradicts in every way the principles of freedom and opportunity we treasure as Americans. HUD is committed to ensuring that everyone is treated equally when searching for a place to call home.

## **CONTENTS**

The Fair Housing Act .....	1
What Housing Is Covered? .....	1
What Is Prohibited? .....	1
Additional Protection If You Have A Disability .....	3
Housing Protection For Families With Children .....	5
If You Think Your Rights Have Been Violated .....	6
What Happens When You File A Complaint? .....	10
What Happens If I'm Going To Lose My Housing Through Eviction or Sale? .....	11
What Happens After A Complaint Investigation? .....	12
In Addition .....	14



## **THE FAIR HOUSING ACT**

The Fair Housing Act prohibits discrimination in housing because of:

- Race or color
- National Origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Disability

## **WHAT HOUSING IS COVERED?**

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members.

## **WHAT IS PROHIBITED?**

**In the Sale and Rental of Housing:** No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Otherwise deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental

- For profit, persuade, or try to persuade homeowners to sell or rent dwellings by suggesting that people of a particular race, etc. have moved, or are about to move into the neighborhood (blockbusting) or
- Deny any person access to, membership or participation in, any organization, facility or service (such as a multiple listing service) related to the sale or rental of dwellings, or discriminate against any person in the terms or conditions of such access, membership or participation.

**In Mortgage Lending:** No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.
- In addition, it is a violation of the Fair Housing Act to:
- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right
- Make, print, or publish any statement, in connection with the sale or rental of a dwelling, which indicates a preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act
- Refuse to provide homeowners insurance coverage for a dwelling because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Discriminate in the terms or conditions of homeowners insurance coverage because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling

- Refuse to provide available information on the full range of homeowners insurance coverage options available because of the race, etc. of the owner and/or occupants of a dwelling
- Make print or publish any statement, in connection with the provision of homeowners insurance coverage, that indicates a preference, limitation or discrimination based on race, color, religion, sex, disability, familial status or national origin.

### **ADDITIONAL PROTECTION IF YOU HAVE A DISABILITY**

If you or someone associated with you:

- Have a physical or mental disability (including hearing, mobility and visual impairments, cancer, chronic mental illness, HIV/AIDS, or mental retardation) that substantially limits one or more major life activities
- Have a record of such a disability or
- Are regarded as having such a disability, a housing provider may not:
  - Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if it may be necessary for you to fully use the housing. (Where reasonable, a landlord may permit changes only if you agree to restore the property to its original condition when you move.)
  - Refuse to make reasonable accommodations in rules, policies, practices or services if it may be necessary for you to use the housing on an equal basis with nondisabled persons.

**Example:** A building with a “no pets” policy must allow a visually impaired tenant to keep a guide dog.

**Example:** An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near her apartment if it may be necessary to assure that she can have access to her apartment.

However, the Fair Housing Act does not protect a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

**Accessibility Requirements for New Multifamily Buildings:** In buildings with four or more units that were first occupied after March 13, 1991, and that have an elevator:

- Public and common use areas must be accessible to persons with disabilities
- All doors and hallways must be wide enough for wheelchairs
- All units must have:
  - An accessible route into and through the unit
  - Accessible light switches, electrical outlets, thermostats and other environmental controls
  - Reinforced bathroom walls to allow later installation of grab bars and
  - Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and was first occupied after March 13, 1991, these standards apply to ground floor units only.

These accessibility requirements for new multifamily buildings do not replace more stringent accessibility standards required under State or local law.

The Fair Housing Act makes it unlawful to discriminate against a person whose household includes one or more children who are under 18 years of age (familial status). Familial status protection covers households in which one or more minor children live with:

- A parent;
- A person who has legal custody (including guardianship) of a minor child or children; or
- The designee of a parent or legal custodian, with the written permission of the parent or legal custodian.

Familial status protection also extends to pregnant women and any person in the process of securing legal custody of a minor child (including adoptive or foster parents).

**The “Housing for Older Persons” Exemption:** The Fair Housing Act specifically exempts some senior housing facilities and communities from liability for familial status discrimination. Exempt senior housing facilities or communities can lawfully refuse to sell or rent dwellings to families with minor children. In order to qualify for the “housing for older persons” exemption, a facility or community must prove that its housing is:

- Provided under any State or Federal program that HUD has determined to be specifically designed and operated to assist elderly persons (as defined in the State or Federal program); or
- Intended for, and solely occupied by persons 62 years of age or older; or
- Intended and operated for occupancy by persons 55 years of age or older.

**In order to qualify for the “55 or older” housing exemption,** a facility or community must satisfy each of the following requirements:

- at least 80 percent of the units must have at least one occupant who is 55 years of age or older; and

- the facility or community must publish and adhere to policies and procedures that demonstrate the intent to operate as “55 or older” housing; and
- the facility or community must comply with HUD’s regulatory requirements for age verification of residents.

The “housing for older persons” exemption does not protect senior housing facilities or communities from liability for housing discrimination based on race, color, religion, sex, disability, or national origin.

HUD is ready to help with any problem of housing discrimination. If you think your rights have been violated, you may file a complaint online, write a letter or telephone the HUD office nearest you. You have one year after the alleged discrimination occurred or ended to file a complaint with HUD, but you should file it as soon as possible.

## **IF YOU THINK YOUR RIGHTS HAVE BEEN VIOLATED**

### **What to Tell HUD:**

- Your name and address
- The name and address of the person your complaint is against (the respondent)
- The address or other identification of the housing involved
- A short description of the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) of the alleged violation.

**Where to Write or Call:** File a complaint online, send a letter to the HUD office nearest you, or if you wish, you may call that office directly. Persons who are deaf or hard of hearing and use a TTY, may call those offices through the toll-free Federal Information Relay Service at 1-800-877-8339.

*For Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont:*

**BOSTON REGIONAL OFFICE**

(Complaints\_office\_01@hud.gov)

U.S. Department of Housing and Urban Development

Thomas P. O'Neill Jr. Federal Building

10 Causeway Street, Room 321

Boston, MA 02222-1092

Telephone (617) 994-8300 or 1-800-827-5005

Fax (617) 565-7313 \* TTY (617) 565-5453

*For New Jersey, New York, Puerto Rico and the U.S. Virgin Islands:*

**NEW YORK REGIONAL OFFICE**

(Complaints\_office\_02@hud.gov)

U.S. Department of Housing and Urban Development

26 Federal Plaza, Room 3532

New York, NY 10278-0068

Telephone (212) 542-7519 or 1-800-496-4294

Fax (212) 264-9829 \* TTY (212) 264-0927

*For Delaware, District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia:*

**PHILADELPHIA REGIONAL OFFICE**

(Complaints\_office\_03@hud.gov)

U.S. Department of Housing and Urban Development

The Wanamaker Building

100 Penn Square East

Philadelphia, PA 19107-9344

Telephone (215) 861-7646 or 1-888-799-2085

Fax (215) 656-3449 \* TTY (215) 656-3450

*For Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee:*

**ATLANTA REGIONAL OFFICE**

(Complaints\_office\_04@hud.gov)

U.S. Department of Housing and Urban Development

Five Points Plaza

40 Marietta Street, 16th Floor

Atlanta, GA 30303-2808

Telephone (404) 331-5140 or 1-800-440-8091 x2493

Fax (404) 331-1021 \* TTY (404) 730-2654

*For Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin:*

**CHICAGO REGIONAL OFFICE**

(Complaints\_office\_05@hud.gov)

U.S. Department of Housing and Urban Development

Ralph H. Metcalfe Federal Building

77 West Jackson Boulevard, Room 2101

Chicago, IL 60604-3507

Telephone 1-800-765-9372

Fax (312) 886-2837 \* TTY (312) 353-7143

*For Arkansas, Louisiana, New Mexico, Oklahoma and Texas:*

**FORT WORTH REGIONAL OFFICE**

(Complaints\_office\_06@hud.gov)

U.S. Department of Housing and Urban Development

801 Cherry Street

Suite 2500, Unit #45

Fort Worth, TX 76102-6803

Telephone (817) 978-5900 or 1-888-560-8913

Fax (817) 978-5876/5851 \* TTY (817) 978-5595

*For Iowa, Kansas, Missouri and Nebraska:*

**KANSAS CITY REGIONAL OFFICE**



*(Complaints\_office\_07@hud.gov)*  
U.S. Department of Housing and Urban Development  
Gateway Tower II  
400 State Avenue, Room 200, 4th Floor  
Kansas City, KS 66101-2406  
Telephone (913) 551-6958 or 1-800-743-5323  
Fax (913) 551-6856 \* TTY (913) 551-6972

*For Colorado, Montana, North Dakota, South Dakota, Utah and Wyoming:*

**DENVER REGIONAL OFFICE**

*(Complaints\_office\_08@hud.gov)*  
U.S. Department of Housing and Urban Development  
1670 Broadway  
Denver, CO 80202-4801  
Telephone (303) 672-5437 or 1-800-877-7353  
Fax (303) 672-5026 \* TTY (303) 672-5248

*For Arizona, California, Hawaii and Nevada:*

**SAN FRANCISCO REGIONAL OFFICE**

*(Complaints\_office\_09@hud.gov)*  
U.S. Department of Housing and Urban Development  
600 Harrison Street, Third Floor  
San Francisco, CA 94107-1387  
Telephone 1-800-347-3739  
Fax (415) 489-6558 \* TTY (415) 489-6564

*For Alaska, Idaho, Oregon and Washington:*

**SEATTLE REGIONAL OFFICE**

*(Complaints\_office\_10@hud.gov)*  
U.S. Department of Housing and Urban Development  
Seattle Federal Office Building  
909 First Avenue, Room 205  
Seattle, WA 98104-1000  
Telephone (206) 220-5170 or 1-800-877-0246  
Fax (206) 220-5447 \* TTY (206) 220-5185

If after contacting the local office nearest you, you still have questions – you may contact HUD further at:

U.S. Department of Housing and Urban Development  
Office of Fair Housing and Equal Opportunity  
451 7th Street, S.W., Room 5204  
Washington, DC 20410-2000  
Telephone 1-800-669-9777  
Fax (202) 708-1425 \* TTY 1-800-927-9275  
[www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)

**If You Are Disabled:** HUD also provides:

- A TTY phone for the deaf/hard of hearing users (see above list for the nearest HUD office)
- Interpreters, Tapes and Braille materials
- Assistance in reading and completing forms

## **WHAT HAPPENS WHEN YOU FILE A COMPLAINT?**

HUD will notify you in writing when your complaint is accepted for filing under the Fair Housing Act. HUD also will:

- Notify the alleged violator (respondent) of the filing of your complaint, and allow the respondent time to submit a written answer to the complaint.
- Investigate your complaint, and determine whether or not there is reasonable cause to believe that the respondent violated the Fair Housing Act.
- Notify you and the respondent if HUD cannot complete its investigation within 100 days of filing your complaint, and provide reason for the delay.

**Fair Housing Act Conciliation:** During the complaint investigation, HUD is required to offer you and the respondent the opportunity to voluntarily resolve your complaint with a Conciliation Agreement.

A Conciliation Agreement provides individual relief to you, and protects the public interest by deterring future discrimination by the respondent. Once you and the respondent sign a Conciliation Agreement, and HUD approves the Agreement, HUD will cease investigating your complaint. If you believe that the respondent has violated breached your Conciliation Agreement, you should promptly notify the HUD Office that investigated your complaint. If HUD determines that there is reasonable cause to believe that the respondent violated the Agreement, HUD will ask the U.S. Department of Justice to file suit against the respondent in Federal District Court to enforce the terms of the Agreement.

### **Complaint Referrals to State or Local Public Fair Housing Agencies:**

If HUD has certified that your State or local public fair housing agency enforces a civil rights law or ordinance that provides rights, remedies and protections that are “substantially equivalent” to the Fair Housing Act, HUD must promptly refer your complaint to that agency for investigation, and must promptly notify you of the referral. The State or local agency will investigate your complaint under the “substantially equivalent” State or local civil rights law or ordinance. The State or local public fair housing agency must start investigating your complaint within 30 days of HUD’s referral, or HUD may retrieve (“reactivate”) the complaint for investigation under the Fair Housing Act.

### **WHAT HAPPENS IF I’M GOING TO LOSE MY HOUSING THROUGH EVICTION OR SALE?**

If you need immediate help to stop or prevent a severe problem caused by a Fair Housing Act violation, HUD may be able to assist you as soon as you file a complaint. HUD may authorize the U.S. Department of Justice to file a Motion in Federal District Court for a Temporary Restraining Order (TRO) against the respondent, followed by a Preliminary Injunction pending the outcome of HUD’s investigation. A Federal Judge may grant a TRO or a Preliminary Injunction against a respondent in cases where:

- Irreparable (irreversible) harm or injury to housing rights is likely to occur without HUD's intervention; and
- There is substantial evidence that the respondent has violated the Fair Housing Act.

**Example:** An owner agrees to sell a house, but, after discovering that the buyers are black, pulls the house off the market, then promptly lists it for sale again. The buyers file a discrimination complaint with HUD. HUD may authorize the U.S. Department of Justice to seek an injunction in Federal District Court to prevent the owner from selling the house to anyone else until HUD investigates the complaint.

## **WHAT HAPPENS AFTER A COMPLAINT INVESTIGATION?**

**Determination of Reasonable Cause, Charge of Discrimination, and Election:** When your complaint investigation is complete, HUD will prepare a Final Investigative Report summarizing the evidence gathered during the investigation. If HUD determines that there is reasonable cause to believe that the respondent(s) discriminated against you, HUD will issue a Determination of Reasonable Cause and a Charge of Discrimination against the respondent(s). You and the respondent(s) have twenty (20) days after receiving notice of the Charge to decide whether to have your case heard by a HUD Administrative Law Judge (ALJ) or to have a civil trial in Federal District Court.

**HUD Administrative Law Judge Hearing:** If neither you nor the respondent elects to have a Federal civil trial before the 20-day Election Period expires, HUD will promptly schedule a Hearing for your case before a HUD ALJ. The ALJ Hearing will be conducted in the locality where the discrimination allegedly occurred. During the ALJ Hearing, you and the respondent(s) have the right to appear in person, to be represented by legal counsel, to present evidence, to cross-examine witnesses and to request subpoenas in aid of discovery of evidence. HUD attorneys will represent you during the ALJ Hearing at no cost to you; however, you may also

choose to intervene in the case and retain your own attorney. At the conclusion of the Hearing, the HUD ALJ will issue a Decision based on findings of fact and conclusions of law. If the HUD ALJ concludes that the respondent(s) violated the Fair Housing Act, the respondent(s) can be ordered to:

- Compensate you for actual damages, including out-of-pocket expenses and emotional distress damages
- Provide permanent injunctive relief.
- Provide appropriate equitable relief (for example, make the housing available to you).
- Pay your reasonable attorney's fees.
- Pay a civil penalty to HUD to vindicate the public interest. The maximum civil penalties are: \$16,000, for a first violation of the Act; \$37,500 if a previous violation has occurred within the preceding five-year period; and \$65,000 if two or more previous violations have occurred within the preceding seven-year period.

**Civil Trial in Federal District Court:** If either you or the respondent elects to have a Federal civil trial for your complaint, HUD must refer your case to the U.S. Department of Justice for enforcement. The U.S. Department of Justice will file a civil lawsuit on your behalf in the U.S. District Court in the district in which the discrimination allegedly occurred. You also may choose to intervene in the case and retain your own attorney. Either you or the respondent may request a jury trial, and you each have the right to appear in person, to be represented by legal counsel, to present evidence, to cross-examine witnesses, and to request subpoenas in aid of discovery of evidence. If the Federal Court decides in your favor, a Judge or jury may order the respondent(s) to:

- Compensate you for actual damages, including out-of-pocket expenses and emotional distress damages
- Provide permanent injunctive relief.
- Provide appropriate equitable relief (for example, make the housing available to you).
- Pay your reasonable attorney's fees.
- Pay punitive damages to you.

**Determination of No Reasonable Cause and Dismissal:** If HUD finds that there is no reasonable cause to believe that the respondent(s) violated the Act, HUD will dismiss your complaint with a Determination of No Reasonable Cause. HUD will notify you and the respondent(s) of the dismissal by mail, and you may request a copy of the Final Investigative Report.

**Reconsiderations of No Reasonable Cause Determinations:** The Fair Housing Act provides no formal appeal process for complaints dismissed by HUD. However, if your complaint is dismissed with a Determination of No Reasonable Cause, you may submit a written request for a reconsideration review to: Director, FHEO Office of Enforcement, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Room 5206, Washington, DC 20410-2000.

## **IN ADDITION**

**You May File a Private Lawsuit:** You may file a private civil lawsuit without first filing a complaint with HUD. You must file your lawsuit within two (2) years of the most recent date of alleged discriminatory action.

If you do file a complaint with HUD and even if HUD dismisses your complaint, the Fair Housing Act gives you the right to file a private civil lawsuit against the respondent(s) in Federal District Court. The time during which HUD was processing your complaint is not counted in the 2-year filing period. You must file your lawsuit at your own expense; however, if you cannot afford an attorney, the Court may appoint one for you.

Even if HUD is still processing your complaint, you may file a private civil lawsuit against the respondent, unless (1) you have already signed a HUD Conciliation Agreement to resolve your HUD complaint; or (2) a HUD Administrative Law Judge has commenced an Administrative Hearing for your complaint.

### **Other Tools to Combat Housing Discrimination:**

- If there is noncompliance with the order of an Administrative Law Judge, HUD may seek temporary relief, enforcement of the order or a restraining order in a United States Court of Appeals.
- The Attorney General may file a suit in Federal District Court if there is reasonable cause to believe a pattern or practice of housing discrimination is occurring.

## For Further Information

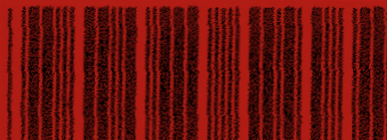
The purpose of this brochure is to summarize your right to fair housing. The Fair Housing Act and HUD's regulations contain more detail and technical information. If you need a copy of the law or regulations, contact the HUD Fair Housing Office nearest you. See the list of HUD Fair Housing Offices on pages 7-10.



## CONNECT WITH HUD



Department of Housing and Urban Development  
Room 5204  
Washington, DC 20410-2000



02305







# FAIR HOUSING

Equal Opportunity for All

I HAVE RECEIVED A COPY OF THE BOOKLET "FAIR HOUSING EQUAL OPPORTUNITY FOR ALL"

SIGNED \_\_\_\_\_

DATED \_\_\_\_\_

**U.S. Department of Housing and Urban Development**  
Office of Fair Housing and Equal Opportunity



Please visit our website: [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)



# 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).



# Protect Your Family From Lead in Your Home





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

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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 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).



## Consumer Product Safety Commission (CPSC)

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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](http://cpsc.gov) or [saferproducts.gov](http://saferproducts.gov)

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

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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/](http://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  
June 2017

## 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

## 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](https://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

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### 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.

## For More Information

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### 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](http://epa.gov/lead) and [hud.gov/lead](http://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](http://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 [cpsc.gov](http://cpsc.gov) or [saferproducts.gov](http://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](http://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**.

## Other Sources of Lead, continued

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- **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.<sup>4</sup>
- 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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<sup>4</sup> 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.

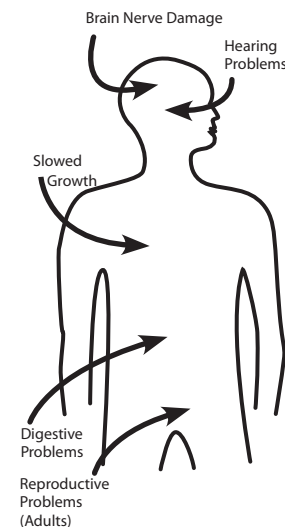
## Health Effects of Lead

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**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

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**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.**

## Other Sources of Lead

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### 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](http://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.

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\* Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.



## Renovating, Repairing or Painting a Home with Lead-Based Paint

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**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](http://epa.gov/getleadsafe), or read *The Lead-Safe Certified Guide to Renovate Right*.

## Where Lead-Based Paint Is Found

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

**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.<sup>2</sup>

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](http://epa.gov/lead).

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<sup>1</sup> "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.

<sup>2</sup> "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

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**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.

## Reducing Lead Hazards, continued

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**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](http://epa.gov/lead), or call 1-800-424-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.

## 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

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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](https://epa.gov/lead), or call **1-800-424-LEAD (5323)** for a list of contacts in your area.<sup>3</sup>

## What You Can Do Now to Protect Your Family

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**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.

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<sup>3</sup> Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

# 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).

I HAVE RECEIVED A COPY OF THE LEAD BASED PAINT  
BOOKLET DATED JUNE 2017.

BY SIGNING BELOW, I AM ACKNOWLEDGING RECEIPT OF  
THE BOOKLET.

\_\_\_\_\_  
SIGNATURE

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DATE