

Homebuyer Education Intake Packet

Name: _____	
Full Address: _____	
Birthdate: _____	Personal Email: _____
Cell Phone: _____	Social Security Number: _____
Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Other	Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> non-Hispanic
Race: <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Hawaiian or Pacific Islander <input type="checkbox"/> More than one race	
Do you live in a rural or urban area? <input type="checkbox"/> Urban <input type="checkbox"/> Rural	Are you fluent in the English language? <input type="checkbox"/> Fluent <input type="checkbox"/> Not fluent
Education: <input type="checkbox"/> Elementary <input type="checkbox"/> Junior High School <input type="checkbox"/> High School Diploma or Equivalent <input type="checkbox"/> Some College <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Master's Degree	
Veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you legally disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No
Household Type: <input type="checkbox"/> Single Adult <input type="checkbox"/> Married with children <input type="checkbox"/> Married without children <input type="checkbox"/> Domestic Partnership <input type="checkbox"/> Female-headed single parent <input type="checkbox"/> Male-headed single parent <input type="checkbox"/> Two or more unrelated adults <input type="checkbox"/> Other	
Household Size: _____	Number of Dependents: _____
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Legally Separated <input type="checkbox"/> Divorced	
Current Gross MONTHLY Income: _____	Are you a first-time homebuyer? <input type="checkbox"/> Yes <input type="checkbox"/> No

Please make sure you read ALL the included documents within this packet, acknowledge below, and make sure that you sign ALL the documents where a signature is requested. ***We only need the first 4 pages returned***

I acknowledge that I received, reviewed, and agree to **Southwest Economic Solutions DBA MiSide Wealth's Program Disclosures**.

I fully understand and have read the **Client Authorization & Release of Information** document and I agree to release all information concerning my account(s) to Southwest Economic Solutions DBA MiSide Wealth at their request.

I acknowledge that I have read and understand the **Client/Borrower and Counselor Conflict of Interest Policy**.

I acknowledge that I have read and understand the **Privacy Notice**.

I acknowledge the agency provided me with both HUD Inspection Documents: '**Ten Important Questions to Ask A Home Inspector**' and '**For Your Protection get a Home Inspection**'.

I acknowledge the agency provided me with the EPA and HUD Inspection Documents: '**Lead-Based Fact Sheet**'.

I acknowledge the agency provided me with **Fair Housing Information**.

I opt in to receive SMS text messages. *By opting into SMS from a web form or other medium, you are agreeing to receive SMS messages from MiSide Community Impact Network. This includes SMS messages for conversations (external). Message frequency varies. Message and data rates may apply. See privacy policy at https://maside.policystat.com/policy/token_access/e0ed8d28-94ec-4f63-a346-d8a9403b230b/. Message HELP for help. Reply STOP to any message to opt out.*

Signature: _____

Date: _____



HOUSING EDUCATION PROGRAM AGREEMENT and RELEASE OF INFORMATION

In signing this agreement and release, I/We agree to actively participate in the Housing Education Services being offered by this HUD- approved agency. I/We understand:

1. A referral to other services of the organization or another agency (as appropriate) may be made to assist with concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
2. That this agency receives funds through NCRC, MSHDA, and HUD and as such, is required to share some of my personal information with program administrators or their agents for purposes of program monitoring, compliance, and evaluation.
3. That a counselor may answer questions and provide information but cannot give legal advice. If I want legal advice, I will be referred to an attorney for appropriate assistance.
4. That this agency may provide information on numerous housing programs and loan products, and I further understand that the housing services received from this agency in no way obligates me/us to choose any of their housing programs or loan products.

NOTE: *If you feel you have been unfairly steered or pressured into a certain mortgage loan, real estate, or other housing related service, please contact your local Fair Housing Center.*

CONSENT: Failure to sign this consent form may result in denial of program assistance or termination of counseling program benefits.

For Pre-Purchase Education Services only:

I/We acknowledge the agency provided me/us with both HUD Inspection Documents: "Ten Important Questions to Ask a Home Inspector" and "For Your Protection Get a Home Inspection."

For Post-Purchase Education Services only:

I/We hereby allow this Agency its agents, employees, or affiliates to request and obtain income and asset. information, mortgage, credit bureau and personal information. I/We allow contact to be made on my/our behalf with representatives from mortgage, attorney, collection, and credit bureau companies.

Client's Printed Name:	Client's Signature:	Date Signed:
Client's Printed Name:	Client's Signature:	Date Signed:
Client's Current Address:	City:	Zip Code:



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:

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

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

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

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

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

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

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

Selecting a Trained Professional Home Inspector

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

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

(Signed) Homebuyer

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/OMBINV.CHTML> - HUD If desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

Name: _____ Date: _____

Budget & Balance Sheet

Please complete your budget and balance sheet to the best of your ability. If you aren't sure, use a monthly estimate. If there is something not listed that you spend money on, please list and label it in the 'Other' box.

Monthly Income	
Wages	
Social Security	
Food Stamps/WIC	
Other Public Benefits	
Alimony/Child Support	
Unemployment	
Workers Comp	
Veterans Comp	
Other	
Total Monthly Income:	

Monthly Expenses	
Mortgage/Rent	
Electric	
Gas/Heat	
Water	
Phone	
Cable/Internet	
Groceries	
Eating Out	
Car Payment	
Gas	
Car Insurance	
Public Transportation	
Health Insurance	
Life Insurance	
Medical/Prescriptions	
Child Support	
Childcare/Daycare	
Credit Card Payments	
Student Loans	
Other Loans	
Laundry/Dry Cleaning	
Clothing	
Toiletries	
Salon/Barber	
Entertainment	
Charitable Giving	
Gifts	
Pets	
Other (please list):	
Total Expenses:	

Liabilities	
Mortgage	
Vehicle	
Credit Cards	
Loans	
Collections	
Unpaid Utilities	
Total Liabilities:	

Calculate the Following:	
Total Assets	
Total Liabilities	
Net Worth (Subtract Total Expenses from Total Monthly Income):	

Calculate the Following:	
Total Monthly Income:	
Total Expenses:	
Net Income (Subtract Total Expenses from Total Monthly Income):	

Southwest Economic Solutions DBA MiSide Wealth Housing Counseling Program Disclosures

Effective Date: 8/14/17

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about our housing counseling program, please inform our housing counselor program staff so alternative accommodations may be arranged.

Agency Description and Program Purpose: Southwest Economic Solutions DBA MiSide Wealth is a nonprofit, HUD-approved comprehensive housing counseling agency. We provide financial and homebuyer education workshops, plus a full spectrum of housing counseling including pre-purchase, foreclosure prevention, non-delinquency post-purchase, and rental counseling. We also provide workforce development trainings, English as a Second Language, Adult Basic Education and GED Preparation course, and train and provide micro-loans to entrepreneurs. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.). **As a housing counseling program participant, please affirm your roles and responsibilities along with the following disclosures and initial, sign, and date the form on the following page.**

<u>Client and Counselor Roles and Responsibilities:</u>	
Counselor's Roles and Responsibilities	Client's Roles and Responsibilities
<ul style="list-style-type: none"> ▪ Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history. ▪ Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal. ▪ Preparing a household budget that will help you manage your debt, expenses, and savings. ▪ Your counselor is not responsible for achieving your housing goal, but will provide guidance and education in support of your goal. ▪ Neither your counselor nor Southwest Economic Solutions DBA MiSide Wealth employees, agents, or directors may provide legal advice. 	<ul style="list-style-type: none"> ▪ Completing the steps assigned to you in your Client Action Plan. ▪ Providing accurate information about your income, debts, expenses, credit, and employment. ▪ Attending meetings, returning calls, providing requested paperwork in a timely manner. ▪ Notifying Southwest Economic Solutions DBA MiSide Wealth or your counselor when changing housing goal. ▪ Attending educational workshop(s) (i.e. pre-purchase counseling workshop) as recommended. ▪ Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.
<u>Termination of Services: Failure to work cooperatively with your housing counselor will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.</u>	

Agency Conduct: No Southwest Economic Solutions DBA MiSide Wealth employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships: Southwest Economic Solutions DBA MiSide Wealth has financial and professional affiliations with HUD, NeighborWorks America, NCRC, USDA Rural Development, the State of Michigan, MSHDA, Wayne County, the City of Detroit, and banks including Ally, Bank of America, Chemical Bank, Fifth Third Bank, Huntington Bank, JP Morgan Chase, Level One Bank, The Private Bank, Wells Fargo, and others. As a housing counseling program participant, you are not obligated to use the products and services of Smith HCA or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice: Southwest Economic Solutions DBA MiSide Wealth HCA has developed programs and services with the agencies listed above. However, you are not



obligated to participate in Southwest Economic Solutions DBA MiSide Wealth programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Administration (FHA) for first-time homebuyer loan programs, and other Housing Counseling Agencies, such as U SNAP BAC, Central Detroit Christian CDC, National Faith Homebuyers or Wayne Metro Community Action Agency for other first-time homebuyer programs. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.

Referrals and Community Resources: You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by Southwest Economic Solutions DBA MiSide Wealth and its exclusive partners and affiliates.

Privacy Policy: I/we acknowledge that I/we received a copy of Southwest Economic Solutions DBA MiSide Wealth's Privacy Policy.

Errors and Omissions and Disclaimer of Liability: I/we agree Southwest Economic Solutions DBA MiSide Wealth, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in Southwest Economic Solutions DBA MiSide Wealth counseling; and I hereby release and waive all claims of action against Southwest Economic Solutions DBA MiSide Wealth and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance: In order to assess client satisfaction and in compliance with grant funding requirements, Southwest Economic Solutions DBA MiSide Wealth, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with Southwest Economic Solutions DBA MiSide Wealth grantors such as HUD, NCRC, MSHDA or NeighborWorks America.





Southwest Economic Solutions DBA MiSide Wealth
2835 Bagley Avenue, Suite 800, Detroit, MI 48216
Phone: 313.841-9641 Fax: 313.625.4961

Effective Date: 12/18/2018

Client Authorization & Release of Information

I choose to participate in Southwest Economic Solutions DBA MiSide Wealth, a HUD Approved Housing Counseling agency, counseling and/or coaching to improve my housing/financial situation. I hereby authorize you to release all information concerning my account(s) to Southwest Economic Solutions DBA MiSide Wealth at their request. I understand that my counselor or coach may/will discuss or otherwise disclose information about credit history, financial situation, employment or other information with me and with representatives of financial institutions, Southwest Economic Solutions DBA MiSide Wealth staff and/or funders as necessary to assist me in improving my housing/financial situation. My counselor or coach may also discuss with agencies such as Fannie Mae, MSHDA, (Michigan State Housing Development Authority), and their respective third party service providers/referrals as necessary to assist me in improving my housing/financial situation. I understand that information about personal circumstances will remain strictly confidential, and NO information will be discussed with anyone not directly involved in efforts to improve my housing/financial situation.

I hereby authorize Southwest Economic Solutions DBA MiSide Wealth to do the following:

- Discuss in further detail my circumstances that may be necessary in attempting to improve my housing/financial situation.
- Release of the completed and Signed Closing Disclosure Settlement Statement, including any other housing related documentation indicating my/our homeownership.
- Pull a residential or consumer credit report from TransUnion, Equifax and Experian score. Now and periodically, but not more frequently than once every 6 months, in order to verify the accuracy of credit information, including past and present mortgage, alternative credit, utilities and rental references OR to provide me with financial counseling and/or to track my financial outcomes.
- Release credit, financial, employment and other information to financial institutions of my choice when disclosing information that is essential to the improvement of my housing/financial situation.
- Verify bank account information; employment, IRS filings and any other household income information that may be necessary to review the options available in maintaining homeownership or that are needed to complete your application.
- To communicate/discuss with my/our Bankruptcy Attorney and/or Court Trustee all the affordable options that is presented from my/our servicer/investor in maintaining homeownership.



**Southwest Economic Solutions DBA MiSide
Wealth**

**2835 Bagley Avenue, Suite 800, Detroit, MI 48216
Ph.: 313.841.9641 Fax: 313.625.4961**

Conflict of Interest Policy

Effective Date: 8/23/17

I choose to participate in Southwest Economic Solutions DBA MiSide Wealth Financial/Housing counseling program. Southwest Economic Solutions DBA MiSide Wealth is a HUD Approved Housing Counseling Agency who is assisting to improve my Financial/Housing situation.

I understand that at any time should there arise a conflict, the following procedures will be followed:

- Financial/Homeownership educators/counselors will avoid the actual and the appearance of any conflicts of interest. They will inform client(s)/borrower(s) should a real or potential conflict of interest arises and takes all necessary steps to resolve the issue in a professional and courteous manner that makes the client(s)/borrower(s) interests primary and protects client(s)/borrower(s) interests. In some cases, protecting client(s)/borrower(s) interests may require termination of the professional relationship with the current counselor and/or a proper referral of the client(s)/borrower(s) case to another HUD Counseling Agency.
- Financial/Homeownership educators/counselors will not take unfair advantage of any professional relationship or exploit others to further their personal, religious, political, or business interests.
- Any potential conflicts of interest will be disclosed to client(s)/borrower(s) in a written disclosure document for their review. The client(s)/borrower(s) will be educated and provided materials on the other services that may be available at Southwest Economic Solutions DBA MiSide Wealth or a referral to an outside source and is under no obligation to receive any other services offered by the Grantee, its exclusive partners or funders or any referral outside of the Southwest Economic Solutions DBA MiSide Wealth.



Southwest Economic Solutions DBA MiSide Wealth

2835 Bagley Avenue, Suite 800, Detroit, MI 48216 | | Phone: (313) 841-9641 | | Fax: (313) 625.4961

Privacy Notice

Effective Date: 8/23/17

Protecting your privacy is important to Southwest Economic Solutions DBA MiSide Wealth. The following information describes our policies and practices that protect your privacy, and enables us to work with you and your home lender to try to resolve your financial issues. We are committed to assuring the privacy of individuals and families who have contacted us for assistance. This notice explains what information we collect, how we use it and how we protect it. If you have any questions after reading it, please contact us at (313) 841-9641.

How Do We Collect Information?

We obtain nonpublic personal information about you from the following:

- Information you provide to us directly (through the internet, the telephone or forms you complete), such as your name, address, social security number and real estate lender;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history parties to transactions;
- Information from consumer reporting agencies (credit reports); and Information from your lenders

What Information Do We Share?

We may share your nonpublic personal information with lenders with whom you have loans, as part of our efforts to address your mortgage concerns; to companies that perform marketing or other services on our behalf or to other financial, governmental, non-profit institutions with whom we have joint marketing agreements; and other people or entities when required or permitted by law (for example, in response to a subpoena of a regulatory inquiry).

How Do We Protect Your Information?

We restrict access to information about you to our employee and agents who need your information to provide services to you for quality control and research purposes. We maintain physical, administrative and technical safeguards that comply with Federal regulations to protect your information.

How to Opt Out or Stop Certain Disclosures about You

At this time, we do not intend to disclose nonpublic personal information other than as noted above. If in the future, Southwest Economic Solutions DBA MiSide Wealth intends to disclose non-public information other than the above, Southwest Economic Solutions DBA MiSide Wealth will provide an additional notice, and provide an opportunity to opt out, if applicable. The opt out does not apply to disclosures that are legally permitted or required or to disclosures that Southwest Economic Solutions DBA MiSide Wealth makes to companies that perform services on our behalf or to other non-profit governmental institutions that have joint marketing agreements.

How Do We Treat Past Clients?

When you are no longer our client, the privacy practices described in this notice will continue to apply to you. We will remove your information from our files within 3 years of the closing of your file.

If you would like a copy of this form after signing it, please ask and a copy will be made at your request.



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.



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

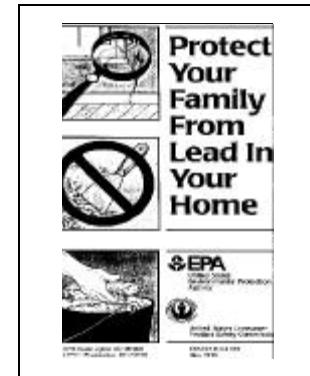
To protect families from exposure to lead from paint, dust, and soil, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also

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. 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

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

Dial up: (919) 558-0335

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



DIFFERENT NATIONAL ORIGINS.



SAME FAIR HOUSING RIGHTS.



It is illegal for landlords and real estate agents to deny you housing opportunities because of your ethnicity. The Fair Housing Act prohibits housing discrimination based on national origin. If you believe you have experienced a violation of your rights, file a complaint.

Go to **hud.gov/fairhousing** or call **1-800-669-9777**
Federal Relay Service **1-800-877-8339**



FAIR HOUSING: THE LAW IS ON YOUR SIDE.

A public service message from the U.S. Department of Housing and Urban Development in cooperation with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability.

