Dear Purchaser (s),

Enclosed is your application for the Upper Darby Township First Time Home Buyer Program. Please submit your complete application and all documents to the above address. Incomplete applications will not be processed. You must allow 3 weeks for processing. Any questions please call 610-352-5555.

Please note: Funding is limited and is available on a first come first served basis.

Sincerely,

Theresa A. Grassi
Theresa A. Grassi

KMO/vb
Encl.
UPPER DARBY TOWNSHIP
2020 INCOME LIMITS
(Effective 4-8-2020)

You may be eligible for assistance if the total income of all persons living in your house* is less than:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Total Income** Less Than</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$ 54,150</td>
</tr>
<tr>
<td>2</td>
<td>$ 61,850</td>
</tr>
<tr>
<td>3</td>
<td>$ 69,600</td>
</tr>
<tr>
<td>4</td>
<td>$ 77,300</td>
</tr>
<tr>
<td>5</td>
<td>$ 83,500</td>
</tr>
<tr>
<td>6</td>
<td>$ 89,700</td>
</tr>
<tr>
<td>7</td>
<td>$ 95,900</td>
</tr>
<tr>
<td>8</td>
<td>$ 102,050</td>
</tr>
</tbody>
</table>

If the number of persons in your house is larger than eight (8), please call us.

* The income of any person listed on the deed, even if they do not live at the property at the present time, must also be taken into account.

** Total GROSS (not adjusted/taxable) income for the year 2019, including earned income, pensions, workmen's compensation, welfare, unemployment, child support, alimony, dividend income, interest income, social security, rents received for rental property(s), etc.
UPPER DARBY TOWNSHIP
FIRST TIME HOMEBUYERS PROGRAM – CHECKLIST

This is provided for your convenience for use in gathering the required documents. You do not need to return this form with your application.

ALL documents must have ORIGINAL SIGNATURES and be dated.

<table>
<thead>
<tr>
<th>Township Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proof of Income –</td>
</tr>
<tr>
<td>2019 Federal Tax Return(s) (1040 Form), W-2 Forms, 1099’s, and One Month’s Paystubs for all household members. (Income of Full time students is exempt but they must submit proof of class registration.) Submit copies of all documents used to prepare the tax returns, such as statements of earned income, pensions, worker’s compensation, welfare, unemployment, child support, dividend income, interest income, rental income, Social Security, other income.</td>
</tr>
<tr>
<td>Copy of Permanent Alien Resident card (s) [if applies]</td>
</tr>
<tr>
<td>Copy of Government Issued Identification Card(s) (License or Passport)</td>
</tr>
<tr>
<td>Signed Loan Disclosure Statement</td>
</tr>
<tr>
<td>Signed Notice to Seller and Seller’s Agent</td>
</tr>
<tr>
<td>Signed Notice to Seller and Seller’s Agent regarding Paint Surfaces</td>
</tr>
<tr>
<td>Certification by Lender (yellow form)</td>
</tr>
<tr>
<td>Loan Estimate (prepared by Lender)</td>
</tr>
<tr>
<td>Calculation Sheet</td>
</tr>
<tr>
<td>Buyer’s Home Inspection Report (copy of inspection report.)</td>
</tr>
<tr>
<td>Sewer Lateral Inspection (copy of inspection report.)</td>
</tr>
<tr>
<td>Inspection Statement #1</td>
</tr>
<tr>
<td>Inspection Statement #2</td>
</tr>
<tr>
<td>Received Pamphlet on Lead Paint</td>
</tr>
<tr>
<td>Tax Payment Acknowledgement Form</td>
</tr>
<tr>
<td>Copy of Agreement of Sale</td>
</tr>
<tr>
<td>Copy of Appraisal (from Lender)</td>
</tr>
<tr>
<td>Home Insurance Declaration Page**</td>
</tr>
<tr>
<td>Title Company Name and Address</td>
</tr>
</tbody>
</table>

RETURN ALL ITEMS ABOVE TO: Upper Darby Township, c/o Anthony J. Dunleavy Associates Inc., 1254 West Chester Pike, Ste. 301, Havertown, PA 19083. For questions, call us at 610-352-5555.

**NOTICE: If you are awarded a grant, the following will be needed by the day of settlement:
Copy of Homeowner’s Insurance declaration page showing:
Upper Darby Township (100 Garrett Road, Upper Darby, PA 19082) listed as a second mortgagee
TOWNSHIP OF UPPER DARBY
100 GARRETT ROAD
UPPER DARBY, PA 19082
PHONE: 610-352-5555
FAX: 610-352-5557

FIRST-TIME HOMEBUYERS PROGRAM

INTRODUCTION

The Township of Upper Darby introduces the First-Time Homebuyer Program funded through the Community Development Block Grant (CDBG) Program.

This Program offers a maximum of $6,000 for down payment assistance to qualified buyers. Financial assistance for this program is federally funded. The Federal government sets certain requirements for this program that will be followed throughout the process. Buyers are required to put in 3.5% of either the sale price or appraised value of the property whichever is lower of the property, i.e. if the amount is $97,000.00 the Buyer would need to put $3,395.00 of their own funds into the purchase.

The Township will provide the funding gap amount up to $6,000.00. A calculation sheet is enclosed. The total price of the home cannot exceed $136,000.00. An Applicant under this program MAY NOT apply for a housing rehabilitation grant under the Township programs until 5 years from the date of settlement has passed. Also, the funds DO NOT apply to a Multi-Family Unit (i.e., duplex, etc.), only to a Single Family Dwelling (i.e., row home, twin, single). This summary will introduce you to the program. Please take your time and read all of the enclosed documents thoroughly.

ARE YOU ELIGIBLE?

1. INCOME:

To obtain financial assistance, the annual gross income of ALL DEED HOLDERS AND RESIDENTS must not exceed the Year 2020 limits shown below. These limits are subject to change annually by Congress:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$54,150</td>
</tr>
<tr>
<td>2 persons</td>
<td>$61,850</td>
</tr>
<tr>
<td>3 persons</td>
<td>$69,600</td>
</tr>
<tr>
<td>4 persons</td>
<td>$77,300</td>
</tr>
<tr>
<td>5 persons</td>
<td>$83,500</td>
</tr>
<tr>
<td>6 persons</td>
<td>$89,700</td>
</tr>
<tr>
<td>7 persons</td>
<td>$95,900</td>
</tr>
<tr>
<td>8 persons</td>
<td>$102,050</td>
</tr>
</tbody>
</table>
Full and complete applications, with all of the attachments, including the Closing Estimate, Inspection and Appraisal must be submitted for review a minimum of 3 weeks prior to the date of settlement.

**Eligibility Determination:**
There is a two part eligibility criteria. One is for the Buyer and the other relates to the property being purchased. Eligibility is determined using a variety of factors:

**INCOME:** Owners cannot exceed the total household income limit set by Congress. The income of all buyers and residents 18 years and older of the home must be calculated, even if they are not on the deed. Proof of income must be provided in order to determine eligibility, including but not limited to:
- Full copies of the Federal Income Tax Return with all attachments for all Buyers and Residents;
- Copies of 3 months of current pay stubs or 3rd party proof of income must be provided for all Buyers and Residents;
- Copies of Bank Statements may also be requested;
- The Township reserves the right to request any and all documentation needed in order to determine eligibility.

Applicants will be notified in writing of their eligibility determination.

**FIRST-TIME HOMEBUYER:**

Is defined as any low-income household that has not owned a home within the past three (3) years. Some families that have owned a home within the past three (3) years can participate if they meet the established definition of a “displaced homemaker” or “single parent” as defined by HUD.

**CITIZENSHIP:**

Purchaser must be a United States citizen or a permanent resident alien with a minimum of five (5) years of continual residency and show proof of same in order to comply with Federal law as outlined in 42 USC 601(PRWORA Act of 1996).

**GENERAL:**

Due to the limited funding available and the number of applications that are received, funding is reserved for those Buyers with the greatest need who would be unable to purchase the property without the Township's assistance.

If a Buyer has more than 5% available to them either through savings or gifts as a down payment, or is receiving down payment assistance from any other sources they will not be eligible to receive assistance. All approval is at the sole discretion of the Township. A Sellers Assist may be eligible if there is still a funding gap and the Township’s assistance is needed.
3. **PROPERTY REQUIREMENTS:**

1. Single family, vacant, or owner-occupied existing or new construction properties located within Upper Darby Township are eligible. Rental properties are eligible only if they are vacant at the time of the agreement of sale or if the buyer is the current tenant. Multi-unit dwellings (i.e., duplexes) are ineligible. Please note that the properties must be located within the Township boundaries and not just be a part of the Township school district.

2. Properties must be in conformity to the *Federal lead-based paint requirements at 24 CFR Part 35 K WHICH STATE THAT THERE CANNOT BE ANY DETERIORATED PAINT SURFACES ANY WHERE INSIDE OR OUTSIDE OF THE PROPERTY.* A visual inspection will be completed by the Township at no charge to the Buyer. **THERE IS NO SECOND INSPECTION!** The property will be inspected once and will either **PASS** or **FAIL**. If the property fails the visual paint inspection no assistance will be provided and your file will be closed.

3. The Buyer must have the property inspected by an ASHI Certified, or other Certification recognized by the State of Pennsylvania Senate Bill 1034 as amended 9/26/2000 PA Title 68 and chapter 75, and provide a copy of the inspection report with your application.

4. A sewer lateral inspection is required in accordance with Upper Darby Township Ordinance No. 3070. The inspection is the responsibility of the current homeowner. It is between the Buyer and Seller to work out who will cover the cost of the repair if needed. Proof of inspection must be provided. This is now part of the Resale Certification Process for all properties sold in the Township effective May 15, 2020.

5. Principal Residence -- The purchasing household must use the property as its principal residence. Any violation of the principal residency requirement will automatically trigger repayment of the Township’s subsidy.

4. **LENDER:**

Buyer is responsible to obtain a mortgage. The lender **MUST** certify to the Township, prior to the Township providing a commitment, that the proposed mortgage loan amount is the maximum amount that the borrower(s) can carry based on monthly cash availability using the Bank’s underwriting. Lender must complete the enclosed form and it should be submitted with your application.

5. **SELLERS’ RESPONSIBILITY:**

As part of the approval process, the Seller(s) must sign and submit the enclosed Sellers’ Forms enclosed in the package which states:

1. A standard **RESALE CERTIFICATION** is required. A copy of the Certification must be submitted prior to settlement.
2. The Buyer does not have the power of eminent domain and, therefore will not acquire the property if negotiations fail to result in an amicable agreement between the Buyer & Seller.

3. The fair market value of the property must be determined by an appraisal of the property. NOTE: 1) You (the Buyer) are permitted to negotiate a sale price below fair market value. (Below the price in the appraisal.) The Agreement of Sale must be contingent upon the Seller agreeing to sell at the lesser of Fair Market Value as determined in an appraisal prepared on behalf of the lender/buyer or a price negotiated by Buyer and Seller. A copy of the appraisal must be provided with your application.

If the Seller executes an option or contract of sale before he/she is informed of the property's fair market value and the fair market value is more than the option/contract price, the Seller must be provided the opportunity to withdraw from the option or contract after the appropriate disclosures (listed above and including an appraisal) have been made. Therefore, it is of the utmost importance to avoid any dispute and to provide the Seller early written notice that you (the Buyer) do not have the power to eminent domain and that he/she (the Seller) does not qualify for the Uniform Relocation Act (U.R.A.) Relocation Assistance.

4. Seller(s) and Seller's Agent must sign the enclosed form regarding compliance with the Federal Regulations on paint surfaces

6. **BUYER/REALTOR:**

The buyer or buyers' realtor should consult with Upper Darby Township before executing a finalized purchase contract.

The Agreement of Sale must include the notice that the property must meet the program's paint inspection requirements.

It is your responsibility to carefully examine all painted surfaces on the interior and exterior of the property and bring any defective paint surfaces to the attention of the Seller for correction prior to requesting the Township's visual inspection. Defective paint surfaces found at the time of the Township's inspection will result in the property not being eligible under the program. **THERE IS NO SECOND INSPECTION. (SEE ITEM #3.2)**

7. **OTHER CONDITIONS:**

1. There is no requirement that the homebuyer remain income eligible after purchase.

2. Affordability Conditions:

Buyers must use the property as their principal residence for the duration of the agreement; no leasing or rental is permitted. Any violation of the principal residency requirement will automatically trigger repayment of the Township’s loan.
a. During the first four (4) years from the date of settlement **there is no forgiveness of the township mortgage.** The entire principal on this loan is payable to the Township of Upper Darby at the time of sale, transfer of the property, conversion to a non-residential use, default on the first mortgage, death(s) of the owner(s), or destruction of the property due to fire or unknown reasons. Buyer is required to maintain fire insurance on the property for the duration of the agreement, which lists Upper Darby Township as a lienholder. A certificate of insurance which shows this must be submitted prior to the release of the Township's check.

b. Beginning with the 5th year and ending with the 10th year the Upper Darby Township mortgage will be forgiven at a rate of 16.67% per year. At the end of the 10th year (from the settlement date) the mortgage will completely dissolve and be removed. No payment is due.

8. **FINANCING/REFINANCING:**

All checks for assistance will be made payable to and sent directly to the Title Company.

All Borrowers must sign a Mortgage agreement with the Township for the amount of assistance provided. The Township mortgage must be in second position behind only the primary lender. The mortgage document will be sent to the Title Company to be signed at the time of settlement. The signed mortgage document WILL BE RETURNED TO THE TOWNSHIP TO BE RECORDED.

When funds from this Program are used in connection with housing in which acquisition or new construction is financed with a mortgage insured by HUD then the applicable period for affordability must be equal to the term of the HUD-insured mortgage. In cases where the FHA mortgage insurance is terminated, the period of affordability will revert to the period that is imposed by the program regulations.

The Township's lien/mortgage interest in a property may be subordinated in the event of a refinancing, with prior consent of the Township. The Township's subordinated position will be no less than its original mortgage position, e.g., the Township is originally in place as a second-position mortgagee, it may subordinate to a new first mortgage. The Township will not subordinate to a position lower than its original position in any event. The subordination is subject to the interests of the Township being protected and as such, the loan-to-value ratio of all liens/mortgages may not exceed 95% of value. In no event, will the Township allow cash to be removed from the property for the buyers use or to pay other creditors in the event of a refinance.

9. **COUNSELING:**

Counseling is not a mandatory requirement for participation in the program however, attached is information on Counseling Services provided by CLARIFI, a HUD certified counseling agency, should you desire to take advantage of this very valuable service.
PROCEDURES FOR THE FIRST-TIME HOME BUYERS PROGRAM

UPPER DARBY TOWNSHIP

Fully Completed Applications Must Be Submitted A Minimum Of 3 Weeks Before The Settlement Date

1. The attached Program Guidelines should be read prior to proceeding with submission of your application.

2. After you have found a property you may submit your application for review. The submitted application shall include all forms fully completed along with copies of your proof of income and the Closing Estimate. Incomplete applications will not be processed until all items are received. Use an INK PEN to fill out your forms, do not use a pencil.

3. The MAXIMUM amount of the Township grant is $6,000.00. Your grant amount will be determined by need based on the price of the property, amount of down payment (3.5% minimum) and the lender’s mortgage amount. Do not assume that you will be receiving the full $6,000.00. The Township will not permit the use of any other grant funding, one grant per applicant. (Example First Front Door, PHARE, etc.) Final approval on all applications will be at the Townships discretion. (See “General” in the Program Guidelines.)

4. Buyer is responsible to carefully examine all painted surfaces on the exterior and interior of the property and bring any defective surfaces to the attention for the seller for correction. After correction is made buyer or buyer’s realtor should contact the Township to arrange for the visual paint inspection which is required by Federal law. Defective surfaces found at the time of the Township’s inspection will result in disqualification of the property. Repairs must be made prior to the Township’s inspection. There is no second inspection!

5. A sewer lateral inspection will be completed by the Township. Any required repairs must be completed prior to release of FTHB assistance.

6. Property must be a single family, (not a duplex or other type of multi family dwelling) owner occupied (not a rental) dwelling located within the boundaries of Upper Darby Township.

7. Applicant must be a Citizen of the United States of America or a legal Resident Alien. Proof of legal residency must be supplied with the application.

8. If an Agreement of Sale is executed, it should be contingent on the Buyer receiving assistance from the Township.

9. We need at least three (3) weeks to process the application and schedule the visual paint inspection. Buyer or buyer’s realtor is responsible to arrange access to the premises.

NOTE: Deteriorated paint means any interior or exterior paint or other coating that is peeling, chipping, chalking or cracking, or any paint or coating located on any interior or exterior surface or fixture (this includes garage areas, roof lines and around doors and windows) that is otherwise damaged or separated from the substrate.

10. The Buyer must arrange for a full Home Inspection to be completed and provide a copy of the inspection with the application (see Property Requirements Item C in the Guidelines)

11. A standard Resale Certification is required. This is obtained through Upper Darby Township’s Department of Licenses & Inspections. Please call 610-734-7613 for assistance. A check will not be released until it is provided.

12. The Township will forward a prepared mortgage document and mail it along with the CHECK to the title abstract company prior to settlement. Any funds not needed must be returned to the Township, not given to the Buyer. The title company will make sure to execute this document during settlement, and return the original to Anthony J. Dunleavy Associates Inc., 1254 West Chester Pike, Upper Darby, PA 19082 for filing.

13. It is also required that Upper Darby Township is listed within the applicant’s new Homeowner’s Insurance as a 2nd Mortgagee. This shall be done by the time of settlement. The insurance company shall then forward the Township a copy as proof of this action. The applicant shall be required to maintain an adequate Homeowner’s Insurance Policy during the life of the grant.
Upper Darby - First-Time Homeowners

Looking to purchase a home? Clarifi offers in-person 1on1 Pre-purchase counseling, Homeownership Workshops & online Homeownership Education:

- Clarifi local coverage: (15) offices in PA/NJ/DE
- Clarifi Online Homebuyer Education covers all counties in PA/NJ/DE
- Learn how to Improve your Credit
- Learn the steps of the Mortgage Approval Process
- Learn how much of a mortgage you can afford
- Learn about First Time Homebuyer Grants

Clarifi is a HUD Approved Housing Counseling Agency.

Complete Clarifi's Online Housing Education Class at:

https://clarifi.frameworkhomeownership.org

Appointments with Clarifi can be scheduled online at www.myclarifi.org or by calling

800-989-2227

8600 West Chester Pike
Suite 207
Upper Darby, PA 19082

www.clarifi.org
TOWNSHIP OF UPPER DARBY FIRST TIME HOMEBUYER PROGRAM
LOAN DISCLOSURE STATEMENT

I/We the undersigned, have applied for downpayment assistance under the Township of Upper Darby First Time Homebuyer Program to fund a portion of downpayment costs required for the purchase of a single family home located at ________________________________, with the purchase price of $____________________ and understand the terms and conditions of the loan to be as follows:

1. The Township of Upper Darby loan is offered as a 0% interest loan. During the first four (4) years from the date of the closing (purchase), the entire principal on this loan is payable to the Township of Upper Darby at the time of sale (THERE IS NO FORGIVENESS), transfer of the property, conversion to a non-residential use, default, death(s) of the owner(s), or destruction of the property due to fire or unknown reasons.

Commencing with the beginning of year FIVE (5) and through the end of year TEN (10) from the original closing (purchase), the principal is forgiven at a rate of 1/6 (16.67%) per year over SIX (6) years and thus, at the end of the tenth (10th) year no payment is due.

2. The loan will be evidenced by a mortgage and secured as a second mortgage lien, to be executed at closing and recorded against the home. No application fee will be charged to obtain this loan.

3. It is understood that, as a condition of receipt of the loan, buyer will occupy the home as their primary residence on a full time permanent basis.

4. Eligibility for a Township loan is based on the gross annual income of all adult household members of the buyer, as defined by Township program requirements. Buyer’s eligibility for the Township loan is subject to final review and approval of a complete Township loan application for compliance with all requirements of the Township Program.

5. To receive a Township loan, a visual inspection must be completed by the Township and all paint surfaces must be intact (no peeling, chipping, caulking) on the day of the inspection.

6. The Township loan application will not be processed until the primary mortgage application has been completed and a mortgage commitment and lenders certification have been received.

(over)
7. Buyer understands that if the property does not pass the visual paint inspection the property will not be eligible under the program. Corrections to the paint surfaces must be done prior to the inspection being requested.

8. The Borrower will be required to carry homeowners and, if applicable, flood insurance and PMI for the term of the Township loan sufficient to cover all outstanding liens, and provide a certificate naming the Township as an additional lien holder. Evidence of insurance must be provided at closing and annually thereafter.

9. The Borrower(s) hereby waive any Privacy Act privileges and authorize the Lender to share financial information with Upper Darby Township. It is understood that Upper Darby Township will not release any such information received to others. Such information shall be used solely to verify eligibility requirements under this First Time Homebuyer Program.

It is essential that the buyer and all other parties to this transaction be aware of all requirements for receipt of a Township loan. Your signature will serve as confirmation that you are aware of these requirements. You are encouraged to share this disclosure with your Agent and the Sellers.

Borrower's Signature  Date  Co-Borrower's Signature  Date
TOWNSHIP OF UPPER DARBY FIRST TIME HOMEBUYER PROGRAM
NOTICE TO SELLER AND SELLER’S AGENT

Date: __________________________

Dear Seller:

The following Buyer(s) ____________________________________________, have offered to purchase your home. As part of the financing to make this purchase, the Buyers will apply to the Township of Upper Darby for a First Time Homebuyers Loan. This is a loan to the buyer(s) to help pay the downpayment and/or purchase costs involved in this purchase. The funds for this loan come from the Department of Housing and Urban Development (HUD) through the Community Development Block Grant Program. Because Federal government money may be used in the purchase of your home, you must be informed of the following:

1. Because this is a voluntary sale, by which you are willingly selling the residence to the Buyer, the Buyer cannot acquire this property if you and the Buyer fail to reach an amicable sales agreement.

2. The Buyer does not have the right of eminent domain (eminent domain is the power of the government to take property for public use).

3. The Buyer’s offer will be based on and may not exceed Fair Market Value as will be determined by an appraisal to be obtained by the Lender/Township.

4. Because this is a voluntary sale, you are not entitled to any benefits under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

Further, in order to comply with certain Federal regulations (49 CFR Part 24), the Buyer must request that you disclose whether you were renting your property to anyone at the time you signed the Agreement of Sale. Please complete the lines below to indicate whether there are or have been tenants on your property (please check all that apply):

1. _____ I was renting all or part of my residence at the time I signed the Agreement of Sale.
   _____ I was not renting all or part of my residence at the time I signed the Agreement of Sale.

2. _____ I have rented all or part of my residence since I signed the Agreement of Sale.
   _____ I have not rented any part of my residence since I signed the Agreement of Sale.

3. _____ The property is being rented by the Buyer.

Finally, after you have read this letter, you have the option not to continue with this method of financing. This decision is yours to make voluntarily.

You should have received two (2) copies of this letter. Please keep one for your records, and please sign the other copy on the applicable line below and return to the lending institution that is evaluating the Buyer(s) loan application. The Buyer can supply you with the address of the lending institution. Please fill out and return this Notice immediately, as the Buyer(s) loan application cannot be considered until you return this Notice.
I/We have read this letter, understand its contents, have answered the questions related to tenants on the property, and wish to proceed with the sale to the Buyer(s).

**IMPORTANT - READ BEFORE SIGNING**

I/we certify that I/we, as sellers of a house to be assisted by a grant under the Upper Darby Township’s First-Time Homebuyers Program, that the above statements are true, accurate, and complete to the best of my/our knowledge and belief, in order to support a request for Federal financial assistance. I/we understand that any false statements made knowingly and willfully may subject us to penalties under Section 1001 of Title 18 of the United States Code.

<table>
<thead>
<tr>
<th>Signature of Seller</th>
<th>Date</th>
<th>Signature of Seller</th>
<th>Date</th>
</tr>
</thead>
</table>

I/We have read this letter, understand its contents, but no longer wish to proceed with this method of financing.

<table>
<thead>
<tr>
<th>Signature of Seller</th>
<th>Date</th>
<th>Signature of Seller</th>
<th>Date</th>
</tr>
</thead>
</table>

**RETURN SIGNED TWO (2) ORIGINALS TO:**

________________________________________________________

Lender/Realtor

________________________________________________________

Address

________________________________________________________

ATTN:

**NOTE TO LENDER/REALTOR:**

One (1) original must be returned to the Township with other documentation when you are ready to commit funding.
TOWNSHIP OF UPPER DARBY

APPLICATION for FIRST TIME HOMEBUYERS ASSISTANCE

Borrower _______________ S.S.# _______________ Age _______________

Co-Borrower _______________ S.S.# _______________ Age _______________

Mailing Address ____________________________________________________________

Phone (Home) _______________ (Cell) _______________ E-mail address ____________________________________________________________

Marital Status Single_____ Married_____ Divorced_____ Separated_____ Other_____ 

Is your marital status changing within the next 6 months? Yes_____ No_____ 

I am a (check one): ______ Citizen of the United States of America 

________ Permanent Alien Resident of the United States of America 

(if checked, please attach a copy of your Permanent Resident Card) 

ARE YOU CURRENTLY RECEIVING ANY TYPE OF HOUSING ASSISTANCE? ____YES ____NO 

ARE YOU RECEIVING ANY CREDIT OR HOUSING COUNSELING? ____YES ____NO 

IS THIS PROPERTY A MULTI-FAMILY UNIT OR DUPLEX? ____YES ____ NO 

Ethnicity and Racial Characteristics: The Township is required at Sections 24 CFR 570.506(g)(2), 570.602, the Civil Rights Act of 1964, the Fair Housing Act, and Executive Order 11063, as amended by E.O. 12259 by the U. S. Department of Housing & Urban Development and OMB Standards to maintain data on the racial characteristics of the population it serves. This information is kept confidential.

Ethnicity: (select only one) ____ Hispanic or Latino _______ Not Hispanic or Latino 

Race: (select one or more) ____ American Indian or Alaska Native ___ Asian 

___ Black or African American ___ Native Hawaiian or Other Pacific Islander ___ White 

List all persons living in your household:

Name ___________________________ S.S.# ___________________________ Age _______________

Name ___________________________ S.S.# ___________________________ Age _______________

Name ___________________________ S.S.# ___________________________ Age _______________

Name ___________________________ S.S.# ___________________________ Age _______________

Name ___________________________ S.S.# ___________________________ Age _______________

7-31-06
Please list all wage earners and income in household 18 years or older except full-time students who live at home. Please include all income (Wages, Social Security Benefits, SSI, Welfare, Child Support, Alimony, Pension, etc.).

<table>
<thead>
<tr>
<th>Name</th>
<th>Name of Employer (or other)</th>
<th>Number of years Employed</th>
<th>Annual Gross Salary</th>
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<tr>
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</table>

Total family gross annual income received from all sources (this means income from the Buyer and ALL persons who will be residing in the household) $____________________________

(Attach to this application a complete copy - including ALL attachments – of your most recently filed Federal Income Tax Return, and also the same for ALL persons who will be residing in the household)

Have you ever owned a property? (For example: Home/mobile home) Yes_____ No_____

If yes, please provide date of ownership and details regarding sale or present ownership status
______________________________________________________________________________________________

Are your assets over $5,000? Yes_____ No_____ If Yes, value of Assets? $____________________________

What is the amount of funds available for deposit and down payment on purchase of home? $________________________

What is the exact source of down payment (savings, gift, name, address & phone of person(s) giving money as gift? ____________________________________________________________

**IMPORTANT - READ BEFORE SIGNING**

I/we certify that I/we, as applicants for a grant under the Upper Darby Township's First-Time Homebuyers Program, that the above statements are true, accurate, and complete to the best of my/our knowledge and belief, in order to support a request for Federal financial assistance. I/we understand that any false statements made knowingly and willfully may subject us to penalties under Section 1001 of Title 18 of the United States Code. I/we agree to notify the Township if there are material changes in our income or family size.

Borrower __________________________ Date __________ Co-Borrower __________________________ Date __________
CERTIFICATION BY LENDER

On behalf of __________________________ (hereinafter called Lender), I hereby certify to the Township of Upper Darby in the matter of a mortgage loan to be made to __________________________ __________________________ (hereinafter called Borrowers), for the purchase of a residence located at __________________________, under the Township of Upper Darby First-Time Homebuyer Program, a Federally funded program, that we are willing to lend $________________ which is ________% of the purchase price. We certify that this amount is the maximum amount which we will approve.

I further certify that I am authorized by my employer who is the lender to make this certification.

I certify that the above statement is true, accurate and complete to the best of my knowledge and belief. I understand that any false statements made knowingly and willfully may subject me and the lender which employs me to penalties under §1001 of Title 18 of the U.S. Code.

_________________________________________ Date:__________________
Name and Title

_________________________________________
Name of Lending Institution

_________________________________________
Address of Lending Institution
TAX PAYMENT ACKNOWLEDGEMENT

I (we) acknowledge that in order to remain in compliance with the First Time Home Buyer Program, all of our obligations and taxes to local, county, and federal government agencies must be paid on time and remain current throughout the 10(ten) year mortgage agreement. Failure to comply with this policy will institute a breach of contract and require immediate repayment of the First Time Home Buyer Grant Funds.

Home Buyer Signature

Date

Home Buyer Signature

Date
TOWNSHIP OF UPPER DARBY FIRST-TIME HOMEBUYERS PROGRAM

CALCULATION SHEET

Assistance **up to** $6,000.00 may be provided. The calculation for the amount of assistance will be done as follows:

- Property Sale Price: __________________
- Estimated Closing Costs: +____________
- MINUS Mortgage Amount: -____________
- MINUS minimum 3% from Buyer: -____________
- MINUS any other payments or assistance: -____________

Net amount of Township assistance --up to $6,000.00.
TOWNSHIP OF UPPER DARBY FIRST-TIME HOMEBUYERS PROGRAM

**Inspection Statement #1**

I/We understand that in order to receive assistance under the above program, I/We must hire an ASHI or NHIA Certified inspection company for a full home inspection. We must present to the Township a copy of the paid receipt for the inspection which shows the full name, address and phone number of the inspection service. Upper Darby Township’s involvement in this agreement does not evaluate or imply warranty on any existing systems or conditions, including, but not limited to, heating systems, roofing, electrical, etc., or any current or future code related issues other than the code requirements under the current Use and Occupancy (U&O) Regulations.

<table>
<thead>
<tr>
<th>Borrower Signature</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-Borrower Signature</td>
<td>DATE</td>
</tr>
<tr>
<td>Agent/Salesperson</td>
<td>DATE</td>
</tr>
</tbody>
</table>
TOWNSHIP OF UPPER DARBY FIRST-TIME HOMEBUYERS PROGRAM

Inspection Statement #2

I/We have read the Program Guidelines and understand if there is any chipped, peeling, cracking or chalking paint ANYWHERE on the exterior or interior of the property at the time of the Township’s lead-based paint consultant’s inspection, the property will not be eligible under the program. All corrections to painted surfaces must be made prior to that inspection.

Borrower Signature

DATE

Co-Borrower Signature

DATE

Agent/Salesperson

DATE
TOWNSHIP OF UPPER DARBY FIRST-TIME HOMEBUYERS PROGRAM

NOTICE TO SELLER AND SELLER’S AGENT
REGARDING COMPLIANCE WITH FEDERAL REGULATIONS ON PAINTED SURFACES

I/We ____________________________ understand that if there is any chipped, peeling, cracking or chalking paint ANYWHERE on the exterior or interior of the property, it must be repaired in order for the house to pass the visual inspection which will be conducted by the Township’s visual paint inspector.

Repairs must be made prior to that inspection, as any defective paint surfaces found by the inspector will make the property ineligible for inclusion under the program.

THERE IS NO RE-INSPECTION

____________________________________ DATE
Seller Signature

____________________________________ DATE
Seller Signature

____________________________________ DATE
Agent/Salesperson
UPPER DARBY TOWNSHIP

FIRST-TIME HOMEBUYER PROGRAM

I have received a copy of the pamphlet entitled Protect Your Family From Lead in Your Home informing me of the potential risk of lead hazard exposure.

__________________________
Print BUYER Name

__________________________
Signature

__________________________
Property Address

__________________________
Date

RETURN THIS FORM TO THE TOWNSHIP WITH YOUR APPLICATION AND KEEP THE ATTACHED FOR FUTURE REFERENCE.

"PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME"

IS LAST BOOKLET IN PACKAGE
Don't try to remove lead-based paint yourself:
- Painted surfaces that may contain lead.
- Temperature heat gun, scraper, or sandpaper on
- Don't use a del-sander, propane torch, high
- Lead for quickening)
- When redecorating or renovating (call 1-800-424-9244)
- Take precautions to avoid exposure to lead dust
- Peeling or chipping paint
- Talk to your landlord about fixing surfaces with
- Wipe soil off shoes before entering house
- Surfaces
- Regularly clean floors, window sills, and other
- Get your home checked for lead hazards
- Make sure children eat healthy, low-fat foods
- Often
- Wash children's hands, bottles, pacifiers, and toys
- They seem healthy
- Get your young children tested for lead, even if
- If you think your home has high
- Simple steps to protect your family
- Protect Your Family
- From Lead Hazards
- Your Home
- Lead In
- From
- Your
- EPA
- United States
If you think your home might have lead paint, you can increase the danger to your family by removing lead-based paint improperly. Facts:

- Paint that is in good condition is not a hazard. In most cases, lead-based paint is safe. People have many options for reducing lead in their homes.
- Eating soil or paint chips containing lead is a potential hazard. People can get lead in their bodies by breathing or swallowing dust or paint.
- High levels of lead in children's blood can cause harm. Even children who seem healthy can have high levels of lead in their bodies.
- Lead exposure can harm young children and babies even before they are born.

Managed Property
Soil can be dangerous, if not lead-based dust, and

**IMPORTANT**

This pamphlet before starting work on your property. Ensure that occupational health and safety programs are in place. You must use proper protective equipment, such as masks, gloves, and eye protection. Keep work areas clean and safe. Do not mix lead and other materials. Follow all applicable regulations and guidelines. If you are unsure about the presence of lead, hire a certified professional. Renovation activities must be licensed and conducted according to local regulations.

**RENOVATORS**
Lead affects the body in many ways. It can affect:

- Nervous system
- Immune system
- Kidney function
- Liver function
- Blood levels
- Behavior and development

In adults, lead can cause:

- Decreased muscle and bone growth
- Poor muscle coordination
- Symptoms of poisoning

In children, lead can cause:

- Increased chance of illness during pregnancy
- Increased chance of illness during infancy
- Decreased muscle and bone growth
- Poor muscle coordination
- Symptoms of poisoning

Even children born with a high blood level of lead in their system prior to pregnancy would expose women with a high lead level in their system to lead development.

Leads to increased chance of illness during pregnancy.

Lead is also dangerous to women of childbearing age. Dust on their hands and other objects in their home can expose their children open umbilical cord.

Although children are especially susceptible to lead exposure, lead poisoning can have dangerous effects on all ages. Children being younger and developing nervous systems are more susceptible to the dam-

The U.S. Environmental Protection Agency recommends a lead-based paint risk assessment for all homes built before 1978. Even children born before 1978 may be exposed to lead.

Leads to increased chance of illness during pregnancy.

Leads to increased chance of illness during infancy.

Lead poisoning can affect all ages. Children being younger and developing nervous systems are more susceptible to the dam-

Children and young children open umbilical cord.
What You Can Do Now to Protect Your Family

If you suspect that your home has lead hazards, you can take some immediate steps to reduce your family’s risk.

- If you rent, notify your landlord of peeling or chipping paint.
- Clean up paint chips immediately.
- Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. Remember: NEVER MIX AMMONIA AND BLEACH! PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.
- Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
- Wash children’s hands often, especially before they eat and before nap time and bedtime.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces.
- Keep or move 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.

Checking Your Home for Lead

Just knowing that a home has lead-based paint may not tell you if there is a hazard.

- A paint inspection tells you whether your home has lead-based paint and where it is located. It won’t tell you whether or not your home currently has lead hazards.
- A risk assessment tells you if your home currently has any lead hazards from lead-based paint, dust, or soil. It also tells you what actions to take to address any hazards.
- A combination risk assessment and inspection tells you if your home has any lead hazards that affect your health, and whether the lead-based paint is located.

Hire a trained and certified testing professional who will test the lead level in your home. You can then use the information to decide which actions to take to reduce your family’s risk.

- Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.
- Visual inspection of paint condition and location.
- A portable x-ray fluorescence (XRF) machine.
- Lab tests of paint, dust, and soil samples.

There are state and federal programs in place to ensure that testing is done safely and reliably. For more information, contact your state or local agency (see bottom of page 11) for more information, or call 1-800-424-LEAD (3234) for a list of contacts in your area. Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.
Reducing Lead Hazards in the Home

Lead-Based Paint

Remodeling or Renovating a Home With

If you have already completed removal and are ready to remove certain types of releases from your property, this brochure provides guidance for handling the hazardous lead-based paint in your home. The steps outlined on page 7 of this brochure include:

1. Clean up the site of local agencies (see bottom of page 1) for help in localizing catalytic converter and other metal hazards that could have already been removed.
2. Follow other safety measures to prevent self-injury. Your family is less likely to get lead poisoning if you can move your family away from the area. If you can move your family, this may prevent lead poisoning.
3. Clean up the property. Follow the guidelines for handling hazardous materials provided in Appendix B. After the work is done, the area is safe for the family to return.

Follow these guidelines:

1. Make sure the work is done in a safe environment.
2. Make sure that the work is done in a safe environment.
3. Make sure that the work is done in a safe environment.

Always use a Certified Environmental Professional to remove lead hazards. Failure to follow these guidelines can result in hazardous conditions for the family.

Lead dust can remain in your home for years, even after the work is done. You should hire a certified lead inspector to check for lead hazards before you move back into your property. The following are some ways to reduce lead hazards:

- Use certified lead-safe workers. These workers are trained to work safely with lead-based paint.
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Always use a Certified Environmental Professional to remove lead hazards. Failure to follow these guidelines can result in hazardous conditions for the family.
Center at 1-888-424-4LAD.
HAVERFORD TOWNSHIP
2020 INCOME LIMITS
(Effective 4-8-2020)

You may be eligible for assistance if the total **GROSS** income of all persons living in your house* is less than:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Total Income**</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$54,150</td>
</tr>
<tr>
<td>2</td>
<td>$61,850</td>
</tr>
<tr>
<td>3</td>
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<tr>
<td>6</td>
<td>$89,700</td>
</tr>
<tr>
<td>7</td>
<td>$95,900</td>
</tr>
<tr>
<td>8</td>
<td>$102,050</td>
</tr>
</tbody>
</table>

If the number of persons in your house is larger than eight (8), please call us.

* The income of any person listed on the deed, even if they do not live at the property at the present time, must also be taken into account.

** Total **GROSS** (not adjusted/taxable) income for the year **2019**, including earned income, pensions, workmen's compensation, welfare, unemployment, child support, alimony, dividend income, interest income, social security, rents received for rental property(s), etc.

**NOTE:** IF YOU HAVE A REVERSE MORTGAGE YOU WILL NOT BE ELIGIBLE FOR ASSISTANCE.