


Anthony J. Dunleavy Associates, Inc.

Consultants • Community Development
• Housing • Urban Planning



1254 WEST CHESTER PIKE, SUITE 301
HAVERTOWN, PA 19083
PHONE: 610-352-5555
FAX: 610-352-5557

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.



APPLICANT (S) NAME (S)

**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.

<u>Township Application</u>
<u>Proof of Income –</u> 2022 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.)
<u>Copy of Permanent Alien Resident card (s) [if applies]</u>
<u>Copy of Government Issued Identification Card(s) (License or Passport)</u>
<u>Signed Loan Disclosure Statement</u>
<u>Signed Notice to Seller and Seller's Agent</u>
<u>Signed Notice to Seller and Seller's Agent regarding Paint Surfaces</u>
<u>Certification by Lender (yellow form)</u>
<u>Loan Estimate (prepared by Lender)</u>
<u>Calculation Sheet</u>
<u>Buyer's Home Inspection Report (copy of inspection report.)</u>
<u>Sewer Lateral Inspection (copy of inspection report.)</u>
<u>Inspection Statement #1</u>
<u>Inspection Statement #2</u>
<u>Received Pamphlet on Lead Paint</u>
<u>Tax Payment Acknowledgement Form</u>
<u>Copy of Agreement of Sale</u>
<u>Copy of Appraisal (from Lender)</u>
<u>Home Insurance Declaration Page**</u>
<u>Title Company Name and Address</u>

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 \$10,000 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 \$10,000.00. A calculation sheet is enclosed. The total price of the home cannot exceed **\$200,000.00**. 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 2022 limits shown below. These limits are subject to change annually by Congress:

<u>Household Size</u>	<u>Income Limit</u>
1 person	\$ 62,500
2 persons	\$ 71,400
3 persons	\$ 80,350
4 persons	\$ 89,250
5 persons	\$ 96,400
6 persons	\$103,550
7 persons	\$110,700
8 persons	\$117,850

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 \$10,000.00. 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 \$10,000.00. 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, Suite 301, Havertown, PA 19083 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 1 on 1 Pre-purchase counseling, Homeownership Workshops & online Homeownership Education:

- Clarifi local coverage: (15) offices in PA/NJ/DE
- Clarifi On-line 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

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.).

<u>Name</u>	<u>Name of Employer (or other)</u>	<u>Number of years Employed</u>	<u>Annual Gross Salary</u>
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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

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)

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 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.

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.

Name and Title

Date: _____

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 \$10,000.00 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 \$10,000.00.

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

Seller Signature DATE

Seller Signature DATE

Agent/Salesperson DATE

**UPPER DARBY TOWNSHIP
2023 INCOME LIMITS
(Effective 6-15-2023)**

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

<u>Household Size</u>	<u>Total Income** Less Than</u>
1	\$ 62,500
2	\$ 71,400
3	\$ 80,350
4	\$ 89,250
5	\$ 96,400
6	\$103,550
7	\$110,700
8	\$117,850

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 2022, 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 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.**

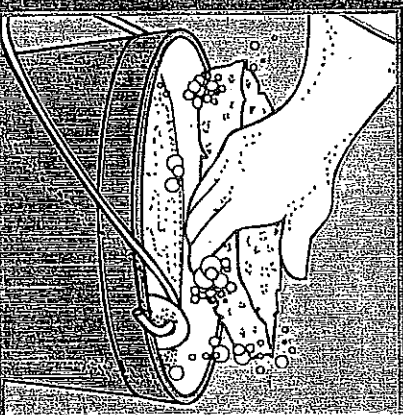
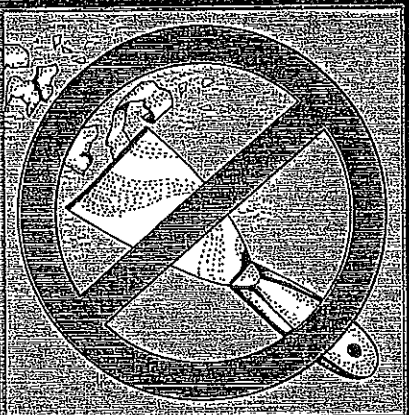
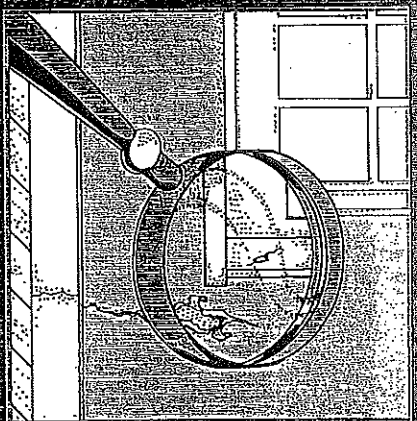
“PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME”

IS LAST BOOKLET IN PACKAGE

Simple Steps To Protect Your Family From Lead Hazards

If you think your home has high levels of lead:

- ◆ Get your young children tested for lead, even if they seem healthy.
- ◆ Wash children's hands, bottles, pacifiers, and toys often.
- ◆ Make sure children eat healthy, low-fat foods.
- ◆ Get your home checked for lead hazards.
- ◆ Regularly clean floors, window sills, and other surfaces.
- ◆ Wipe soil off shoes before entering house.
- ◆ Talk to your landlord about fixing surfaces with peeling or chipping paint.
- ◆ Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- ◆ Don't use a belt-sander, propane torch, high temperature heat gun, scraper, or sandpaper on painted surfaces that may contain lead.
- ◆ Don't try to remove lead-based paint yourself.



Protect Your Family From Lead In Your Home

EPA United States Environmental Protection Agency

United States Consumer Product Safety Commission

United States Department of Housing and Urban Development

Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.



OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.



SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.



RENOVATORS disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.

IMPORTANT!

Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

- FACT:** Lead exposure can harm young children and babies even before they are born.
- FACT:** Even children who seem healthy can have high levels of lead in their bodies.
- FACT:** People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- FACT:** People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.
- FACT:** Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

Lead Gets in the Body in Many Ways

Childhood lead poisoning remains a major environmental health problem in the U.S.

People can get lead in their body if they:

- ◆ Breathe in lead dust (especially during renovations that disturb painted surfaces).
- ◆ Put their hands or other objects covered with lead dust in their mouths.
- ◆ Eat paint chips or soil that contains lead.

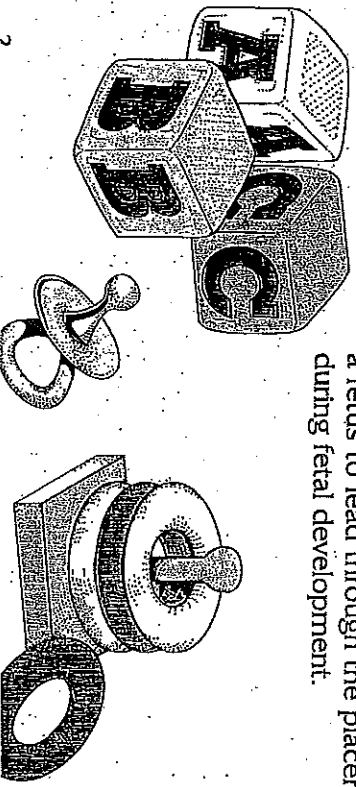
Lead is even more dangerous to children under the age of 6:

- ◆ 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.

Even children who appear healthy can have dangerous levels of lead in their bodies.

Lead is also dangerous to women of childbearing age:

- ◆ Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.



Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

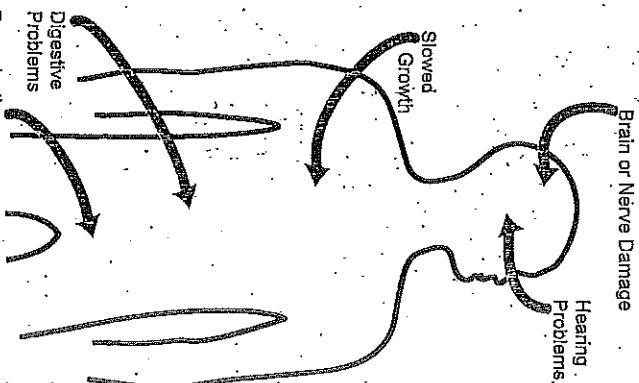
In children, lead can cause:

- ◆ 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 levels 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, lead can cause:

- ◆ Increased chance of illness during pregnancy.
- ◆ Harm to a fetus, including brain damage or death.
- ◆ Fertility problems (in men and women).
- ◆ High blood pressure.
- ◆ Digestive problems.
- ◆ Nerve disorders.
- ◆ Memory and concentration problems.
- ◆ Muscle and joint pain.



Lead affects the body in many ways.

Where Lead-Based Paint Is Found

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

- ◆ Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:
- ◆ In homes in the city, country, or suburbs.
- ◆ In apartments, single-family homes, and both private and public housing.
- ◆ Inside and outside of the house.
- ◆ 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.)

Checking Your Family for Lead

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

- ◆ To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. 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 high levels of lead. Blood 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.

Identifying Lead Hazards

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

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

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

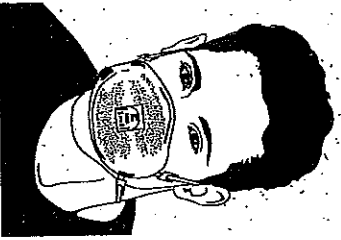
- ◆ Windows and window sills.
 - ◆ Doors and door frames.
 - ◆ Stairs, railings, banisters, and porches.
 - ◆ Lead dust can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:
 - ◆ 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. The following two federal standards have been set for lead hazards in residential soil:
 - ◆ 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.
- The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.

Reducing Lead Hazards In The Home

Removing lead

improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

◆ You can temporarily reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called "interim controls") are not permanent solutions and will need ongoing attention.

◆ To permanently remove lead hazards, 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 removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this 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.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- ◆ 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; and
- ◆ 400 $\mu\text{g}/\text{ft}^2$ for window troughs.

Call your state or local agency (see bottom of page 11) for help in locating certified professionals in your area and to see if

Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

◆ Have the area tested for lead-based paint.

◆ Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.

◆ Temporarily move your family (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.

◆ Follow other safety measures to reduce lead hazards. You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



If not conducted properly, certain types of renovations can release lead from paint and dust into the air.



Checking Your Home for Lead

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

You can get your home tested for lead in several different ways:

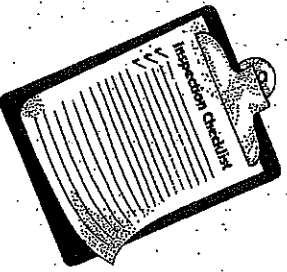
- ◆ A **paint inspection** tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.
- ◆ A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells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

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, reliably, and effectively. Contact your state or local agency (see bottom of page 11) for more information, or call **1-800-424-LEAD (5323)** 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.



What You Can Do Now To Protect Your Family

If you suspect that your house 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.

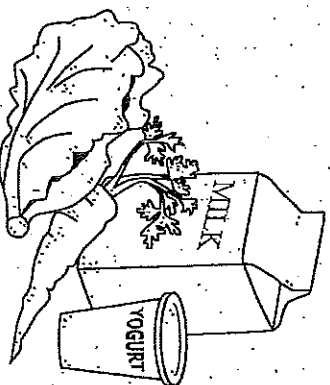
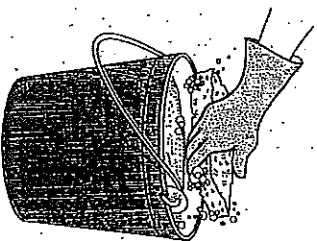
◆ Wash children's hands often, especially before they eat and before nap time and bed time.

◆ Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.

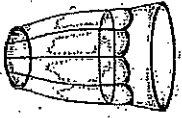
◆ Keep children from chewing window sills or other painted surfaces.

◆ 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.



Other Sources of Lead



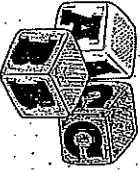
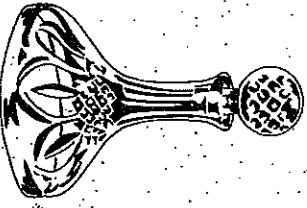
◆ **Drinking water.** Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:

While paint, dust, and soil are the most common sources of lead, other lead sources also exist.

- Use only cold water for drinking and cooking.
- Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

◆ **The job.** If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.

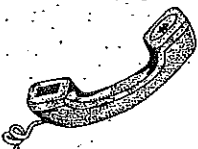
- ◆ Old painted **toys** and **furniture**.
- ◆ Food and liquids stored in **lead crystal** or **lead-glazed pottery** or **porcelain**.
- ◆ **Lead smelters** or other industries that release lead into the air.
- ◆ **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture.
- ◆ **Folk remedies** that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.



For More Information

The National Lead Information Center

Call **1-800-424-LEAD (424-5323)** to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit www.epa.gov/lead and www.hud.gov/offices/lead/.



EPA's Safe Drinking Water Hotline

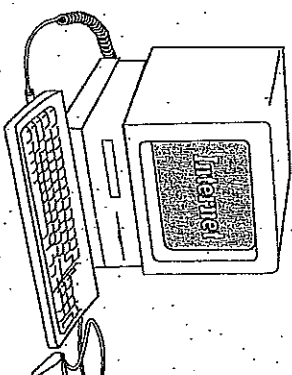
Call **1-800-426-4791** for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call **1-800-638-2772**, or visit CPSC's Web site at: www.cpsc.gov.

Health and Environmental Agencies

Some cities, states, and tribes have their own rules for lead-based paint activities. 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 local contacts on the Internet at www.epa.gov/lead or contact the National Lead Information Center at **1-800-424-LEAD**.



For the hearing impaired, call the Federal Information Relay Service at **1-800-877-8339** to access any of the phone numbers in this brochure.

EPA Regional Offices

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
Suite 1100 (CPT)
One Congress Street
Boston, MA 02114-2023
1 (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 209, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, Washington DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3 (3WC33)
1650 Arch Street
Philadelphia, PA 19103
(215) 814-5000

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
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-8)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-6003

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
(ARJ-D-RAL)
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7020

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
999 18th Street, Suite 500
Denver, CO 80202-2466
(303) 312-6021

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Toxics Section WCM-128
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1985

CPSC Regional Offices

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

Eastern Regional Center

Consumer Product Safety Commission
201 Varick Street, Room 903
New York, NY 10014
(212) 620-4120

Western Regional Center

Consumer Product Safety Commission
1301 Clay Street, Suite 610-N
Oakland, CA 94612
(510) 637-4050

Central Regional Center

Consumer Product Safety Commission
230 South Dearborn Street, Room 2944
Chicago, IL 60604
(312) 353-8260

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

U.S. Department of Housing and Urban Development

Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, P-3206
Washington, DC 20410
(202) 755-1785

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U.S. EPA Washington DC 20460
U.S. CPSC Washington DC 20207
U.S. HUD Washington DC 20410

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