

Scott County CDA's Supplemental Homeowner Counseling Intake Packet

This information is requested in addition to the online application process.

If you have not first completed the online application process, please do so here:

<https://www.tfaforms.com/4874375?id=a0t4W000007Sa2vQAC>

Please send in all documents listed below. If you have questions, please call 952-402-9022 and ask to speak with one of our Homeownership Specialists.

Complete and sign these required documents included in this packet:

- Application and Intake Forms, page 2-4
- Homebuyer Counseling Credit Authorization Form, page 5
- Homebuyer Counseling Homeownership Specialist-Client Agreement, page 6

Keep for your records:

- Household Income Worksheet & Budget Examples: Pages 7-8
- Home Inspection Information: Pages 9-10

Provide these additional required documents & verifications:

- Per the Credit Authorization Form, please provide **either**:
 - \$15/person check or money order for credit report fees
 - Recent full credit report & scores, pulled within 60 days for all individuals on the application
*Beginning April 1, 2020, checks and money orders received for credit reports are non-refundable and will be cashed upon receipt.
- Last 30 days proof of household income for **all adults** in the household
 - This includes paystubs, benefit statements, investment income, child support payment statements, Social Security yearly cost of living award letters, etc.
 - If self-employed, provide two years of most recent tax returns
- Two most recent months of bank statements for **all adults** in the household

If applicable, please provide these additional documents for Homebuyer Counseling:

- Home Stretch or Framework education course completion certificate (if applicable)
- Signed Purchase Agreement (if applicable)
- Loan Disclosure (if applicable)

Please note, all of these documents and payment are required before a counselor will meet with you for homeownership counseling. Submission of an incomplete packet and/or missing required documentation will delay processing your application. To ensure the timely processing of your application, please return all completed documents and verifications by one of the methods below, or ask for a secure upload link.

Mail or drop off: Scott County CDA
Attn: Homeownership Department
100 5th Avenue E.
Shakopee, MN 55379

Fax: 952-496-2852

Email: cda-info@scottcda.org

*If you have questions, please contact us at 952-402-9022 or by email.

APPLICANT INFORMATION:

Primary Applicant:

Name (First/Last): _____

Email: _____

Primary Phone(s): _____ Mobile Home

Address: _____

City: _____, MN Zip: _____

Will this person be on the mortgage?: Yes No

Co-Applicant (if applicable):

Relationship to Primary: _____

Name (First/Last): _____

Email: _____

Primary Phone(s): _____ Mobile Home

Address: _____

City: _____, MN Zip: _____

Will this person be on the mortgage?: Yes No

HOUSEHOLD QUESTIONS:

1. Have you or the co-applicant received financial services from another agency? (DMP, credit repair, financial, etc.) Yes No

*If yes, please note the type and length of services: _____

2. Are you currently a participant in any other Scott County CDA Housing Program? (Section 8/PBV/ RAD/ Workforce/Rural Development/etc): Yes No

*If yes, which one?: _____

3. Current Housing: Single Family Townhome Mobile Home Multi-plex (2-4 units) Apartment (5+ units)

4. Current housing payment: \$_____/month

5. What is your Household's Annual Gross Income? (you can find this on last year's taxes): \$_____/year

6. Do you have a checking/savings account? Yes No

7. When do you want to purchase? _____

8. Where do you want to purchase? _____

9. Are you working with a lender? Yes No

*If yes, who?: _____

10. Have you applied for a mortgage loan? Yes No

11. Are you working with a realtor? Yes No

*If yes, who?: _____

12. Have you experienced a home foreclosure within the last 3 years? Yes No

*If yes, complete the following:

Purchase property address: _____

City, State, Zip: _____

Reason for hardship: _____

Steps taken to overcome hardship: _____

HOUSEHOLD INCOME WORKSHEET

Please complete to the best of your ability. See example on page 7.

EMPLOYMENT INCOME

Household Member: <small>*Please include information for all adults in your household</small>	Employer Name, Occupation	Start Date	HRS/WK	Hourly Wage	Gross \$ per month (before taxes)	Net \$ per month (take home pay)
				\$	\$	\$
Employment Status:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Unemployed & Seeking Employment <input type="checkbox"/> Unemployed & Not Seeking Employment <input type="checkbox"/> Retired <input type="checkbox"/> Permanently Unable to Work					
				\$	\$	\$
Employment Status:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Unemployed & Seeking Employment <input type="checkbox"/> Unemployed & Not Seeking Employment <input type="checkbox"/> Retired <input type="checkbox"/> Permanently Unable to Work					
				\$	\$	\$
Employment Status:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Unemployed & Seeking Employment <input type="checkbox"/> Unemployed & Not Seeking Employment <input type="checkbox"/> Retired <input type="checkbox"/> Permanently Unable to Work					
				\$	\$	\$
Employment Status:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Unemployed & Seeking Employment <input type="checkbox"/> Unemployed & Not Seeking Employment <input type="checkbox"/> Retired <input type="checkbox"/> Permanently Unable to Work					

SELF-EMPLOYMENT INCOME

Household Member/ Owner	Name of Business	Start Date of Business	How do you track your income?	Gross \$ per month (earnings)	Net \$ per month (take home pay)
				\$	\$

OTHER SOURCES OF INCOME

(Examples: Child support/Social Security (SSI/SSDI)/Unemployment/Veteran's Benefits/Cash Assistance/Rent Assistance/Other)

Household Member	SOURCES OF INCOME	Gross \$ per month (before taxes)	Net \$ per month (take home pay)
	<input type="checkbox"/> Spousal Support <input type="checkbox"/> Child Support <input type="checkbox"/> SSI <input type="checkbox"/> SSDI <input type="checkbox"/> Investment Income <input type="checkbox"/> Unemployment <input type="checkbox"/> Income from Assets <input type="checkbox"/> Other: _____	\$	\$
	<input type="checkbox"/> Spousal Support <input type="checkbox"/> Child Support <input type="checkbox"/> SSI <input type="checkbox"/> SSDI <input type="checkbox"/> Investment Income <input type="checkbox"/> Unemployment <input type="checkbox"/> Income from Assets <input type="checkbox"/> Other: _____	\$	\$

HOUSEHOLD BUDGET WORKSHEET

Please complete to the best of your ability. See example on page 8.

Income	Net	Gross	Notes
Income			
Child Support			
Other			
Other			
Total income			
Housing	Monthly		Notes
Rent			
Renter's insurance			
Total current housing costs			
Projected mortgage Amount (PI+MI)			
Projected property taxes			
Projected homeowners insurance			
Projected Association (if applicable)			
Total projected housing costs			
Liabilities	Monthly	Balance	Notes
Car loan(s)			
Student loan(s)			
Credit card(s)			
Other loan(s)			
Utilities/household expenses	Monthly		Notes
Electricity			
Heat/gas			
Water/sewer/trash/recycling			
Telephone/cell phone			
Cable/Dish/internet			
Home maintenance			
Fixed expenses	Monthly		Notes
Health Insurance (Not Pre-taxed)			
Life Insurance (Not Pre-taxed)			
Auto Insurance			
Child care			
Alimony/child support			
Flexible Expenses	Monthly		Notes
Groceries			
Household supplies/toiletries			
Transportation (gas, maintenance, parking)			
Medical expenses			
Educational expenses			
Entertainment/hobbies			
Dining out/school or work lunches			
Tithing/charitable donations			
Alcohol/cigarettes			
Clothing/Beauty			
ATM			
Other			
Monthly savings			
Total expenses			
Monthly surplus/deficit <small>(Subtract Total Expenses from Net Total Income)</small>			
Assets	Balance	Value	Notes
Bank account(s)			
Automobile (s)			

Scott County CDA
Homebuyer Counseling -- Credit Report Authorization Form

Client Name: _____

DOB: ____/____/____

- Yes.** I would like the SCCDA to obtain a tri-merge credit report. I understand that this is a "soft pull" and will not affect my credit score. I understand that I am responsible for the cost prior to participating in the counseling session. Please submit a check or money order made out Scott County CDA.

Individual report: \$15 OR Joint report: \$30.

Beginning April 1, 2020, fees are non-refundable and will be cashed upon receipt.

Authorization is hereby granted to Scott County Community Development Agency (SCCDA) to obtain a consumer credit report through a credit reporting agency chosen by SCCDA. I understand and agree that SCCDA intends to use the consumer credit report for the purposes of evaluating my credit history. .

I understand that this credit report will be retained on file at the SCCDA office for use only by SCCDA staff. This information will not be disclosed to anyone without my written consent. Furthermore, I understand that I am responsible for the cost for the credit report.

- No.** I do not want the SCCDA to pull a tri-merge credit report. Instead, I will provide a recent (within two (2) months) copy to the SCCDA. **Please provide both report and scores.*

Signatures:

Client 1 Signature: _____ Social Security #: _____ Date: _____

Client 2 Signature: _____ Social Security #: _____ Date: _____

Scott County CDA
Homebuyer Counseling -- Homeownership Specialist — Client Agreement

Client Name: _____

DOB: ____/____/____

Homeownership Specialist Roles & Responsibilities:

- Providing services confidentially, honestly and respectfully.
- Reviewing your housing goal and your finances; including income, debts, assets, and credit history.
- In partnership with you, developing a household budget to assist you with managing your debt, expenses, and savings.
- In partnership with you, creating a client action plan with steps that you and your Homeownership Specialist will take in order to achieve your housing goal.
- Presenting reasonable options available based on your current situation.
- Offering referrals to needed resources.
- Providing guidance and education in support of your goal.
- Neither your Homeownership Specialist nor Scott County CDA, employees, agents, contractors, or directors may provide legal advice.

Client Roles & Responsibilities:

- Providing accurate information about your income, debts, expenses, credit and employment.
- Attending meetings, returning calls, and promptly providing requested paperwork.
- Being an active participant in the creation and completion of steps on your Action Plan.
- Notifying a Scott County CDA Homeownership Specialist if your housing situation or goal changes.
- Attending educational workshops (i.e. Homebuyer Education) as recommended.
- Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

Termination of Services: You or the Homeownership Specialist may terminate counseling services at any time. Reasons the Homeownership Specialist may terminate services include, but are not limited to, no progress on the agree-upon Action Plan steps, not responding to a Homeownership Specialist's attempt to contact you, or missing scheduled appointments.

Client 1 Signature: _____

Date: _____

Client 2 Signature: _____

Date: _____

Homeowner Specialist: _____

Date: _____

HOUSEHOLD INCOME WORKSHEET EXAMPLE

EMPLOYMENT INCOME

Household Member: <small>*Please include information for all adults in your household</small>	Employer Name, Occupation	Start Date	HRS/WK	Hourly Wage	Gross \$ per month (before taxes)	Net \$ per month (take home pay)
Jane	ABC Business, Administrative Specialist	5/01/2017	40	\$	\$ 2,700	\$ 2,200
Employment Status:	<input checked="" type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Unemployed & Seeking Employment <input type="checkbox"/> Unemployed & Not Seeking Employment <input type="checkbox"/> Retired <input type="checkbox"/> Permanently Unable to Work					
John	Town Garage, Mechanic	9/12/2019	40	\$	\$ 2,500	\$ 1,820
Employment Status:	<input checked="" type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Unemployed & Seeking Employment <input type="checkbox"/> Unemployed & Not Seeking Employment <input type="checkbox"/> Retired <input type="checkbox"/> Permanently Unable to Work					
Joyce	N/A	3/01/2012		\$	\$	\$
Employment Status:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Unemployed & Seeking Employment <input type="checkbox"/> Unemployed & Not Seeking Employment <input checked="" type="checkbox"/> Retired <input type="checkbox"/> Permanently Unable to Work					
				\$	\$	\$
Employment Status:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Unemployed & Seeking Employment <input type="checkbox"/> Unemployed & Not Seeking Employment <input type="checkbox"/> Retired <input type="checkbox"/> Permanently Unable to Work					

SELF-EMPLOYMENT INCOME

Household Member/ Owner	Name of Business	Start Date of Business	How do you track your income?	Gross \$ per month (earnings)	Net \$ per month (take home pay)
Jane	Jane's Custom Items	01/2018	Quickbooks	\$550	\$400

OTHER SOURCES OF INCOME

(Examples: Child support/Social Security (SSI/SSDI)/Unemployment/Veteran's Benefits/Cash Assistance/Rent Assistance/Other)

Household Member	SOURCES OF INCOME	Gross \$ per month (before taxes)	Net \$ per month (take home pay)
Joyce	<input type="checkbox"/> Spousal Support <input type="checkbox"/> Child Support <input checked="" type="checkbox"/> SSI <input type="checkbox"/> SSDI <input type="checkbox"/> Investment Income <input type="checkbox"/> Unemployment <input type="checkbox"/> Income from Assets <input type="checkbox"/> Other: _____	\$ 400	\$ 400
	<input type="checkbox"/> Spousal Support <input type="checkbox"/> Child Support <input type="checkbox"/> SSI <input type="checkbox"/> SSDI <input type="checkbox"/> Investment Income <input type="checkbox"/> Unemployment <input type="checkbox"/> Income from Assets <input type="checkbox"/> Other: _____	\$	\$

HOUSEHOLD BUDGET WORKSHEET

EXAMPLE

Income	Net	Gross	Notes
Income	\$2,200	\$2,700	Jane - Full Time; ABC Company
Child Support	\$0	\$0	
Other	\$1,820	\$2,500	John - Full Time; ZYX Company
Other	\$550	\$550	Joan - SSDI
Total income	\$4,570	\$5,870	
Housing	Monthly		Notes
Rent	\$1,275		
Renter's insurance	\$30		
Total current housing costs	\$1,305		
Projected mortgage Amount (PI+MI)	\$900		* It's ok to leave these 5 items blank if you don't
Projected property taxes	\$100		* know your projected housing cost.
Projected homeowners insurance	\$120		*
Projected Association (if applicable)	\$100		*
Total projected housing costs	\$1,220		*
Liabilities	Monthly	Balance	Notes
Car loan(s)	\$135	\$1,150	Anticipated pay off date: 12/17/2022
Student loan(s)	\$75	\$12,500	Anticipated pay off date: 07/01/2029
Credit card(s)	\$40	\$1,750	
Other loan(s)	\$0	\$0	
Utilities/household expenses	Monthly		Notes
Electricity	\$95		
Heat/gas	\$85		
Water/sewer/trash/recycling	\$30		
Telephone/cell phone	\$120		
Cable/Dish/internet	\$75		
Home maintenance	\$25		
Fixed expenses	Monthly		Notes
Health Insurance	\$0		\$100 Pre-taxed - Pulled from Jane's Gross Income
Life Insurance	\$15		
Auto Insurance	\$190		
Child care	\$0		
Alimony/child support	\$0		
Flexible Expenses	Monthly		Notes
Groceries	\$600		
Household supplies/toiletries	\$150		
Transportation (gas, maintenance, parking)	\$150		
Medical expenses	\$25		RX expenses
Educational expenses	\$0		
Entertainment/hobbies	\$250		Movies, Games, Night Out
Dining out/school or work lunches	\$200		
Tithing/charitable donations	\$0		
Alcohol/cigarettes	\$50		
Clothing/Beauty	\$150		
ATM	\$0		
Other	\$40		Pet expenses - food, toys, vet
Monthly savings	\$400		
Total expenses	\$4,205		
Monthly surplus/deficit	+\$365		
Assets	Balance	Value	Notes
Bank account(s)	\$5,000		
Automobile (s)	-\$1,150	\$16,000	2010 Ford Escape & 2005 Honda Civic

CAUTION

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



OMB Approval No: 2502-0538
(exp. 07/31/2009)

For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

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

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- ✓ Estimate the market value of a house;
- ✓ Make sure that the house meets FHA minimum property standards/requirements; and
- ✓ Make sure that the property is marketable.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-505-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.



HUD-92564-CN (6/06)



CAUTION

CAUTION

CAUTION

Ten Important Questions to Ask Your Home Inspector

1. What does your inspection cover?

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

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

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

3. Are you specifically experienced in residential inspection?

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

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

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

5. How long will the inspection take?

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

6. How much will it cost?

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

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

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

8. Will I be able to attend the inspection?

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

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

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

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

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

Lead-Based Paint Disclosure Rule Fact Sheet

For homebuyers, renters, property managers, landlords, real estate agents, and home sellers.

Summary

The U.S. Environmental Protection Agency (EPA) and the U.S. Department of Housing and Urban Development (HUD) work together to make sure the public gets the information needed to prevent lead exposure in homes that may have lead-based paint hazards. As a result, buyers and renters of most housing built before 1978 must receive the “Protect Your Family from Lead in Your Home” pamphlet and known information on lead-based paint and lead-based paint hazards before buying or renting the housing.

Health Effects of Lead Exposure

Lead can affect almost every organ and system in the human body. Children under six years old are particularly vulnerable because their bodies are still growing. In children, lead can cause delayed growth and development, lower IQ, learning problems, brain and nervous system damage, and hearing, speech, and behavior problems. If a pregnant person is exposed to lead, their developing baby can also be exposed. This can increase the risk of miscarriage; cause the baby to be born too early or too small; harm the baby’s brain, kidneys, and nervous system; or cause the child to have learning or behavioral problems.

Lead-Based Paint in Housing

Though lead-based paint for use in homes was banned in the U.S. in 1978, it is still present in millions of homes, especially those built before 1978. Lead-based paint is usually not a hazard if it is in good condition. However, deteriorating (peeling, chipping, chalking, cracking, or damaged) lead-based paint is a hazard and needs prompt attention.

Lead-Based Paint Disclosure Rule

To protect families from exposure to lead from paint, dust, and soil, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992. This is also known as Title X (Title “ten”). EPA issued a rule under section 1018 of this law known as the Lead-Based Paint Disclosure Rule. It directs EPA and HUD to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978. It is designed to help people make more informed choices based on the information they receive.

Types of Housing Covered

The Lead-Based Paint Disclosure Rule applies to most pre-1978 private housing, public housing, federally owned housing, and housing receiving federal assistance.

Types of Housing Not Covered

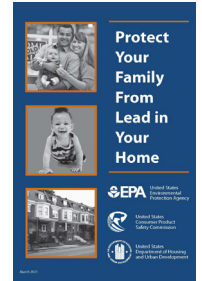
The Lead-Based Paint Disclosure Rule does not apply to the following:

- Housing built after 1977 (this rule does not cover post-1977 housing since the Consumer Product Safety Commission banned residential lead-based paint in 1978);
- Zero-bedroom units, such as efficiencies, lofts, and dormitories (unless a child under the age of 6 lives or is expected to live in such housing);
- Leases for 100 days or less, such as vacation houses or short-term rentals;
- Housing specifically for the elderly or persons with disabilities (unless a child under the age of 6 lives or is expected to live in such housing);
- Housing in which painted surfaces have been tested and found to be lead-based paint free; and
- Foreclosure sales.

Requirements

Homebuyers and renters of most housing built before 1978 have the right to know whether lead-based paint and lead-based paint hazards are present before signing a contract or lease. Before a contract for housing sale or lease is signed, federal law requires sellers, landlords, agents, and managers of rental properties to:

- Give buyers and renters a copy of the “Protect Your Family from Lead in Your Home” pamphlet. This has information on identifying and controlling lead-based paint and lead-based paint hazards. It is available in multiple languages.
- Disclose any known information about the presence of lead-based paint and lead-based paint hazards in the home or building. This may include the location of the lead-based paint and the condition of the painted surfaces.
- Provide all available records and reports on lead-based paint and lead-based paint hazards. For multi-unit buildings, this includes those for common areas and other units from building-wide evaluations.
- Provide a “Lead Warning Statement” to educate renters or buyers about known lead-based paint hazards. This can be an attachment to or as language inserted into the contract or lease. This should be in the same language as the rest of the contract. It should include confirmation that the seller or landlord has complied with all requirements under the Lead-Based Paint Disclosure Rule.
- Provide homebuyers 10 days to conduct a lead-based paint inspection or risk assessment.
- Keep a signed copy of the disclosures for three years after the sale is completed or the lease begins.
- If providing this required disclosure information electronically to renters or buyers, you must provide: a clear statement on the right to receive paper documents, procedures to withdraw consent and the consequences of doing so, and how to access and retain electronic records. If using electronic disclosure, you must get consent from the renter or buyer to show that they can access the forms electronically. Sellers, landlords, managers of rental properties and their agents should make sure that the use of electronic technology provides renters or buyers complete access to all disclosure materials. [Electronic Signatures in Global and National Commerce Act \(E-SIGN\), 15 U.S.C. § 7001](#)



What is Not Required

This rule does not require sellers or landlords to test or remove lead-based paint or lead-based paint hazards. This rule does not cancel leasing and sales contracts.

What Happens if a Seller or Lessor Fails to Comply with These Regulations

A seller, lessor, or agent who fails to give the proper information can be sued for triple the amount of damages. They may also be subject to civil and criminal penalties. Ensuring that disclosure information is given to home buyers and tenants helps all parties avoid misunderstandings before, during, and after sales and leasing agreements. If you did not receive the disclosure of information on lead-based paint or lead-based paint hazards form when you bought or leased pre-1978 housing, report this disclosure violation to: epa.gov/lead/violation or leadregulations@hud.gov.

For More Information

- Information about lead: epa.gov/lead or hud.gov/lead.
- *Información sobre el plomo en español*: espanol.epa.gov/plomo.
- Pamphlet explaining the dangers of lead in your home and how to protect your family from lead-based paint hazards (multiple languages available): epa.gov/lead/protect
- Lead-based paint disclosure rule (Section 1018 of Title X) and sample disclosure forms (available in English and Spanish): hud.gov/program_offices/healthy_homes/enforcement/disclosure or epa.gov/lead/lead-based-paint-disclosure-rule-section-1018-title-x
- Real estate disclosures guidance: hud.gov/program_offices/healthy_homes/enforcement/disclosure or epa.gov/lead/disclosure or epa.gov/lead/epa-and-hud-real-estate-notification-and-disclosure-rule-questions-and-answers
- Call the National Lead Information Center at 1 (800) 424-LEAD [5323], or via TTY 711 for persons with hearing or speech disabilities. It is open Monday to Friday from 8:00 a.m. to 6:00 p.m. ET excluding federal holidays.