

# TOWN OF FAIRFIELD, CONNECTICUT



## HOMEOWNERSHIP ASSISTANCE PROGRAM FOR FIRST-TIME HOMEBUYERS

Funded by HUD



Administered by:  
The Office of Community and Economic Development  
Old Town Hall, 611 Old Post Road  
Fairfield, CT 06824  
(203) 256-3120

## **Homeownership Assistance Program Information**

### **General Information**

The Town's Homeownership Assistance Program is funded through a grant from the U.S. Department of Housing & Urban Development (HUD). The program is intended to expand homeownership opportunities for income-eligible, first-time homebuyers who might otherwise qualify to purchase a home in Fairfield but may not have sufficient financing on their own to complete the purchase transaction.

Assistance may be used toward the purchase of any owner-occupied, single-family, two-family or condominium unit located in Fairfield. The program is not available for the purchase of non-owner occupied, investment properties.

The Town will provide 50% of the required down-payment up to a maximum of \$30,000 toward the purchase of an eligible property in Fairfield. Assistance is provided in the form of a no-interest (0%) indefinite term loan that is payable when the owner refinances, sells or transfers the property or passes away.

The Town will help pay reasonable closing costs up to a maximum of \$2500. Funds are provided as a grant and need not be repaid. Funds may be used toward attorney fees, the cost of appraisals and /or pre-paid interest and other financing charges.

### **Property Requirements**

- The property must be located in the Town of Fairfield.
- The applicant(s) must occupy the home to be purchased with CDBG funding and maintain it as their primary residence.
- Eligible properties include any single family, two-family, and condominium or townhouse unit. If the property includes a rental unit, a Certificate of Rental Occupancy issued by the Town of Fairfield's Health Department will be required.
- **The home must meet HUD Residential Property Standards.** Properties must be free of lead-based paint, safety hazards, and/or housing code violations (i.e. infestation, structural, and general building defects). An inspection by a licensed home inspector is required prior to closing. A copy of the home inspection report is required for our records. Many houses and apartments built before 1978 have paint that contains lead. Lead paint can pose serious health hazards, especially to small children, if not properly addressed. HUD regulations require that any dwelling constructed prior to 1978 and occupied by families with children less than seven (7) years of age be inspected for cracking, scaling, chipping, peeling or loose paint surfaces if the property owners are seeking homeownership funding assistance. If any of these defective paint conditions are found, they need to be corrected either before, or in conjunction with, any other work being done with HUD funds. Consequently, a visual assessment for lead based paint hazards is required. If the home inspector is certified to visually assess the interior and exterior paint conditions of the home he must document the findings in the home inspection report. If not, our

Office can perform the assessment or arrange to have the assessment performed. The Office of Community & Economic Development can provide assistance for any lead inspections and clearance testing.

- All property taxes must be up-to-date and liens removed before the applicant(s) will receive funding. A Title Search by the applicant's attorney will determine whether there are outstanding liens or back taxes on the property.
- Homeowner's insurance will be required. If the subject property is located within a flood zone, flood insurance will also be required. The Town of Fairfield must be listed as an Additional Mortgagee on all insurance policies. The certificate holder should be listed as: The Town of Fairfield, Community and Economic Development, 611 Old Post Road, Fairfield, CT.

### **Terms of Assistance**

The Homeownership Assistance Program provides funding under the following general terms and conditions:

- Applicant(s) must be first-time homebuyers. A first time homebuyer is defined as someone who has not had ownership interest in a residential property within the past three (3) years.
- Eligibility is based on the applicant(s) combined annual **adjusted gross income\*** for all household members over the age of 18. All income must be documented, and is subject to verification. The current income limits as established by the United States Department of Housing & Urban Development (HUD) are as follows as of April 1, 2025

<u>Household Size</u>	<u>Annual Adjusted Gross Income</u>
1	\$71,650.00
2	\$81,850.00
3	\$92,100.00
4	\$102,300.00
5	\$110,500.00
6	\$118,700.00
7	\$126,900.00
8	\$135,050.00

*\*Annual adjusted gross income includes all wages, salaries, tips, commissions; self-employment income including sole proprietorships and partnerships; interest, dividends, net rental income or any income from estates and trusts; Social Security or railroad retirement; supplemental Security Income, Aid to Families with Dependent Children or other public welfare programs; retirement, survivor and disability pensions; or any other source of income received regularly including Veterans' (VA) payments, unemployment compensation and alimony.*

- The applicant(s) debt-to-income ratio will be considered in determining eligibility.
- The applicant(s) is responsible for meeting all program requirements and for providing the necessary documentation in the time period required by the Office of Community and Economic Development to determine eligibility.
- Program funds are available on a first come, first served basis for as long as funding is on hand.
- Notice of a final closing date must be given at least ten (10) business days prior to closing to ensure funds are processed in a timely manner.
- **The property must meet HUD residential Property standards. (refer to Property Requirements above)**
- Two Lead-Based Paint pamphlets are provided to increase the applicants' awareness concerning lead-based paint risks in the household. The return of a signed notification form is required in order for your application to be accepted for review.
- Down payment assistance is provided in the form of a no-interest (0%) indefinite term loan. The program will provide 50% of the required down-payment up to a maximum of \$30,000. Verification of the down-payment contribution is required.
- The Down payment loan is secured by a lien on the property, and is subordinate to the first mortgage. Full repayment of the loan is expected upon:
  - sale or transfer of the home;
  - refinancing of the home;
  - death of the applicant(s); or
  - default of any of the loan conditions
- A valid mortgage commitment, in the name of the applicant(s), must be obtained from an approved lender and a copy provided to the Office of Community and Economic Development before a final commitment letter will be issued. ***In order to obtain any financial assistance, all required documentation must be received before our Office will process a request for funding.***
- This program does not imply or ensure mortgage qualification on behalf of any lender.

The Town of Fairfield does not discriminate on the basis of race, color, national origin, ethnicity, religion, sex, age, disability, familial status, sexual orientation or other basis prohibited by local, state or federal law.

# Application Process

## Step 1

The applicant(s), and all household members over the age of 18 who intend on living with the applicant, must sign and complete all sections of the application, the Certification form, and the Lead-Based Paint Notification form and return them with all applicable documentation listed on pages 4 and 5. Each applicant is responsible for signing the application, understanding the terms of assistance, coordinating information for the lender, providing all documentation, and abiding by the Promissory Note and Mortgage Deed associated with the funding.

## Step 2

The applicant(s) who meets the initial income eligibility guideline shall be offered a 60 day conditional commitment, valid from the date issued. The commitment expires in 60 days unless a copy of a valid mortgage commitment from a approved lender, to the named applicant(s), is given to the Office of Community and Economic Development. The amount of funds towards the downpayment will be determined when the applicant(s) down payment contribution has been verified. If the applicant(s) cannot secure a mortgage commitment within 60 days time, a new application for assistance can be submitted.

## Step 3

A final commitment letter will be issued to applicant(s) who provide our Office with a valid mortgage commitment from an approved lender.

## Step 4

At the time the final commitment letter is sent the applicant(s), the applicant(s) attorney will be sent a letter to request verification of trustee status and confirm that all documents listed will be complete and forwarded to us without delay. *In order to obtain any financial assistance all requested documentation must be received before our Office will process a request for funding.* Notice of a final closing date must be given at least 10 business days before closing to ensure funds are processed in a timely manner.

# APPLICATION CHECKLIST

The following documentation must be included with your application in order to determine your eligibility. Unless otherwise indicated, please provide copies only. The Town of Fairfield will not be responsible for the return of any original documents.

☐ **Completed First Time Homebuyers Application:**

The applicant(s), and all household members over the age of 18 who intend on living with the applicant, must sign and complete all sections of the application, the Certification form, and the Lead-Based Paint Notification form and return them with all required documentation.

☐ **Federal Income Tax Returns:**

Applicants must submit complete, signed copies of the last two years of federal income tax returns, as well as all schedules, wage statements and attachments (e.g. W-2 and 1099 forms) for all members of the household 18 years of age or older. If you have lost your return, you may submit a transcript obtainable through the IRS.

If a household member is not listed on the federal tax return and has not submitted an individual tax return, provide an explanation and appropriate documentation.

- ☐ In order for any household member over the age of 18 to be considered a full-time student, please provide documentation from the school describing enrollment status.

☐ **Proof of U.S. Citizenship or Legal Status:**

Copy of Birth Certificate, Passport, VISA or Green Card will be required.

☐ **Pay Stubs:**

Applicants must submit copies of the three **(3) most recent** paycheck stubs for all household members who are employed for each place of employment.

☐ **Bank Account Statements:**

Applicants must submit copies of the last six (6) months worth of statements for all bank (e.g. checking and savings) accounts.

☐ **Personal Investment Account Statements:**

Applicants must submit copies of the last six (6) months of statements for all investment (e.g. 401K, IRAs, Money Market, Stocks, Bonds, and Mutual Funds) accounts.

☐ **No Income Certification (if applicable):**

Applicants must provide a separate certification (enclosed) for any household member over the age of 18 without any source of income.

# APPLICATION CHECKLIST

☐ **Closing Fact Sheet:**

Applicants must complete the attached Closing Fact Sheet and return it with the application. This information is a very important part of the assistance process. The applicant(s) are responsible for notifying this office immediately of any changes affecting the transaction.

☐ **Lead-Based Paint Notification Pamphlet and Form:**

A Lead-Based Paint pamphlet will be provided to the applicant and the return of a signed notification form is required before the review for eligibility will begin.

☐ **Down Payment:**

The First Time Homebuyers Assistance Program will match the applicants' down payment amount, dollar for dollar, up to a maximum of Thirty Thousand (\$30,000) Dollars. Verification of all down payment amounts and sources will be required.

☐ **Gift Letter (if applicable):**

If any portion of the down payment is gifted, completion of this form is required in order to document the intent of the donor and availability of funds.

Applicants should note that the Town or its designee may request additional documentation not specifically listed above to ascertain an applicants' eligibility status.

**Additional documents that will be required prior to closing:**

☐ **First Time Homebuyer Counseling (Required before Loan Closing)**

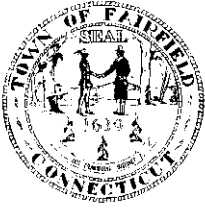
A first-homebuyer seminar will prepare the applicant(s) to buy and own a home. All applicants are required to contact participate in First-Time Homebuyer counseling and submit verification of attendance. Attached is a list of agencies that offer such counseling.

☐ **Home Inspection Report:**

The property must be inspected by a CT licensed home inspector, and a copy of the report provided to this office prior to closing.

☐ **Lead-Based Paint Inspection:**

The prospective home must be visually assessed for deteriorated paint conditions and a written report kept for our records. If applicable, a copy of the Lead-Based Paint (LBP) report(s); test and a clearance report. Our Office can assess the paint condition or will pay an outside assessor up to \$150 to assess and report the findings.



## TOWN OF FAIRFIELD FIRST TIME HOMEBUYERS APPLICATION FORM

Please complete the application below and return with all required documentation for all household members over the age of 18 who intend on living with the applicant(s). Please use additional sheets as necessary. Please type or print legibly.

### APPLICANT

Name: \_\_\_\_\_

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

Are you a U.S. Citizen? ☐ Yes ☐ No

If not a citizen, do you have a green card? ☐ Yes ☐ No

Do you currently: ☐ rent or ☐ own

Have you ever owned a home? ☐ yes ☐ no

If yes, please explain \_\_\_\_\_  
\_\_\_\_\_

Phone (home): \_\_\_\_\_

(work): \_\_\_\_\_

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

Are you 62 years of age or older? ☐ yes ☐ no

Purchase Property Address: \_\_\_\_\_

Purchase Price: \_\_\_\_\_ Name of Seller: \_\_\_\_\_

Amount of Down Payment Assistance Applying For: \$ \_\_\_\_\_

### CO-APPLICANT

Name: \_\_\_\_\_

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

Are you a U.S. Citizen? ☐ Yes ☐ No

If not a citizen, do you have a green card? ☐ Yes ☐ No

Do you currently: ☐ rent or ☐ own

Have you ever owned a home? ☐ yes ☐ no

If yes, please explain \_\_\_\_\_  
\_\_\_\_\_

Phone (home): \_\_\_\_\_

(work): \_\_\_\_\_

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

Are you 62 years of age or older? ☐ yes ☐ no

### HOUSEHOLD INFORMATION

Including yourself, how many people plan to reside in your home? \_\_\_\_\_

Your total household income from all sources for the most recent federal tax year is: \$ \_\_\_\_\_

Please list and provide information for each person who intends on living with the applicant(s). Use additional sheets if necessary.

Name	Date of Birth	Relationship	Social Security No.	Income

Please provide information for all residences for the past ten (10) years. List your current address first. Use additional sheets if co-applicant addresses are different than those of primary applicant.

Property Address	Dates of Tenancy	Landlord Name	Landlord Phone	Monthly Rent
				\$
				\$
				\$
				\$
				\$

### **EMPLOYMENT INFORMATION**

Are you currently employed? ☐ yes ☐ no

Are you currently employed? ☐ yes ☐ no

Have you received unemployment or disability compensation in the last year? ☐ yes ☐ no

Have you received unemployment or disability compensation in the last year? ☐ yes ☐ no

Please provide information in the spaces provided below for all employers for the past three (3) years. List your current employer first.

**Primary Employer:** \_\_\_\_\_

**Primary Employer:** \_\_\_\_\_

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

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

Length of Employment \_\_\_\_\_ Hours/week \_\_\_\_\_

Length of Employment \_\_\_\_\_ Hours/week \_\_\_\_\_

Position: \_\_\_\_\_

Position: \_\_\_\_\_

Supervisor: \_\_\_\_\_

Supervisor: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Secondary/Previous Employer:** \_\_\_\_\_

**Secondary/Previous Employer:** \_\_\_\_\_

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

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

Length of Employment \_\_\_\_\_ Hours/week \_\_\_\_\_

Length of Employment \_\_\_\_\_ Hours/week \_\_\_\_\_

Position: \_\_\_\_\_

Position: \_\_\_\_\_

Supervisor: \_\_\_\_\_

Supervisor: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Previous Employer:** \_\_\_\_\_

**Previous Employer:** \_\_\_\_\_

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

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

Length of Employment \_\_\_\_\_ Hours/week \_\_\_\_\_

Length of Employment \_\_\_\_\_ Hours/week \_\_\_\_\_

Position: \_\_\_\_\_

Position: \_\_\_\_\_

Supervisor: \_\_\_\_\_

Supervisor: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

## FINANCIAL INFORMATION

This form must be completed for each household member over the age of 18. Please make additional copies and supplement with additional sheets as necessary. Please attach copies of all statements as required.

Household Member Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

### Personal Assets

Assets		Location of Property or Financial Institution	Account No.	Present Value
<input type="checkbox"/>	Checking Account 1			\$
<input type="checkbox"/>	Checking Account 2			\$
<input type="checkbox"/>	Savings Account			\$
<input type="checkbox"/>	CDs			\$
<input type="checkbox"/>	IRA			\$
<input type="checkbox"/>	Other Retirement			\$
<input type="checkbox"/>	Mutual Funds			\$
<input type="checkbox"/>	Stocks/Bonds			\$
<input type="checkbox"/>	Real Estate			\$
<input type="checkbox"/>	Automobile			\$
<input type="checkbox"/>	Other:			\$
<b>Total Assets</b>				\$

### Personal Liabilities

Liabilities	Creditor Name	Present Balance	Monthly Payment
<input type="checkbox"/> 1 <sup>st</sup> Mortgage		\$	\$
<input type="checkbox"/> 2 <sup>nd</sup> Mortgage		\$	\$
<input type="checkbox"/> 1 <sup>st</sup> Auto Loan		\$	\$
<input type="checkbox"/> 2 <sup>nd</sup> Auto Loan		\$	\$
<input type="checkbox"/> Credit Card		\$	\$
<input type="checkbox"/> Credit Card		\$	\$
<input type="checkbox"/> Credit Card		\$	\$
<input type="checkbox"/> Other:		\$	\$
<input type="checkbox"/> Other:		\$	\$
<b>Total Liabilities</b>		\$	\$

### Sources of Income

Source(s) of Income	
Employment Income	\$ per
Social Security Income	\$ per
Other Retirement Income	\$ per
Net Investment Income	\$ per
Child Support/Alimony	\$ per
Unemployment Benefits	\$ per
Other Income:	\$ per
<b>Total Income</b>	\$ per

## **APPLICANT DECLARATIONS**

	APPLICANT		CO-APPLICANT	
Are there any legal judgments against you?*	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you been declared bankrupt within the last 7 years?*	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?*	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a party to a lawsuit?*	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?*	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation or loan guarantee?*	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you obligated to pay alimony, child support, or separate maintenance?*	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is any part of the down payment borrowed?*	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a co-maker or endorser on a note?*	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a permanent resident alien?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**\* If yes, please use additional sheet(s) to provide explanation.**

## STATISTICAL INFORMATION

To assist us in meeting federal reporting requirements, please provide us with the following demographic information. Please identify the household's ethnicity and race. *(This section optional)*

**APPLICANT**

Ethnicity (check only one): ☐ Hispanic/Latino ☐ non-Hispanic/Latino

Race (check all that apply):

<input type="checkbox"/> White/Caucasian	<input type="checkbox"/> Black/African American
<input type="checkbox"/> Asian	<input type="checkbox"/> American Indian/Alaskan Native
<input type="checkbox"/> Native Hawaiian/Pacific Islander	

Female-Headed Household: ☐ Yes ☐ No

How did you hear about this program? ☐ Advertisement ☐ Newspaper Article(s)  
☐ Referral/Word of Mouth ☐ Other: \_\_\_\_\_

**CO-APPLICANT**

Ethnicity (check only one): ☐ Hispanic/Latino ☐ non-Hispanic/Latino

Race (check all that apply):

<input type="checkbox"/> White/Caucasian	<input type="checkbox"/> Black/African American
<input type="checkbox"/> Asian	<input type="checkbox"/> American Indian/Alaskan Native
<input type="checkbox"/> Native Hawaiian/Pacific Islander	

Female-Headed Household: ☐ Yes ☐ No

How did you hear about this program? ☐ Advertisement ☐ Newspaper Article(s)  
☐ Referral/Word of Mouth ☐ Other:

### **APPLICANT CERTIFICATION**

I (We) have read and understand the HUD income guidelines and their bearing on my (our) eligibility for assistance under the Direct Homeownership program administered by the Town Of Fairfield. I (We) acknowledge that the employment and financial information given must be verified in order for my (our) application to be processed.

I (We) certify that I (we) have never owned a home. I (we) acknowledge that the Direct Homeownership Programs are for HUD income eligible first-time homebuyers\* and nondisclosure of past or present homeownership is grounds for disqualification from the program.

I (We) certify that all of the above statements are true and complete, and hereby authorize verification of all information, references and credit records. I (We) acknowledge that false information constitutes grounds for rejection of this application, termination of rights of occupancy and/or forfeiture of deposits and may constitute a criminal offense under the laws of this state.

**Applicant:**

**Co-Applicant:**

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

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

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

☐ Check here if you want to be contacted by e-mail. If yes, E-mail Address

\_\_\_\_\_

## Closing Fact Sheet

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

Name of Applicant(s): \_\_\_\_\_

Applicant(s) Current Address: \_\_\_\_\_

\_\_\_\_\_

Applicant(s) Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Name of Seller: \_\_\_\_\_

Purchase Property Address: \_\_\_\_\_

Purchase Price: \$ \_\_\_\_\_ Mortgage Amount: \$ \_\_\_\_\_

Downpayment Contribution: \$ \_\_\_\_\_

Will a portion of the downpayment be a gift or otherwise financed? ☐ Yes ☐ No  
If yes, provide details below.

Gift Source: \_\_\_\_\_ Relationship: \_\_\_\_\_

Amount: \$ \_\_\_\_\_

Other Financing: \_\_\_\_\_

\_\_\_\_\_

Amount of Downpayment Assistance Applying for (*Maximum \$30,000*): \$ \_\_\_\_\_

Applicant(s) Attorney's Name: \_\_\_\_\_

Attorney's Address: \_\_\_\_\_

Attorney's Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Contract Date: \_\_\_\_\_ Anticipated Closing Date: \_\_\_\_\_

Anticipated Mortgage Commitment Date: \_\_\_\_\_

Bank/Mortgage Company: \_\_\_\_\_

# **LEAD-BASED PAINT**

## **NOTIFICATION**

The "Renovate Right" and "Protect Your Family From Lead in Your Home" pamphlets describe the dangerous effects lead-based paint can have on individuals and children in a home and workers employed to paint or repair the home. They state where lead can be found in the home, how to check your home for lead hazards, how to protect your family, and how to reduce lead hazards in your home, temporarily and permanently.

I / We certify, that I / we have received a copy of the "Renovate Right" and "Protect Your Family From Lead in Your Home" pamphlets from the Office of Community and Economic Development.

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Print Name(s)

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Signature(s)

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Date

## CERTIFICATION OF NO INCOME

*To be completed by unemployed or non-working household members over the age of 18, as appropriate.*

I, \_\_\_\_\_, do hereby certify that I do NOT receive income from ANY source, and that there is no imminent change expected in my financial status or employment status during the next twelve months. I understand that sources of income include, but are not necessarily limited to the following:

- a. Employment (e.g. wages, salaries, commissions, tips, bonuses, etc.);
- b. Business income;
- c. Rental income from real or personal property;
- d. Interest or dividend income;
- e. Income from estates or trusts;
- f. Social Security, pensions, annuities, insurance policies, retirement income or death/survivor benefits;
- g. Unemployment, worker's compensation or disability payments;
- h. Supplemental Security Income (SSI), Aid to Families with Dependent Children (AFDC) or other public assistance payments;
- i. Periodic allowances such as alimony, child support or gifts received from persons not living in my household;
- j. Self-employment income.

Under penalties of false statement, I certify that the foregoing information is true and complete to the best of my knowledge. I understand that the Town of Fairfield may make inquiries to verify the veracity of the statements herein. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in disqualification and prosecution under the laws of this State.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness Signature

\_\_\_\_\_  
Date

GIFT LETTER

I, \_\_\_\_\_ OF \_\_\_\_\_  
(NAME OF DONOR) (ADDRESS)

\_\_\_\_\_ OF \_\_\_\_\_  
(RELATIONSHIP) (RECIPIENT OF GIFT)

WILL GIVE (OR HAVE GIVEN) HIM/HER A GIFT \$ \_\_\_\_\_ ON \_\_\_\_\_  
(DATE)

THIS IS A BONAFIDE GIFT AND THERE IS NO OBLIGATION, EXPRESSED OR  
IMPLIED, TO REPAY THIS SUM AT ANY TIME. THESE FUNDS ARE AVAILABLE AND  
WILL BE GIVEN (OR HAVE BEEN GIVEN) TO \_\_\_\_\_

DONEE)

IN TIME TO CLOSE MORTGAGE TRANSACTION ON THE PURCHASE OF HIS/HER  
HOME.

\_\_\_\_\_  
(SIGNATURE OF DONOR) (DATE) (TELEPHONE NUMBER)

DONOR'S ABILITY

I HEREBY VERIFY THAT THE ABOVE NAMED DONOR DOES HAVE THE FUNDS  
AVAILABLE TO GIVE AS A GIFT IF HE/SHE SO DESIRES.

ACCOUNT NUMBER \_\_\_\_\_

NAME/ADDRESS OF BANK \_\_\_\_\_  
OR OTHER DEPOSITORY \_\_\_\_\_

SIGNATURE OF OFFICIAL OF BANK \_\_\_\_\_  
OR DEPOSITORY (SIGNATURE)

(TITLE)

(DATE) \_\_\_\_\_

STATE OF CONNECTICUT  
ss Fairfield  
COUNTY OF FAIRFIELD

Personally appeared the signer and sealer of the foregoing instrument who acknowledged  
that executed the same as his/her free act and deed before me.

\_\_\_\_\_  
Notary Public

My Commission Expires:

This listing is current as of **03/08/2015**.

## Agencies located in CONNECTICUT

Agency Name: BRIDGEPORT NEIGHBORHOOD TRUST

Phone: 203-290-4246

Toll Free:

Fax: 203-579-2336

Email: beverly@bntweb.org

Address: 570 State Street

BRIDGEPORT, Connecticut 06604-4504

Counseling Services: - Financial Management/Budget Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Resolving/Preventing Mortgage Delinquency Workshops

Languages: - Creole  
- English  
- French  
- Spanish

Affiliation: NATIONAL COMMUNITY REINVESTMENT COALITION,NC.

Website: <http://www.bntweb.org>

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Agency Name: HOUSING DEVELOPMENT FUND,NC - BRIDGEPORT BRANCH

Phone: 203-338-9035

Toll Free:

Fax: 203-336-9056

Email:

Address: 940 Broad St

BRIDGEPORT, Connecticut 06604-4813

Counseling Services: - Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: HOUSING DEVELOPMENT FUND, NC

Website: n/a

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Agency Name: HOUSING DEVELOPMENT FUND - DANBURY BRANCH

Phone: 203-798-6527

Toll Free:

Fax: 203-798-2142

Email:

Address: 8 West Street, Suite 202-204

DANBURY, Connecticut 06810-7839

Counseling Services: - Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: HOUSING DEVELOPMENT FUND,NC

Website: n/a

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Agency Name: FINANCIAL COUNSELORS OF AMERICA - CONNECTICUT BRANCH

Phone: 860-986-7470

Toll Free: 877-475-4238

Fax: 860-986-7472

Email: [Patty@FinancialCounselors.org](mailto:Patty@FinancialCounselors.org)

Address: 1165 Main Street, Ste. 310

EAST HARTFORD, Connecticut 06108-2245

Counseling Services: - Fair Housing Pre-Purchase Education Workshops  
- Financial Management/Budget Counseling  
- Home Improvement and Rehabilitation Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Predatory Lending Education Workshops  
- Rental Housing Counseling

Languages: - English  
- Spanish

Affiliation: FINANCIAL COUNSELORS OF AMERICA

Website: [www.FinancialCounselors.org](http://www.FinancialCounselors.org)

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Agency Name: MONEY MANAGEMENT INTERNATIONAL EAST HARTFORD

Phone: 866-232-9080

Toll Free: 866-232-9080

Fax: 866-921-5129

Email: [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)

Address: 225 Pitkin Street, Suite 300

EAST HARTFORD, Connecticut 06108-3223

Counseling Services: - Financial Management/Budget Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Rental Housing Counseling  
- Services for Homeless Counseling

Languages: - English  
- Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL,NC.

Website: <http://www.moneymanagement.org>

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Agency Name: COMMUNITY RENEWAL TEAM,NC.

Phone: 860-560-5501



# Protect Your Family From Lead in Your Home



United States  
Environmental  
Protection Agency



United States  
Consumer Product  
Safety Commission



United States  
Department of Housing  
and Urban Development

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

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Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

**Read this entire brochure to learn:**

- How lead gets into the body
- How lead affects health
- What you can do to protect your family
- Where to go for more information

**Before renting or buying a pre-1978 home or apartment, federal law requires:**

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint or lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

**If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:**

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



## Simple Steps to Protect Your Family from Lead Hazards

### If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at [epa.gov/lead](https://www.epa.gov/lead).
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe soil of shoes before entering your house.

## Lead Gets into the Body in Many Ways

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**Adults and children can get lead into their bodies if they:**

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

**Lead is especially dangerous to children under the age of 6.**

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



**Women of childbearing age should know that lead is dangerous to a developing fetus.**

- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

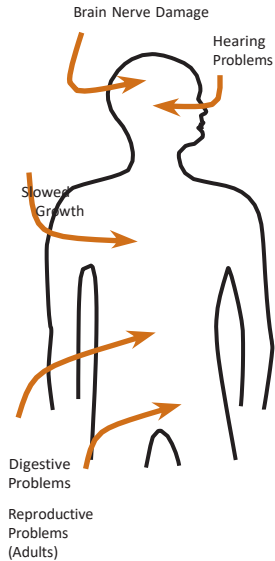
# Health Effects of Lead

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**Lead affects the body in many ways.** It is important to know that even exposure to low levels of lead can severely harm children.

**In children, exposure to lead can cause:**

- Nervous system and kidney damage
- Learning disabilities, attention-deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage



While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including

seizures, unconsciousness, and in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

**In adults, exposure to lead can cause:**

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems

- Muscle and joint pain

## Check Your Family for Lead

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**Get your children and home tested if you think your home has lead.**

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

**Your doctor can explain what the test results mean and if more testing will be needed.**

## Where Lead-Based Paint Is Found

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

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.<sup>2</sup>

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at [epa.gov/lead](https://www.epa.gov/lead).

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<sup>1</sup> “Lead-based paint” is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm<sup>2</sup>), or more than 0.5% by weight.

<sup>2</sup> “Lead-containing paint” is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

## Identifying Lead-Based Paint and Lead-Based Paint Hazards

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

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

**Lead dust** can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 10 micrograms per square foot ( $\mu\text{g}/\text{ft}^2$ ) and higher for floors, including carpeted floors
- 100  $\mu\text{g}/\text{ft}^2$  and higher for interior window sills

**Lead in soil** can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

**Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.**

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

# Checking Your Home for Lead

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

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
  - Portable x-ray fluorescence (XRF) machine
  - Lab tests of paint samples
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
  - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
  - Sample dust near painted surfaces and sample bare soil in the yard
  - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.



Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

## Checking Your Home for Lead, continued

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In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit [epa.gov/lead](https://epa.gov/lead), or call 1-800-424-LEAD (5323) for a list of contacts in your area.<sup>3</sup>

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

## What You Can Do Now to Protect Your Family

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If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

## Reducing Lead Hazards

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Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.



**Always use a certified contractor who is trained to address lead hazards safely.**

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement contractor. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

## Reducing Lead Hazards, continued

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**If your home has had lead abatement work done** or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 10 micrograms per square foot ( $\mu\text{g}/\text{ft}^2$ ) for floors, including carpeted floors
- 100  $\mu\text{g}/\text{ft}^2$  for interior windows sills
- 400  $\mu\text{g}/\text{ft}^2$  for window troughs

**Abatements are designed to permanently eliminate lead-based paint hazards.** However, lead dust can be reintroduced into an abated area.

- Use a HEPA vacuum on all furniture and other items returned to the area, to reduce the potential for reintroducing lead dust.
- Regularly clean floors, window sills, troughs, and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner.

Please see page 9 for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 15 and 16), [epa.gov/lead](https://www.epa.gov/lead), or call 1-800-424-LEAD.

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

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If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
  - Open-flame burning or torching
  - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment
  - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects, visit [epa.gov/getleadsafe](http://epa.gov/getleadsafe), or read *The Lead-Safe Certified Guide to Renovate Right*.

## Other Sources of Lead

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### Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

### Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800 424-LEAD.\*

Call your local health department or water company to find out about testing your water, or visit [epa.gov/safewater](https://www.epa.gov/safewater) for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

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

## Other Sources of Lead, continued

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- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.<sup>4</sup>
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.

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<sup>4</sup> In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products.

## For More Information

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### **The National Lead Information Center**

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at [epa.gov/lead](http://epa.gov/lead) and [hud.gov/lead](http://hud.gov/lead), or call 1-800-424-LEAD (5323).

### **EPA's Safe Drinking Water Hotline**

For information about lead in drinking water, call 1-800-426-4791, or visit [epa.gov/safewater](http://epa.gov/safewater) for information about lead in drinking water.

### **Consumer Product Safety Commission (CPSC) Hotline**

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call 1-800-638-2772, or visit CPSC's website at [cpsc.gov](http://cpsc.gov) or [saferproducts.gov](http://saferproducts.gov).

### **State and Local Health and Environmental Agencies**

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at [epa.gov/lead](http://epa.gov/lead), or contact the National Lead Information Center at 1-800-424-LEAD.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at 1-800-877-8339.

# U. S. Environmental Protection Agency (EPA)

## Regional Ofces

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The mission of EPA is to protect human health and the environment. Your Regional EPA Ofce can provide further information regarding regulations and lead protection programs.

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

Regional Lead Contact  
U.S. EPA Region 1  
5 Post Ofce Square, Suite 100, OES05-4  
Boston, MA 02109-3912  
(888) 372-7341

**Region 2** (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact  
U.S. EPA Region 2  
2890 Woodbridge Avenue  
Building 205, Mail Stop 225  
Edison, NJ 08837-3679  
(732) 906-6809

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

Regional Lead Contact  
U.S. EPA Region 3  
1650 Arch Street  
Philadelphia, PA 19103  
(215) 814-2088

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

Regional Lead Contact  
U.S. EPA Region 4  
AFC Tower, 12th Floor, Air, Pesticides & Toxics  
61 Forsyth Street, SW  
Atlanta, GA 30303  
(404) 562-8998

**Region 5** (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact  
U.S. EPA Region 5 (LL-17J)  
77 West Jackson Boulevard  
Chicago, IL 60604-3666  
(312) 353-3808

**Region 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact  
U.S. EPA Region 6  
1445 Ross Avenue, 12th Floor  
Dallas, TX 75202-2733  
(214) 665-2704

**Region 7** (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact  
U.S. EPA Region 7  
11201 Renner Blvd.  
Lenexa, KS 66219  
(800) 223-0425

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

Regional Lead Contact  
U.S. EPA Region 8  
1595 Wynkoop St.  
Denver, CO 80202  
(303) 312-6966

**Region 9** (Arizona, California, Hawaii, Nevada)

Regional Lead Contact  
U.S. EPA Region 9 (CMD-4-2)  
75 Hawthorne Street  
San Francisco, CA 94105  
(415) 947-4280

**Region 10** (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact  
U.S. EPA Region 10 (20-C04)  
Air and Toxics Enforcement Section  
1200 Sixth Avenue, Suite 155  
Seattle, WA 98101  
(206) 553-1200



## Consumer Product Safety Commission (CPSC)

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The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

### CPSC

4330 East West Highway  
Bethesda, MD 20814-4421  
1-800-638-2772

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

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

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HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact to Ofce of Lead Hazard Control and Healthy Homes for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

### HUD

451 Seventh Street, SW, Room 8236  
Washington, DC 20410-3000  
(202) 402-7698

[hud.gov/lead](http://hud.gov/lead)

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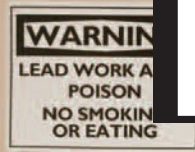
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# IMPORTANT!

## Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).

# The Lead-Safe Certified Guide To Renovate Right



CAUTION CAUTION CAUTION CAUTION CAUTION CAUTION



1-800-424-LEAD (5323)  
[www.epa.gov/getleadsafe](http://www.epa.gov/getleadsafe)

EPA-740-K-10-001

April 2010



Important lead hazard information for  
families, child care providers and schools.



# iT'S The Law!

Federal law requires contractors that disturb painted surfaces in homes, child care facilities and schools, built before 1978 to be certified and follow specific work practices to prevent lead contamination. Always ask to see your contractor's certification.

Federal law requires that individuals receive certain information before renovating more than six square feet of painted surfaces in a room for interior projects or more than twenty square feet of painted surfaces for exterior projects or window replacement or demolition in housing, child care facilities and schools built before 1978.

- Homeowners and tenants: renovators must give you this pamphlet before starting work.
- Child care facilities, including preschools and kindergarten classrooms, and the families of children under six years of age that attend those facilities: renovators must provide a copy of this pamphlet to child care facilities and general renovation information to families whose children attend those facilities.



## who ShouLd read ThiS PamPhLeT?

### This pamphlet is for you if you:

- Reside in a home built before 1978.
- Own or operate a child care facility, including preschools and kindergarten classrooms, built before 1978, or
- Have a child under six years of age who attends a child care facility built before 1978.

### You will learn:

- Basic facts about lead and your health.
- How to choose a contractor, if you are a property owner.
- What tenants, and parents/guardians of a child in a child care facility or school should consider.
- How to prepare for the renovation or repair job.
- What to look for during the job and after the job is done.
- Where to get more information about lead.

### This pamphlet is not for:

- **abatement projects.** Abatement is a set of activities aimed specifically at eliminating lead or lead hazards. EPA has regulations for certification and training of abatement professionals. If your goal is to eliminate lead or lead hazards, contact the National Lead Information Center at 1-800-424-LeaD (5323) for more information.
- **“Do-it-yourself” projects.** If you plan to do renovation work yourself, this document is a good start, but you will need more information to complete the work safely. Call the National Lead Information Center at 1-800-424-LeaD (5323) and ask for more information on how to work safely in a home with lead-based paint.
- **Contractor education.** Contractors who want information about working safely with lead should contact the National Lead Information Center at 1-800-424-LeaD (5323) for information about courses and resources on lead-safe work practices.



## renovaTinG, rePairinG, or PainTinG?

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- Is your home, your building, or the child care facility or school your children attend being renovated, repaired, or painted?
- Was your home, your building, or the child care facility or school where your children under six years of age attend built before 1978?

If the answer to these questions is YES, there are a few important things you need to know about lead-based paint.

This pamphlet provides basic facts about lead and information about lead safety when work is being done in your home, your building or the child care facility or school your children attend.

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### The facts about Lead

- Lead can affect children's brains and developing nervous systems, causing reduced IQ, learning disabilities, and behavioral problems. Lead is also harmful to adults.
  - Lead in dust is the most common way people are exposed to lead. People can also get lead in their bodies from lead in soil or paint chips. Lead dust is often invisible.
  - Lead-based paint was used in more than 38 million homes until it was banned for residential use in 1978.
  - Projects that disturb painted surfaces can create dust and endanger you and your family. Don't let this happen to you. Follow the practices described in this pamphlet to protect you and your family.
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## Lead and Your heaLT h

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### Lead is especially dangerous to children under six years of age.

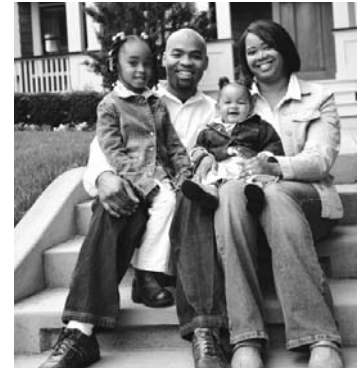
Lead can affect children's brains and developing nervous systems, causing:

- Reduced IQ and learning disabilities.
- Behavior problems.

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

Lead is also harmful to adults. In adults, low levels of lead can pose many dangers, including:

- High blood pressure and hypertension.
- Pregnant women exposed to lead can transfer lead to their fetuses. Lead gets into the body when it is swallowed or inhaled.
- People, especially children, can swallow lead dust as they eat, play, and do other normal hand-to-mouth activities.
- People may also breathe in lead dust or fumes if they disturb lead-based paint. People who sand, scrape, burn, brush or blast or otherwise disturb lead-based paint risk unsafe exposure to lead.



### what should i do if i am concerned about my family's exposure to lead?

- Call your local health department for advice on reducing and eliminating exposures to lead inside and outside your home, child care facility or school.
- Always use lead-safe work practices when renovation or repair will disturb painted surfaces.
- A blood test is the only way to find out if you or a family member already has lead poisoning. Call your doctor or local health department to arrange for a blood test.

For more information about the health effects of exposure to lead, visit the EPA lead website at [www.epa.gov/lead/pubs/leadinfo.htm](http://www.epa.gov/lead/pubs/leadinfo.htm) or call 1-800-424-Lead (5323).

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### There are other things you can do to protect your family every day.

- Regularly clean floors, window sills, and other surfaces.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat a healthy, nutritious diet consistent with the USDA's dietary guidelines, that helps protect children from the effects of lead.
- Wipe off shoes before entering house.

## where does The Lead Come from?

### dust is the main problem.

The most common way to get lead in the body is from dust. Lead dust comes from deteriorating lead-based paint and lead-contaminated soil that gets tracked into your home. This dust may accumulate to unsafe levels. Then, normal hand-to-mouth activities, like playing and eating (especially in young children), move that dust from surfaces like floors and window sills into the body.

### home renovation creates dust.

Common renovation activities like sanding, cutting, and demolition can create hazardous lead dust and chips.

### Proper work practices protect you from the dust.

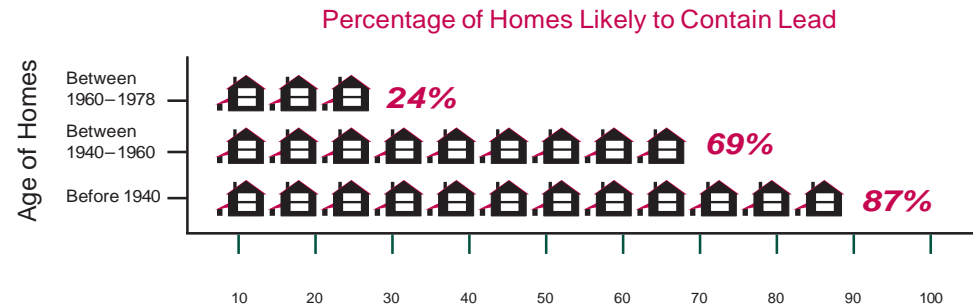
The key to protecting yourself and your family during a renovation, repair or painting job is to use lead-safe work practices such as containing dust inside the work area, using dust-minimizing work methods, and conducting a careful cleanup, as described in this pamphlet.

### other sources of lead.

Remember, lead can also come from outside soil, your water, or household items (such as lead-glazed pottery and lead crystal). Contact the National Lead Information Center at 1-800-424-Lead (5323) for more information on these sources.



## Checking Your home for Lead-Based Paint



### older homes, child care facilities, and schools are more likely to contain lead-based paint.

Homes may be single-family homes or apartments. They may be private, government-assisted, or public housing. Schools are preschools and kindergarten classrooms. They may be urban, suburban, or rural.

### You have the following options:

You may decide to assume your home, child care facility, or school contains lead. Especially in older homes and buildings, you may simply want to assume lead-based paint is present and follow the lead-safe work practices described in this brochure during the renovation, repair, or painting job.

#### You can hire a certified professional to check for lead-based paint.

These professionals are certified risk assessors or inspectors, and can determine if your home has lead or lead hazards.

- A certified inspector or risk assessor can conduct an inspection telling you whether your home, or a portion of your home, has lead-based paint and where it is located. This will tell you the areas in your home where lead-safe work practices are needed.
- A certified risk assessor can conduct a risk assessment telling you if your home currently has any lead hazards from lead in paint, dust, or soil. The risk assessor can also tell you what actions to take to address any hazards.
- For help finding a certified risk assessor or inspector, call the National Lead Information Center at 1-800-424-Lead (5323).

You may also have a certified renovator test the surfaces or components being disturbed for lead using a lead test kit. Test kits must be EPA-recognized and are available at hardware stores. They include detailed instructions for their use.

## for ProPerTY ownerS

### **You have the ultimate responsibility for the safety of your family, tenants, or children in your care.**

This means properly preparing for the renovation and keeping persons out of the work area (see p. 8). It also means ensuring the contractor uses lead-safe work practices.

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes, child care facilities, and schools built before 1978 be certified and follow specific work practices to prevent lead contamination.

**Make sure your contractor is certified, and can explain clearly the details of the job and how the contractor will minimize lead hazards during the work.**

- You can verify that a contractor is certified by checking EPA's website at [epa.gov/getleadsafe](http://epa.gov/getleadsafe) or by calling the National Lead Information Center at 1-800-424-LeaD (5323). You can also ask to see a copy of the contractor's firm certification.
- Ask if the contractor is trained to perform lead-safe work practices and to see a copy of their training certificate.
- Ask them what lead-safe methods they will use to set up and perform the job in your home, child care facility or school.
- Ask for references from at least three recent jobs involving homes built before 1978, and speak to each personally.

**always make sure the contract is clear about how the work will be set up, performed, and cleaned.**

- Share the results of any previous lead tests with the contractor.
- You should specify in the contract that they follow the work practices described on pages 9 and 10 of this brochure.
- The contract should specify which parts of your home are part of the work area and specify which lead-safe work practices will be used in those areas. Remember, your contractor should confine dust and debris to the work area and should minimize spreading that dust to other areas of the home.
- The contract should also specify that the contractor will clean the work area, verify that it was cleaned adequately, and re-clean it if necessary.

### **if you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:**

- Direct the contractor to comply with regulatory and contract requirements.
- Call your local health or building department, or
- Call EPA's hotline 1-800-424-LeaD (5323).

If your property receives housing assistance from HUD (or a state or local agency that uses HUD funds), you must follow the requirements of HUD's Lead-Safe Housing Rule and the ones described in this pamphlet.

## for TenantS and famiLieS of ChiLdren under Six YearS of a Gein ChiLd Care faCiLiTieS and SChooLS

### **You play an important role ensuring the ultimate safety of your family.**

This means properly preparing for the renovation and staying out of the work area (see p. 8).

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes built before 1978 and in child care facilities and schools built before 1978, that a child under six years of age visits regularly, to be certified and follow specific work practices to prevent lead contamination.

The law requires anyone hired to renovate, repair, or do painting preparation work on a property built before 1978 to follow the steps described on pages 9 and 10 unless the area where the work will be done contains no lead-based paint.

### **if you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:**

- Contact your landlord.
- Call your local health or building department, or
- Call EPA's hotline 1-800-424-LeaD (5323).

If you are concerned about lead hazards left behind after the job is over, you can check the work yourself (see page 10).



## PreParinG for a renovaTion

### The work areas should not be accessible to occupants while the work occurs.

The rooms or areas where work is being done may need to be blocked off or sealed with plastic sheeting to contain any dust that is generated. Therefore, the contained area may not be available to you until the work in that room or area is complete, cleaned thoroughly, and the containment has been removed. Because you may not have access to some areas during the renovation, you should plan accordingly.

### You may need:

- Alternative bedroom, bathroom, and kitchen arrangements if work is occurring in those areas of your home.
- A safe place for pets because they too can be poisoned by lead and can track lead dust into other areas of the home.
- A separate pathway for the contractor from the work area to the outside in order to bring materials in and out of the home. Ideally, it should not be through the same entrance that your family uses.
- A place to store your furniture. All furniture and belongings may have to be moved from the work area while the work is being done. Items that can't be moved, such as cabinets, should be wrapped in plastic.
- To turn off forced-air heating and air conditioning systems while the work is being done. This prevents dust from spreading through vents from the work area to the rest of your home. Consider how this may affect your living arrangements.

You may even want to move out of your home temporarily while all or part of the work is being done.

Child care facilities and schools may want to consider alternative accommodations for children and access to necessary facilities.



## durinG The work

Federal law requires contractors that are hired to perform renovation, repair and painting projects in homes, child care facilities, and schools built before 1978 that disturb painted surfaces to be certified and follow specific work practices to prevent lead contamination.

The work practices the contractor must follow include these three simple procedures, described below:

**1. Contain the work area.** The area must be contained so that dust and debris do not escape from that area. Warning signs must be put up and plastic or other impermeable material and tape must be used as appropriate to:

- Cover the floors and any furniture that cannot be moved.
- Seal off doors and heating and cooling system vents.

These will help prevent dust or debris from getting outside the work area.

**2. avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:

- Open flame burning or torching.
- Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment.
- Using a heat gun at temperatures greater than 1100°F.



There is no way to eliminate dust, but some renovation methods make less dust than others. Contractors may choose to use various methods to minimize dust generation, including using water to mist areas before sanding or scraping; scoring paint before separating components; and prying and pulling apart components instead of breaking them.

**3. Clean up thoroughly.** The work area should be cleaned up daily to keep it as clean as possible. When all the work is done, the area must be cleaned up using special cleaning methods before taking down any plastic that isolates the work area from the rest of the home. The special cleaning methods should include:

- Using a HEPA vacuum to clean up dust and debris on all surfaces, followed by
- Wet wiping and wet mopping with plenty of rinse water.

When the final cleaning is done, look around. There should be no dust, paint chips, or debris in the work area. If you see any dust, paint chips, or debris, the area must be re-cleaned.

## for ProPerTY ownerS: afTer The work iS done

When all the work is finished, you will want to know if your home, child care facility, or school has been cleaned up properly. Here are some ways to check.

Ask about your contractor's final cleanup check. Remember, lead dust is often invisible to the naked eye. It may still be present even if you cannot see it. The contractor must use disposable cleaning cloths to wipe the floor of the work area and compare them to a cleaning verification card to determine if the work area was adequately cleaned.

To order a cleaning verification card and detailed instructions visit the EPA lead website at [www.epa.gov/lead](http://www.epa.gov/lead) or contact the National Lead Information Center at 1-800-424-LeaD (5323) or visit their website at [www.epa.gov/lead/nlic.htm](http://www.epa.gov/lead/nlic.htm).

You also may choose to have a lead-dust test. Lead-dust tests are wipe samples sent to a laboratory for analysis.

- You should specify in your contract that a lead-dust test will be done. In this case, make it clear who will do the testing.
- Testing should be done by a lead professional.

If you choose to do the testing, some EPA-recognized lead laboratories will send you a kit that allows you to collect samples and send them back to the lab for analysis.

Contact the National Lead Information Center at 1-800-424-LeaD (5323) for lists of qualified professionals and EPA-recognized lead labs.

If your home, child care facility, or school fails the dust test, the area should be re-cleaned and tested again.

Where the project is done by contract, it is a good idea to specify in the contract that the contractor is responsible for re-cleaning if the home, child care facility, or school fails the test.



## for addiTionaL informaTion

You may need additional information on how to protect yourself and your children while a job is going on in your home, your building, or child care facility.

The National Lead Information Center at 1-800-424-LeaD (5323) or [www.epa.gov/lead/nlic.htm](http://www.epa.gov/lead/nlic.htm) can tell you how to contact your state, local, and/or tribal programs or get general information about lead poisoning prevention.

- State and tribal lead poisoning prevention or environmental protection programs can provide information about lead regulations and potential sources of financial aid for reducing lead hazards. If your state or local government has requirements more stringent than those described in this pamphlet, you must follow those requirements.
- Local building code officials can tell you the regulations that apply to the renovation work that you are planning.
- State, county, and local health departments can provide information about local programs, including assistance for lead-poisoned children and advice on ways to get your home checked for lead.

The National Lead Information Center can also provide a variety of resource materials, including the following guides to lead-safe work practices. Many of these materials are also available at [www.epa.gov/lead/pubs/brochure.htm](http://www.epa.gov/lead/pubs/brochure.htm).

- Steps to Lead Safe Renovation, Repair and Painting.
- Protect Your Family from Lead in Your Home
- Lead in Your Home: A Parent's Reference Guide



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

EPA addresses residential lead hazards through several different regulations. EPA requires training and certification for conducting abatement and renovations, education about hazards associated with renovations, disclosure about known lead paint and lead hazards in housing, and sets lead-paint hazard standards.

Your Regional EPA Office can provide further information regarding lead safety and lead protection programs at [epa.gov/lead](http://epa.gov/lead).

#### Region 1

(Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)  
Regional Lead Contact  
U.S. EPA Region 1  
Suite 1100  
One Congress Street  
Boston, MA 02114-2023  
(888) 372-7341

#### Region 2

(New Jersey, New York, Puerto Rico, Virgin Islands)  
Regional Lead Contact  
U.S. EPA Region 2  
2890 Woodbridge Avenue  
Building 205, Mail Stop 225  
Edison, NJ 08837-3679  
(732) 321-6671

#### Region 3

(Delaware, Maryland, Pennsylvania, Virginia, Washington, DC, West Virginia)  
Regional Lead Contact  
U.S. EPA Region 3  
1650 Arch Street  
Philadelphia, PA 19103-2029  
(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 30303-8960  
(404) 562-9900

#### Region 5

(Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)  
Regional Lead Contact  
U.S. EPA Region 5  
77 West Jackson Boulevard  
Chicago, IL 60604-3507  
(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) 665-6444

#### Region 7

(Iowa, Kansas, Missouri, Nebraska)  
Regional Lead Contact  
U.S. EPA Region 7  
901 N. 5th Street  
Kansas City, KS 66101  
(913) 551-7003

#### Region 8

(Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)  
Regional Lead Contact  
U.S. EPA Region 8  
1595 Wynkoop Street  
Denver, CO 80202  
(303) 312-6312

#### Region 9

(Arizona, California, Hawaii, Nevada)  
Regional Lead Contact  
U.S. Region 9  
75 Hawthorne Street  
San Francisco, CA 94105  
(415) 947-8021

#### Region 10

(Alaska, Idaho, Oregon, Washington)  
Regional Lead Contact  
U.S. EPA Region 10  
1200 Sixth Avenue  
Seattle, WA 98101-1128  
(206) 553-1200

### CPSC

The Consumer Product Safety Commission (CPSC) protects the public from the unreasonable risk of injury or death from 15,000 types of consumer products under the agency's jurisdiction. CPSC warns the public and private sectors to reduce exposure to lead and increase consumer awareness. Contact CPSC for further information regarding regulations and consumer product safety.

#### CPSC

4330 East West Highway  
Bethesda, MD 20814  
Hotline 1-(800) 638-2772  
[www.cpsc.gov](http://www.cpsc.gov)

### CdC Childhood Lead Poisoning Prevention Branch

The Centers for Disease Control and Prevention (CDC) assists state and local childhood lead poisoning prevention programs to provide a scientific basis for policy decisions, and to ensure that health issues are addressed in decisions about housing and the environment. Contact CDC Childhood Lead Poisoning Prevention Program for additional materials and links on the topic of lead.

#### CDC Childhood Lead Poisoning Prevention Branch

4770 Buford Highway, MS F-40  
Atlanta, GA 30341  
(770) 488-3300  
[www.cdc.gov/nceh/lead](http://www.cdc.gov/nceh/lead)

### hud office of healthy homes and Lead hazard Control

The Department of Housing and Urban Development (HUD) provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint hazards in America's privately-owned low-income housing. In addition, the office enforces the rule on disclosure of known lead paint and lead hazards in housing, and HUD's lead safety regulations in HUD-assisted housing, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home. Contact the HUD Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control research and outreach grant programs.

#### U.S. Department of housing and Urban Development

Office of Healthy Homes and Lead Hazard Control  
451 Seventh Street, SW, Room 8236  
Washington, DC 20410-3000  
HUD's Lead Regulations Hotline  
(202) 402-7698  
[www.hud.gov/offices/lead/](http://www.hud.gov/offices/lead/)



## SamPLe Pre-renovaTion form

This sample form may be used by renovation firms to document compliance with the Federal pre-renovation education and renovation, repair, and painting regulations.

### occupant Confirmation

Pamphlet Receipt

- ☐ I have received a copy of the lead hazard information pamphlet informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling unit. I received this pamphlet before the work began.

Printed Name of Owner-occupant

Signature of Owner-occupant

Signature Date

### renovator's Self Certification option (for tenant-occupied dwellings only)

Instructions to Renovator: If the lead hazard information pamphlet was delivered but a tenant signature was not obtainable, you may check the appropriate box below.

- ☐ **declined** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below at the date and time indicated and that the occupant declined to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit with the occupant.
- ☐ **unavailable for signature** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below and that the occupant was unavailable to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit by sliding it under the door or by (fill in how pamphlet was left).

Printed Name of Person Certifying Delivery

Attempted Delivery Date

Signature of Person Certifying Lead Pamphlet Delivery

Unit Address

**note regarding mailing option** — As an alternative to delivery in person, you may mail the lead hazard information pamphlet to the owner and/or tenant. Pamphlet must be mailed at least seven days before renovation. Mailing must be documented by a certificate of mailing from the post office.

**Toll Free:****Fax:** 860-560-5780**Email:** e/zs@crtct.org**Address:** 330 Market Street

HARTFORD, Connecticut 06120-2901

**Counseling Services:**

- Financial Management/Budget Counseling
- Financial, Budgeting and Credit Repair Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:**

- English
- Spanish

**Affiliation:****Website:** <http://www.crtct.org>**Agency Name:** HOUSING EDUCATION RESOURCE CENTER**Phone:** 860-296-4242-101**Toll Free:****Fax:** 860-296-1317**Email:** KarlN@herc-Inc.org**Address:** 901 Wethersfield Avenue

HARTFORD, Connecticut 06114-3127

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

**Languages:**

- English
- Other
- Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, NC.**Website:** <http://www.herc-Inc.org>**Agency Name:** MUTUAL HOUSING ASSOCIATION OF GREATER HARTFORD, NC.**Phone:** 860-296-1797 - 14**Toll Free:****Fax:** 860-524-8963**Email:** cmackinnon@mutualhousing.org**Address:** 95 Niles Street

HARTFORD, Connecticut 06105-2305

**Counseling Services:**

- Financial Management/Budget Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

**Languages:**

- English

**Affiliation:** CONNECTICUT HOUSING FINANCE AUTHORITY**Website:** <http://www.mutualhousing.org>**Agency Name:** NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) HARTFORD CT**Phone:** 203-562-6220**Toll Free:** 617-250-6222**Fax:** 877-329-6222**Email:** N/A**Address:** 241 Main St Fl 2

Hartford, Connecticut 06106-1897

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops

**Languages:**

- Engl/sh
- Spanish

**Affiliation:** NEIGHBORHOOD STABILIZATION CORPORATION (NACA COUNSELING SUBSIDIARY)**Website:** <https://www.naca.com>**Agency Name:** URBAN LEAGUE OF GREATER HARTFORD, NC.**Phone:** 860-527-0147-283**Toll Free:****Fax:** 860-727-0935**Email:** vgrlps@ulgh.org**Address:** 140 Woodland St.

HARTFORD, Connecticut 06105-1210

**Counseling Services:**

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

**Languages:**

- English

**Affiliation:** CONNECTICUT HOUSING FINANCE AUTHORITY**Website:** [www.ulgh.org](http://www.ulgh.org)**Agency Name:** MONEY MANAGEMENT INTERNATIONAL MILFORD**Phone:** 866-232-9080**Toll Free:** 866-232-9080**Fax:** 866-921-5129**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)**Address:** 57 Plains Rd Fl 2

Milford, Connecticut 06461-2573

**Counseling Services:**

- Financial Management/Budget Counseling

- Mortgage Delinquency and Default Resolution Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Rental Housing Counseling  
- Services for Homeless Counseling  
Languages: - English  
- Spanish  
Affiliation:  
Website: <http://www.moneymanaQement.org>

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Agency Name: NEIGHBORHOOD HOUSING SERVICES OF NEW BRITAIN,NC.  
Phone: 860-224-2433  
Toll Free:  
Fax:  
Email: N/A  
Address: 223 Broad St  
New Britain, Connecticut 05053-4107  
Counseling Services: - Financial, Budgeting and Credit Repair Workshops  
- Mortgage Delinquency and Default Resolution Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Resolving/Preventing Mortgage Delinquency Workshops  
Languages: - English  
- Spanish  
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA  
Website: <http://www.nhsnb.org>

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Agency Name: GREATER NEW HAVEN COMMUNITY LOAN FUND  
Phone: 203-624-7406  
Toll Free:  
Fax: 203-865-6475  
Email: [earl@gnhclf.org](mailto:earl@gnhclf.org)  
Address: 171 Orange Street, 3rd Floor  
NEW HAVEN, Connecticut 06510-3111  
Counseling Services: - Mortgage Delinquency and Default Resolution Counseling  
Languages: - English  
Affiliation: CONNECTICUT HOUSING FINANCE AUTHORITY  
Website: [www.gnhclf.org](http://www.gnhclf.org)

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Agency Name: MUTUAL HOUSING OF SOUTH CENTRAL CT,NC. // NEIGHBORWORKS NEW HORIZONS  
Phone: 203-562-4514  
Toll Free:  
Fax: 203-752-3210  
Email: [smosquera@nwnh.net](mailto:smosquera@nwnh.net)  
Address: 235 Grand Ave  
New Haven, Connecticut 06513-3722  
Counseling Services: - Financial Management/Budget Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
Languages: - English  
- Spanish  
Affiliation: CONNECTICUT HOUSING FINANCE AUTHORITY  
Website: <http://www.nwnh.net>

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Agency Name: NEIGHBORHOOD HOUSING SERVICES OF NEW HAVEN  
Phone: 203-562-0598  
Toll Free:  
Fax:  
Email: N/A  
Address: 333 Sherman Ave  
New Haven, Connecticut 06511-3107  
Counseling Services: - Financial Management/Budget Counseling  
- HomeImprovement and Rehabilitation Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Predatory Lending Education Workshops  
Languages: - English  
- Spanish  
Affiliation: NEW YORK MORTGAGE COALITION  
Website: <http://www.nhsfnnewhaven.org>

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Agency Name: CATHOLIC CHARITIES, NORWICH, CT  
Phone: 860-889-8346-271  
Toll Free:  
Fax: 860-889-2658  
Email: [jaygelfond@ccfsn.org](mailto:jaygelfond@ccfsn.org)  
Address: 331 Main Street  
NORWICH, Connecticut 06360-5836  
Counseling Services: - Fair Housing Pre-Purchase Education Workshops  
- Financial Management/Budget Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Rental Housing Counseling  
- Services for Homeless Counseling  
Languages: - English  
Affiliation: CONNECTICUT HOUSING FINANCE AUTHORITY  
Website: <http://www.ccfsn.org>

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Agency Name: CONNECTICUT HOUSING FINANCE AUTHORITY  
Phone: 860-571-4396

**Toll Free:****Fax:** 860-571-3550**Email:** [counseling@chfa.org](mailto:counseling@chfa.org)**Address:** 999 West Street

ROCKY HILL, Connecticut 06067-3011

**Counseling Services:**

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling

**Languages:**

- English
- Spanish

**Affiliation:****Website:** <http://www.chfa.org>**Agency Name:** HOUSING DEVELOPMENT FUND/NC**Phone:** 203-969-1830**Toll Free:****Fax:****Email:** N/A**Address:** 100 Prospect St

Stamford, Connecticut 06901-1696

**Counseling Services:**

- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Reverse Mortgage Counseling

**Languages:**

- English
- Portuguese
- Spanish

**Affiliation:** HOUSING PARTNERSHIP NETWORK**Website:** <http://hdf-ct.org>**Agency Name:** URBAN LEAGUE OF SOUTHERN CONNECTICUT**Phone:** 203-327-5810-102**Toll Free:****Fax:** 203-406-0008**Email:** [kwlingo@ulsc.org](mailto:kwlingo@ulsc.org)**Address:** 2777 Summer Street

Suite 201

STAMFORD, Connecticut 06905-4318

**Counseling Services:**

- Financial, Budgeting and Credit Repair Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:**

- English
- Spanish

**Affiliation:** CONNECTICUT HOUSING FINANCE AUTHORITY**Website:** [www.ulsc.org](http://www.ulsc.org)**Agency Name:** NEIGHBORHOOD HOUSING SERVICES OF WATERBURY, NC.**Phone:** 203-753-1896**Toll Free:****Fax:****Email:** N/A**Address:** 161 N Main St

Waterbury, Connecticut 06702-1445

**Counseling Services:**

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Reverse Mortgage Counseling

**Languages:**

- English
- Spanish

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. OBA NEIGHBORWORKS AMERICA**Website:** <http://www.nhswaterbury.org>