









# **ATTACHMENT A**

## **Lead Based Paint Procedures**

New regulations from the Department of Housing and Urban Development (HUD: 24 CFR Part 35 subpart K) require increased activities concerning possible lead based paint hazards in homes built before 1978. The primary reason why HUD and its grantees (ie: CDC) are addressing lead based paint hazards is to protect families and children. When deteriorated lead based paint surfaces are present, children under the age of 6 are in danger of being poisoned through the ingestion or inhalation of lead based paint dust, paint chips and/or lead based paint contaminated soil around the exterior of the home.

The following procedures are required for all homes built prior to 1978 before down payment assistance to a family purchasing such a home can be approved.

### 1- Notification

- a. Pamphlet and Disclosure
- b. Notice of Lead Hazard Evaluation or Presumption, if applicable
- c. Notice of Lead Hazard Reduction Activity

This printed information will be part of the initial application packet.

### 2- Lead Hazard Evaluation

- a. Visual Assessment

A visual assessment will be performed by CDC personnel to determine whether there are deteriorated paint surfaces that could constitute a hazard to the occupant. Potentially hazardous paint surfaces are defined as more than 2 square feet of deteriorated surface on the interior of a home and more than 10 square feet of deteriorated surface on the exterior of a home. The cost to mitigate lead based paint problems will be the responsibility of the seller and/or buyer.

### 3- Lead Hazard Reduction

- a. Paint stabilization
- b. Safe Work Practices
- c. Clearance

If a home fails the Visual Assessment, the deteriorated surfaces must be repaired and stabilized. This work must be performed by a State of Utah Certified Lead Based Paint Contractor using Safe Work Practices as required by HUD, the EPA and OSHA. Following the completion of Paint Stabilization or other applicable repairs, a Clearance Test must be completed by a Certified Lead Based Paint Inspector or Risk Assessor to verify that the stabilization work has been successful and that the home is clean of hazardous residues.

The home seller could choose to have the home tested to determine whether lead based paint is present. The CDC will accept this test report if it is performed by a Certified Lead Based Paint Inspector or Risk Assessor. The cost for private testing will be solely the responsibility of the sellers.

4. The cost to perform the initial visual assessment and any additional required inspections by the CDC, will show as additional closing costs to be paid at closing by the buyer, from the funds provided by the downpayment/closing cost assistance grant the buyer is applying for. If the buyer does not complete the purchase of the home, there will be no cost to the buyer.

## **Visual Inspection for Health & Safety**

In accordance with HUD regulations, the CDC is required to provide a visual assessment of a home that may receive federal grant or loan funds. This assessment intended to alert a family who will purchase the home that the home may have health and safety problems. The assessment is meant as a service for the family, it is not, however a full inspection that determines if health and safety problems actually exist. Because the CDC is only providing a visual assessment, we encourage the homebuyer to hire a professional service to satisfy any concerns they may have regarding the condition of the home.





# OWN IN SALT LAKE - City APPLICATION

HUD 3/2006 Income Limits

*Applicant must complete all sections for application to be considered complete.*

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

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

City

Zip Code

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

Total Annual Household Income: \_\_\_\_\_ Number of persons in household: \_\_\_\_\_

How did you hear about our program? \_\_\_\_\_

*The next questions are for Survey Purposes Only, and does not effect an Applicant's Eligibility.*

Head of Household is: Male / Female (circle one) Date of Birth: \_\_\_\_\_

Is any member of your household disabled? Yes \_\_\_\_\_ No \_\_\_\_\_

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

Race: (select one or more)

- White  Black or African American  American Indian or Native Alaskan
- Native Hawaiian or Other Pacific Islander  Asian

*The following questions pertain to the property to be purchased.*

Estimated Closing Date: \_\_\_\_\_

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

Year home was built: \_\_\_\_\_

Home is a:  Detached Single Family \_\_\_\_\_  
 Condominium \_\_\_\_\_  
 Other (Specify) \_\_\_\_\_

Purchase Price: \_\_\_\_\_  
Amount of Down Payment: \_\_\_\_\_  
Appraised Value: \_\_\_\_\_

Number of Bedrooms: \_\_\_\_\_

Will you be having a Co-Signer on you loan? \_\_\_\_\_

Name of Co-Signer: \_\_\_\_\_ Relationship: \_\_\_\_\_

**In order to process this application, the Social Security #'s for ALL persons living in the household must be provided:**

<b>NAME</b>	<b>SOCIAL SECURITY #</b>	<b>Age</b>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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**Check List - have you attached the following:**

Copy of Real Estate Purchase Agreement \_\_\_\_\_  
Copy of Previous Year's Tax Return \_\_\_\_\_  
Seller's Affidavit \_\_\_\_\_

Buyer's Real Estate Co: \_\_\_\_\_  
Agent's Name: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Seller's Real Estate Co: \_\_\_\_\_

First-Time Homebuyer Affidavit \_\_\_\_\_  
Documentation of Citizenship Status & Age: \_\_\_\_\_

Agent's Name: \_\_\_\_\_  
Phone: \_\_\_\_\_

**Lender Information**

Lender \_\_\_\_\_  
Loan Officer: \_\_\_\_\_  
Phone: \_\_\_\_\_

*I hereby apply for an Own in Salt Lake- Loan/Grant. I agree to comply with all terms and conditions of the Own in Salt Lake Program. I understand that failure to comply with any condition, or the submission of false or misleading information may result in rejection of this application. I also understand that I am not hereby committed to buy the above mentioned property.*

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



**OWN IN SALT LAKE - City**  
**AFFIDAVIT OF FIRST-TIME HOMEBUYER**

STATE OF UTAH                                 )  
  : ss.  
COUNTY OF SALT LAKE                     )

**AFFIANT, being first duly sworn, states and represents that:**

- 1. Affiant is a first-time homebuyer\*, and has signed an Real Estate Purchase Contract to purchase the property located at:**

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*\*(If a homebuyer has not previously owned a home they are considered a first-time homebuyer. If a homebuyer has owned a home in the past they may still be able to qualify as a first-time homebuyer. Because the definition of a First Time Homebuyer is changed from time to time, please contact our office if you need clarification of the definition.)*

**DATE:** \_\_\_\_\_

\_\_\_\_\_  
*SIGNATURE OF AFFIANT (HOMEBUYER)*

\_\_\_\_\_  
*NAME OF AFFIANT (PLEASE PRINT)*

\_\_\_\_\_  
*PRESENT ADDRESS*

**SUBSCRIBED and sworn to before me on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.**

\_\_\_\_\_  
**NOTARY PUBLIC**

**(STAMP)**

