440 Mamaroneck Ave., Suite S 512 Harrison, New York 10528 (914) 725-3600 F: (914) 725-6453 98-20 Metropolitan Ave., Suite I Forest Hills, New York 11375 (718) 544-0800

30-40 FLEETWOOD AVE. APT. CORP.

(rev. 2/2022)

APPLICATION FOR PURCHASE

Return to: Garthchester Realty

440 Mamaroneck Ave., S-512

Harrison, NY 10528

<u>INSTRUCTIONS</u>

- 1. Please complete all sections of the application. If a section is not applicable to you, so state.
- 2. Purchaser must provide four (4) collated copy of the following documents prior to the Board considering the application. *Please do not bind or staple.*
 - a. Fully completed application with all attached forms signed.
 - b. A signed copy of your last two (2) years Federal tax returns with all schedules attached. Also, a copy of all W-2's submitted with the tax return, as well as last two pay stubs.
 - c. Copies of latest bank statements.
 - d. Two (2) personal letters of reference and two (2) professional letters of reference for each applicant.
 - e. Letter of reference from your current employer stating annual salary and length of employment.
 - f. Letter of reference from current landlord or managing agent.
 - g. Fully executed contract of sale, together with any riders thereto.
 - h. A copy of your bank mortgage commitment if financing is being obtained.

The information and forms provided on this website are subject to change and may, therefore, not be the most current versions. Accordingly, users of this site are advised to check the date of the forms to make sure it is the most current. Garthchester Realty hereby disclaims responsibility for the reliance by any users of this site on the information contained herein without independent verification of its accuracy.

- 3. The application, documents and a non-refundable application fee, payable to **Garthchester Realty**, in the sum of Four Hundred Fifty (\$450.00) Dollars **plus** One Hundred Fifty (\$150.00) Dollars **per person** (for a credit/background check) must accompany your application. These fees are non-refundable.
- 4. The Board reserves the right to request additional information prior to considering your application.
- 5. By submitting this application for the Board's consideration, you are representing that all statements contained therein are true to the best of your knowledge and are authorizing the Board to verify all statement, including the Board obtaining a current credit report.
- 6. Where there is more than one purchaser, the information requested is to be answered by all purchasers.
- 7. The purchaser(s) and all the persons to reside at the residence will be required to attend a personal interview with the members of the Admissions Committee of the Board of Directors prior to the committee's moving on the application.

 NO PETS PERMITTED IN APARTMENT.

PLEASE NOTE: AT THE CLOSING OF TITLE, THE SELLER WILL BE REQUIRED TO PAY THE COOPERATIVE A NON-REFUNDABLE FLIP TAX FEE OF \$10 PER SHARE FOR EACH SHARE TRANSFERRED TO PURCHASER.

*NO APPLICATIONS ACCEPTED ON FRIDAYS AFTER 12PM.

<u>APPLICATION TO PURCHASE SHARES OF 30-40 FLEETWOOD AVENUE</u> APARTMENT CORP.

NOTICE

Article II of Chapter 700 of the Laws of Westchester County, known as the Westchester County Fair Housing Law, prohibits discrimination in housing accommodations on the basis of a person or persons' actual or perceived race, color, religion, age, national origin, alienage or citizenship status, ethnicity, familial status, creed, gender, sexual orientation, marital status, disability, source of income, or status as a victim of domestic violence, sexual abuse, or stalking.

Section 700.21-a of the Westchester County Fair Housing Law governs applications to purchase shares of stock in cooperative housing corporations, and applies to this application. Under this section, the cooperative housing corporation is required to comply with the following deadlines:

- 1. Within fifteen days of the receipt of this application, the cooperative housing corporation must either acknowledge that it has received a complete application, or shall notify you of any defect in the application.
- 2. If you are notified of any defect in the application, within fifteen days of the receipt of the corrected application the cooperative housing corporation must either acknowledge that is has received a complete application, or shall notify you any defect in the application.
- 3. Within sixty days of receipt of a complete application, the cooperative housing corporation must approve or deny your application, and provide written notice thereof.
- 4. If your application is denied, the cooperative housing corporation is required to provide notice to the Westchester County Human Rights Commission, including your contact information.

30-40 Fleetwood Ave Corp. - Guidelines for Purchasing Criteria

Down Payment

Requiring a 20% down payment.

Gifting for Down Payment or Purchase

 Buyers are required to notify the board if the down payment is a gift. A signed and notarized letter from the donor. If the down payment is a loan, the terms of the repayments needs to be included in the buyer's application package.

Employment History

- A history of consistent employment for the past two years.
- Two years of tax returns.
- Two bank savings account statements.

Credit Score

A credit score of 640 or higher.

Reference Letters

- Signed reference letters must include contact details on the letter: email, phone and address.
- Template reference letters are not acceptable.

Post-closing liquidity requirement

Approximately 6 months of post-closing liquidity to his/her name after closing.

Debt-to Income Ratio

• A debt to income ratio between 20-30%

Background Check

 A full background check to include any criminal history, evictions, bankruptcies and or foreclosures.

Subletting/Resales

No subletting or re-selling for 2 years post closing.

Owners Name:	
Telephone #:	
Apt. #:	
πρι. π.	

COOPERATIVE HOUSING APPLICATION 30-40 FLEETWOOD AVE. APT. CORP.

NAME:	SOC.SEC. #:		
NAME:	SOC.SEC. #:		
ADDRESS:			
HOME #:	_ OFFICE #:		
Current Residence: <u>Check One</u>			
Rent Owner Other	Explain		
If Rent:Landlord Name:	Phone #:		
Years at current address If les	ss than 2 years at present, give former		
address			
# of PERSONS TO RESIDE IN APART	MENT:		
<u>Name</u>	Relationship		
1.			
2.			
3.			
4.			

CHECK OR MONEY ORDER PAYABLE TO <u>GARTHCHESTER REALTY</u> MUST ACCOMPANY APPLICATION FOR CREDIT EXAMINATION. THIS FEE IS NOT REFUNDABLE.

EMPLOYMENT DATA	<u>IENT DATA</u> (Purchaser/Subletee)	
Current Employer Po		Position/Title
Address		
		Current Salary
Phone #		Supervisor's Name
COMPLETE IF EMPLOYED IN	CURRENT POS	ITION FOR LESS THAN TWO (2) YEARS:
Previous Employer		Position/Title
Address		
Dates Employed: From	to	Current Salary
Phone #		Supervisor's Name
	(Co-Pui	rchaser/Co-Subletee)
Current Employer		Position/Title
Address		
Dates Employed: From	to	Current Salary
Phone #	Supervisor's Name	
COMPLETE IF EMPLOYED IN	CURRENT POS	ITION FOR LESS THAN TWO (2) YEARS:
Previous Employer	Position/Title	
Address		
		Current Salary
Phone #		Supervisor's Name

THESE QUESTIONS APPLY TO ALL PURCHASERS/SUBTLETIES

If a "yes" answer is given to a question in this column, explain on attached sheet.

	Purchaser Yes or No	Co-Purchaser Yes or No
Have you any outstanding judgements?		
In the last 7 years, have you been declared bankrupt?		
Have you had property foreclosed upon or given title or deed in lieu thereof?		
Are you a co-maker or endorser on a note?		
Are you a party in a law suit?		
Are you obliged to pay alimony, child support, or separate maintenance?		

GROSS MONTHLY INCOME

<u>ITEM</u>	<u>PURCHASER</u>	CO-PURCHASER	TOTAL	
Base Employee Income				
Overtime				
Bonuses				
Commissions				
Dividends/Interest				
Net Rental Income				
Other Income				
TOTAL				
DESCRIBE OTHER INCOME				
NOTICE: Alimony, child support or separate maintenance income need not to be				

NOTICE: Alimony, child support or separate maintenance income need not to be revealed if the Purchase or Co-Purchaser does not choose to have it considered as a basis for paying maintenance charges:

Monthly Amount	
\$	
\$	
\$	

MONTHLY HOUSING EXPENSES

<u>ITEM</u>	<u>PRESENT</u>	PROPOSED
Rent/Maintenance		
Bank Mortgage		
Other Financing		
Homeowners Insurance		
Real Estate Taxes		xxxx
Mortgage Insurance		
Co-op Assessments		
Other Misc. Housing Expense		
Total Monthly Payment		
Utilities		
TOTAL		

DETAILS OF PURCHASE

a) Purchase Price*	\$			
b) Total Closing costs (est.)	\$			
c) Total (a + b)	\$			
d) Amount of financing	\$			
e) Other financing	\$			
f) Amount of cash deposit	\$			
g) Cash required for closing (est.)	\$			
Source of cash required for closing		-		
If applicable, explain other financing:				
*Copy of Contract of Sale to be submitted with this application.				
Estimated closing date:				

FOR PURCHASERS ONLY

BALANCE SHEET AT THE LAST DAY OF MONTH IMMEDIATELY PRECEDING DATE OF APPLICATION (see notes on attached page)

ASSETS	
Checking Accounts (Note 1 – Not including contract deposit)	\$
Savings Account (Note 1 – Not including contract deposit)	\$
Marketable Securities (Note 2)	\$
Life Insurance Net cash Value	\$
Non-Marketable Securities (Note 2)	\$
Real Estate Owned (Note 3)	\$
Automobiles/Pleasure Craft Owned (Note 4)	\$
Vested Interest in Retirement Fund (Note 5)	\$
Net Worth of Business Owned (Note 5)	\$
Notes Receivable	\$
Other Assets (Note 5)	\$
TOTAL ASSETS:	\$
<u>LIABILITY</u>	
Installment Debt Payable (Note 6)	\$
Other Unsecured Loans (Note 6)	\$
Mortgage Loans (Note 6)	\$
Automobiles/Please Craft Loans (Note 6)	\$
Other Secured Loans (Note 6)	\$
Other Liabilities (Note 7)	\$
TOTAL LIABILITY:	\$
TOTAL NET WORTH (Assets – Liabilities):	\$

FOR PURCHASERS ONLY

NOTES TO BALANCE SHEET

NOTE 1:	Account #	Name & Address of banking Institution	<u>Balance</u>
Checking 1)			
Checking 2)			
Savings 1)			
Savings 2)			

NOTE 2:	# of Shares	<u>Type</u> <u>Security</u>	<u>Issuer</u>	<u>Market</u> <u>Value</u>	Monthly Dividend/Interest

<u>NOTE 3:</u>	Address of Property	Type of Property	Cost of Property	<u>Present</u> <u>Market</u> <u>Value</u>	Amount of Mortgage & Loans
	Monthly Gross Rental Income	Monthly Mortgage Payments	Monthly Taxes, Insurance, Maintenance & Misc. Payments	Monthly Net Income	
				\$	

<u>NOTE 4:</u>	Make & Year:
	Plate # of Vehicle:
NOTE 5:	Briefly Describe Other Assets:

NOTE 6:	Please provide the following for all Debt (Credit cards, Student
loans, Ban	k loans, etc.):

Creditor's Name & Address	Account #	Monthly Payments	Months Left	<u>Unpaid</u> <u>Balance</u>	

NOTE 7: Briefly describe any other liabilities:						
the best of my objection to inverifying the fadoes not in any	nents made in the knowledge and quiries to any p acts herein state y way bind the (apartment to m	belief are truderson or instited. I understan	e, corre ution b nd that	ect and con eing made the filing o	nplete. I ha for the pur of this appli	ave no rpose of ication
Purchaser's/Su	bletee's Signati	ure	D	ate		
Co-Purchaser's	/Co-Subletee's	Signature	_	Date		

MOVE IN/MOVE OUT POLICY

A MOVE IN/MOVE OUT DEPOSIT OF \$500.00 IS REQUIRED. THIS FEE WILL BE RETURNED ONLY IF THE FOLLOWING RULES ARE ADHERED TO:

- 1. YOU MUST GIVE THE BUILDING SUPERINTENDENT SEVEN (7) DAYS PRIOR NOTICE OF THE IMPENDING MOVE. THE CHECK FOR \$500 MUST BE GIVEN TO MANAGEMENT AT LEAST SEVEN (7) DAYS PRIOR TO THE MOVE.
- 2. YOU MAY ONLY MOVE IN OR MOVE OUT MONDAY THROUGH FRIDAY BETWEEN THE HOURS OF 9:00 A.M. AND 4:00 P.M. YOUR MOVE MUST BE COMPLETED BY 5:00 P.M.
- 3. ALL MOVE-INS AND MOVE-OUTS MUST BE COMPLETED THROUGH THE SIDE ENTRANCE DOOR OF THE BUILDINGS. NO ONE WILL BE ALLOWED TO MOVE IN OR MOVE OUT THROUGH THE FRONT DOOR OF THE BUILDING.
- 4. THE SUPERINTENDENT OR THE MANAGING AGENT WILL REVIEW THE PREMISES AFTER THE MOVE. IF DAMAGE TO ANY PART OF THE PREMISES OCCURS, ALL, OR A PORTION, OF THE DEPOSIT WILL BE FORFEITED. YOU WILL BE NOTIFIED OF THE MANAGEMENT'S DECISION.
- 5. IF THESE RULES ARE VIOLATED OR NOT ADHERED TO, YOU WILL BE ASSESSED A \$500.00 VIOLATION FEE WHICH WILL BE TREATED AS UNPAID MAINTENANCE UNTIL PAID.

SIGNATURES	1		
A DA DIMENT A DODGE A NO. A DI NO.			
APARTMENT ADDRESS AND APT NO.			

BY SIGNING THIS, IT IS UNDERSTOOD THAT YOU HAVE READ, UNDERSTOOD AND AGREE TO ADHERE TO THE 30-40 FLEETWOOD AVENUE APT.CORP. MOVE IN/MOVE OUT POLICY.



COMPLETE ONE PER APPLICANT

AUTHORIZATION FOR THE RELEASE OF CONSUMER CREDIT REPORT INFORMATION TO THE FOLLOWING COMPANY OR CORPORATION

hereby authorize Garthchester Realty and the agencies used by this company or corporation, the release of, and/or permission to obtain and review, full consumer credit report information from the credit reporting agencies and/or their <i>vendors</i> . Without exception this authorization shall supersede and retract any prior request or previous agreement to the contrary. Copies of this authorization, which show my signature, have been executed by me to be as <i>valid</i> as the original release signed by me.
Compliance by the Subscriber with all provisions of the Federal Fair Credit Reporting Act (Public Law 91-508, 15 U.S.C. Section 1681ET SEQ., 604-615) and the Consumer Credit Reporting Act (California Civil Code Sec. 1785.1-1785.34) or other jurisdictional requirements. Information will be requested only for the Subscriber's exclusive use, and the Subscriber will certify for each request the purpose for which the information is sought and that the information will be used for no other purposes.
X BY WRITTEN AUTHORIZATION OF THE CONSUMER TO WHOM IT RELATES
Signature:Date:
Printed Name:
Social Security Number:Phone #:
Current Address:

209 Garth Road Scarsdale New York 10583 (914) 725-3600 F:(914) 725-6453 98-20 Metropolitan Ave. Suite 1 Forest Hills, New York 11375 (718) 544-0800 F:(718) 520-7673

30-40 FLEETWOOD AVE CORP.

ONE CALL NOW – Shareholder Contact Information Sheet

Please enter contact information for up to two people per apartment in the space provided below. If you select more than one electronic communication method, you may receive messages on all methods selected.

RESIDENT 1 – PLEASE PRINT ALL INFORMATION CLEARLY

NAME (first and last):	<u>APT #:</u>
Home Phone:	 Check to receive
Home Phone.	announcements here
Cell Phone via	 Check to receive
Voice Message:	announcements here
Cell Phone via	 Check to receive
Text Message:	announcements here
Email address:	 Check to receive
Elliali address.	announcements here

RESIDENT 2 – PLEASE PRINT ALL INFORMATION CLEARLY

NAME (first and last):	<u>APT #:</u>
Home Phone:	 Check to receive
nome Phone.	announcements here
Cell Phone via	 Check to receive
Voice Message:	announcements here
Cell Phone via	 Check to receive
Text Message:	announcements here
Email address:	 Check to receive
Email address:	announcements here

THANK YOU!



30-40 FLEETWOOD AVENUE APT CORP. HOUSE RULES

- 1. The public halls and stairways of the buildings shall not be obstructed or used for any purpose other than entering and exiting from the apartments in the building. The roof bulkheads shall not be obstructed in any way. No items shall be stored in the hallways (including areas outside of apartment) or stairwells.
- 2. Children are not permitted to play in the public halls, stairways, driveways, bulkheads or elevators. No one shall be permitted on the roof (including the garage roof) except those responsible for the care of the buildings. No one shall be permitted on grassy areas except those responsible for upkeep of the grounds.
- 3. No public hallway or lobby of the building shall be decorated or furnished by any resident in any manner without the prior consent of the Board of Directors. No items may be placed or stored in the hallways or staircase landings.
- 4. No resident shall make or permit any disturbing noises in the building or to permit anything to be done therein which will interfere with the rights, comfort or convenience of other residents. No resident shall play any musical instrument or operate a radio, television, stereo, electronic or nonelectronic game, loudspeaker, etc. in such resident's apartment between the hours of 9:00 p.m. and 8:00 a.m.
- 5. Exercise machines other machinery shall require special noise insulating material/mats and will be subject to the same hour restrictions. The riding of bicycles, scooters, skates, skateboards and the like within the units or hallways will not be permitted at any time.
- 6. No resident shall make any changes to the electrical, heating, or plumbing systems, or do any alterations, renovations, built-ins or structural changes of any kind without submitting such plans to the Managing Agent for approval. Proof of appropriate insurance and license of all workers on the premises and any necessary municipal permits must be provided to the Managing Agent and maintained throughout renovation. (Contact Managing Agent regarding policy limits, licensing and permit requirements.) Improper or unauthorized work or modifications will be corrected at resident's expense. All debris must be removed from the building by the resident and/or contractor. No debris may be left in the basement. Residents may incur a charge to remove any debris left in the basement.
- 7. Installation and/or use of clothes washers, dryers and portable dishwashers are not permitted.
- 8. Moving into or out of the buildings and construction and/or repair work to any apartment and/or other installation involving noise or elevator use shall <u>only</u> be conducted during week days (<u>not</u> including legal holidays) and **only between the hours of 8:30 A.M. and 5:00 P.M. No construction or renovation nor moving in or out of the building may take place on Saturdays,**

Sundays or holidays. All of the above requires adequate notice and written approval from the Managing Agent prior to the event.

- 9. No article shall be placed or stored in the halls or on the staircase landings, nor shall anything be hung from the doors, windows or window sills of the building. No signs are permitted on apartment doors, common areas or hallways. Such items may be removed without notice.
- 10. No awnings or ventilators shall be installed or used in or about the building except such as shall have been expressly approved by the Managing Agent, nor shall anything be projected out of any window of the building without similar approval.
- 11. Air conditioning units may be installed in windows but must be properly secured. The Managing Agent will provide the proper instructions for installing air conditioners.
- 12. No signs, posters, notices, advertisements or illuminations shall be inscribed or affixed to any window, apartment door or any other part of the building, except such as shall have been approved in writing the Board of Directors and Managing Agent. Such items may be removed without notice.
- 13. No bicycles, carriages, scooters or other items shall be left in the public halls, passageways or other areas of the building.
- 14. Messengers and trades-people shall use such means of ingress and egress, as shall be designated by the Managing Agent.
- 15. Laundry rooms and other water apparatus in the building shall not be used for any purpose other than those for which they were constructed, nor shall any sweepings, rubbish, rags, sanitary products, construction debris or any other article be left in these areas. The cost of repairing any damage resulting from misuse of any laundry room or other apparatus, shall be paid for by the resident in whose apartment it originated.
- 16. No resident shall send Staff out of the building on any private business of the resident or instruct staff to perform any job/task related to the building. Staff members take direction from and are managed by the Managing Agent.
- 17. No radio or television aerial or other satellite receiving device shall be attached to or hung from the exterior of the building.
- 18. No vehicle belonging to a resident or to a member of the family or guest, subtenant or employee of a resident shall be parked in such a manner as to impede or prevent ready access to any entrance of the building or garage by another vehicle. Illegally parked cars may be towed without warning and at the vehicle owner's expense.

- 19. The Managing Agent shall have the right from time to time to curtail or relocate any space devoted to storage or laundry purposes.
- 20. The floors of each apartment must be covered with rugs or carpeting or equally effective noise-reducing material, to the extent of at least eighty (80%) percent of the floor area of each room except kitchens, dining area, pantries, bathrooms, and closets.
- 21. No group tour or exhibition of any apartment or its contents shall be conducted, nor shall any auction or sale be held in any apartment or public areas of the building without the consent of the Managing Agent.
- 22. Residents shall keep the windows of the apartment clean. In case of refusal or neglect of the Lessee during 10 days after notice in writing from the Managing Agent to clean the 'windows, such cleaning may be done by the Managing Agent, which shall have the right, by its officers or authorized agents, to enter the apartment for the purpose and to charge the cost of such cleaning to the resident.
- 23. Residents will abide by all arrangements made by the Managing Agent with regard to the garage and the driveways.
- 24. Garbage and refuse from the apartments shall be disposed of in such manner as the Managing Agent of the building may directs. The following rules shall be observed with respect to refuse disposal:
- a) All wet debris is to be securely wrapped and packaged in order to fit easily into the compactor chute. Debris should be completely drip-free before it leaves the apartment and carried to the compactor closet carefully and in a drip proof container; then placed into the hopper so it will drop down the chute for disposal,
- b) Recyclables must be brought to the basement and deposited into appropriate recycle bins, not in the compactor chute.
- c) Cartons, boxes, crates, sticks of wood or other solid matter shall not be stuffed into compactor chute. These items should be brought to the basement.
- d) Disposal of construction debris is the sole responsibility of the resident. Residents shall provide their own means of disposal and are responsible to keep clean the public areas through which debris is brought.
- e) Under no circumstances should carpet sweepings containing naphthalene camphor balls or flakes, floor scrapings or plastic wrappings or covers, oil soaked rags, empty paint or aerosol cans or any other inflammable, explosive, highly combustible substances or lighted cigarette or cigar stubs be thrown into the compactor chute.

- f) Vacuum cleaner bags must never be emptied directly into the compactor chute. Such dust, dirt, etc., should be wrapped in a securely tied bag or package before being placed in the compactor chute.
- g) The superintendent and Managing Agent shall be notified of any drippings or moist refuse appearing on the compactor closet floor, hallways, stairways or basement floors.
 - 25. No resident shall install any plantings on the exterior window sills.
- 26. The agents of the Managing Agent and any contractor or worker authorized by the Managing Agent, may enter an apartment at any reasonable hour of the day for the purpose of inspecting such apartment to ascertain whether measures are necessary or desirable to control or exterminate any vermin, insects or other pests and for the purpose of taking, such measures as may be necessary to control or exterminate any such vermin, insects or other pests.
- 27. The Managing Agent may enter any unit for emergency purposes and allowed access at a reasonable hour and upon providing adequate notice.
- 28. Smoking is not permitted in the common areas, hallways, stairways or elevators at any time. Residents are not permitted to leave an apartment door open while smoking within the apartment or to air out their apartment. When smoking outside the building, it should be done away from the building, off and away from the property.
- 29. Breaches of House Rules may incur a fine, including back charges, which will be added to the monthly maintenance and will be collected as such.
- 30. House Rules may be added to, amended or repealed at any time by resolution of the Board of Directors. Any consent or approval given under these House Rules by the Managing Agent shall be revocable at any time. These rules also apply to guests and visitors.
- 31. Inquiries, complaints, service issues or any other issues must be made in writing to (a) the Managing Agent with a copy to the Board of Directors e-mail if you are a shareholder or (b) to your landlord if you are a renter or sub-lessee. An available website may be used in lieu of a letter.

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Sel	ler's Discl	osure					
(a)	Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):						
	(i)	Known lead-based paint ar (explain).	nd/or lead	l-based paint hazards are p	present in the housing		
	(ii)	Seller has no knowledge of	lead-base	ed paint and/or lead-based	paint hazards in the housing		
(b)	Records	and reports available to the	seller (che	eck (i) or (ii) below):			
	(i)	Seller has provided the pur based paint and/or lead-ba					
	(ii)	Seller has no reports or rec hazards in the housing.	cords perta	aining to lead-based paint	and/or lead-based paint		
Pu	rchaser's	Acknowledgment (initial)					
(c)		Purchaser has received cop	oies of all	information listed above.			
(d)		Purchaser has received the	pamphle	t Protect Your Family from Le	ead in Your Home.		
(e)	Purchase	Purchaser has (check (i) or (ii) below):					
	(i)	received a 10-day opportur ment or inspection for the) to conduct a risk assess- lead-based paint hazards; or		
	(ii)	waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.					
Ag	enťs Acki	nowledgment (initial)					
·		Agent has informed the se aware of his/her responsib			42 U.S.C. 4852d and is		
Cei	rtification	of Accuracy					
The	e following	parties have reviewed the infoney have provided is true and a		pove and certify, to the best o	of their knowledge, that the		
Sell	ler	Da	te	Seller	Date		
Pur	rchaser	Da	te	Purchaser	Date		
Age	ent	Da	te	Agent	Date		











Your Family From Lead in Your Home

Protect

\$EPA

United States Environmental Protection Agency



United States Consumer Product Safety Commission



United States Department of Housing and Urban Development

June 2017

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

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

- Sellers must disclose known information on lead-based paint or leadbased 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 and 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.
- 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 stateapproved 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 off shoes before entering your
 house.

Lead Gets into the Body in Many Ways

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

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

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

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

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

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.

Identifying Lead-Based Paint and Lead-Based Paint

Deteriorating 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

Hazards

· 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:

- 40 micrograms per square foot (µg/ft²) and higher for floors, including carpeted floors
- 250 µg/ft² 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.

¹ "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), or more than 0.5% by weight.

² "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.

Checking Your Home for Lead

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

- A lead-based paint inspection tells you if your home has leadbased 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

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, or call 1-800-424-LEAD (5323) for a list of contacts in your area.³

What You Can Do Now to Protect Your Family

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 stateapproved 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

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 leadcontaminated 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 statecertified 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 professional. 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.

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

Reducing Lead Hazards, continued

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:

- 40 micrograms per square foot (µg/ft²) for floors, including carpeted floors
- 250 µg/ft² for interior windows sills
- · 400 µg/ft2 for window troughs

For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit epa.gov/lead, or call 1-800-424-LEAD.

11

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

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 leadcontaminated 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, or read *The Lead-Safe Certified Guide* to Renovate Right.

Other Sources of Lead

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 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.

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

- · 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 1
- 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.

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.

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 and 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 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 or saferproducts.gov.

State and Local Health and Environmental Agencies

Some states, tribes, and cities have their own rules related to leadbased 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, 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.

15

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office 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 Office Square, Suite 100, OES 05-4 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) 321-6671

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

vrginia, D.C., 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 (DT-8J) 77 West Jackson Boulevard Chicago, IL 60604-3666 (312) 886-7836 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. WWPD/TOPE 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 1200 Sixth Avenue, Suite 900 Seattle, WA 98101 (206) 553-1200

Consumer Product Safety Commission (CPSC)

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 or saferproducts.gov

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

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact HUD's Office of Healthy Homes and Lead Hazard Control 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/offices/lead/

This document is in the public domain. It may be produced by an individual or organization without permission, information provided in this booklet is based upon current scientific and technical understanding of the issues presented and is reflective of the justicitional boundaries established by the statutes governing the co-authoring agencies. Following the advice given will not necessarily provide complete protection in all situations or against all health hazards that can be caused by lead exposition.

U. S. EPA Washington DC 20460 U. S. CPSC Bethesda MD 20814 U. S. HUD Washington DC 20410 EPA-747-K-12-001 June 2017

17

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).