



Dear Homeowner:

Thank you for your interest in our homeowner rehabilitation program.

Please complete the application and submit all supporting documentation listed on the application checklist. Once we have received all of the information required from you, we will begin processing your application and loan request.

Please refer to the enclosed overview regarding each step you can expect throughout the process.

Please note, these funds are on a first come first serve basis and are restricted to the program rules and regulations.

The Wisconsin Partnership for Housing Development, Inc. is a nonprofit organization that administers this housing rehabilitation deferred loan program for Rock County. We are eager and happy to provide you with any assistance completing the application, or answer any questions you might have about the program or process.

Please contact me with any questions you may have. I look forward to assisting you with your housing rehabilitation needs.

Sincerely,

Heather Boggs
Program Administrator
Wisconsin Partnership for Housing Development, Inc.



HOME OWNER REHABILITATION DEFERRED LOAN PROGRAM

Rehabilitation Deferred Loan Program Guidelines

Purpose: The purpose of this program is to provide easy access to rehab funds for low to moderate income households who are in need of modest home repairs (not to exceed \$24,999).

Eligible Households: Eligible recipients must have total household income equal to or less than 80% of the area median income adjusted by household size.

1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
\$38,000	\$43,400	\$48,850	\$54,250	\$58,600	\$62,950	\$67,300	\$71,650

Eligible Properties: Owner-occupied, single-family attached or detached units (condominium). The property must be located in the cities of Brodhead, Edgerton, Evansville, and Milton the villages of Clinton, Footville, or Orfordville or in one of Rock County's towns. Property must not exceed HUD's after rehab maximum fair market value for Rock County. After rehabilitation value is calculated by taking current Fair Market Value from the tax bill and adding total of work to be completed (from bids). The maximum value after rehabilitation is:

Rock County	\$147,000
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Eligible Repairs: Priority repairs activities include repairs to mechanical or structural items that present an imminent health and safety problem, such as:

- roofs
- mechanical systems (i.e., furnaces and hot water heaters)
- plumbing, water or water/sewer laterals in disrepair
- windows in disrepair
- foundations
- siding
- improvements to the interior of the home in bathrooms and kitchens
- any accessibility improvements
- items that Administrator determines pose or will soon pose a health or safety problem to the homeowner

Loan Terms: 0% deferred loan due upon sale or transfer of home or non-owner occupancy

Loan Terms, Senior Plus Program: For homeowners 55 years or older, one half of the total rehab loan is forgiven at the end of 5 years. The remaining half is due upon sale or transfer of home, or non-owner occupancy.

Max/Min Loan Amounts: \$24,999/\$1,000

Administrator: Wisconsin Partnership for Housing Development, Inc.

Homeowner Rehabilitation Deferred Loan Process Overview

The homeowner rehabilitation program provides funds through a zero interest loan with no monthly payments, to make program eligible repairs on your home. Payment of this loan is only required at time of sale or transfer of the property, or if it is no longer your primary residence. This program uses federal funds and requires particular processes and procedures to be followed by WPHD, the program administrator, you, the homeowner, as well as the construction contractor. This overview is meant to give you a glance at these requirements and help you understand what to expect. Anytime during this process, WPHD welcomes your questions, concerns, and inquiries.

Please read the following information carefully to better understand the general terms and conditions of participating in this program.

Submit Application

The application requests information about your personal income, household income and size, value of assets, and basic home information.

Determining Home and Owner Eligibility

WPHD's Program Administrator will use the application information to ensure that your household and home are eligible to participate in the program. Eligibility depends on your income, the value of your home, the amount of equity in your home, and current status on property taxes and mortgage payments. If your income is more than 80 percent of the Rock County median income, which is determined by household income and size, the project cannot be approved. There is no way to waive the federal income requirements. Another determining factor is the amount of equity in your home and its ability to support additional debt. Despite there being no interest or monthly payments, a second position mortgage will be recorded and must be secured.

Initial Inspections of your home are completed to identify code violations and determine program eligible repairs. If your home was built prior to 1978, there will be a lead risk assessment to identify lead paint hazards in your home.

Inspections identify which repairs are required to make your home a "decent, safe, and sanitary" place to live, by identifying building code violations and predetermined "housing quality standards". Code violations are safety or structural items, for example, outdated electrical systems or poor staircase conditions. This loan program requires all code violations must be remedied prior to any other rehab work being completed. The inspection results will inform

WPHD to write a Scope of Work and collect construction bids from general contractors to complete the work eligible to be funded through this program. Once WPHD has prepared a cost estimate, you have the choice to proceed or not. WPHD may also determine that the project is not financially feasible through this program.

Contractor Bids

WPHD will develop a Scope of Work, which provides a description of the work to be done on your home to solicit bids from building contractors. Once WPHD receives the bids, they are reviewed for completeness and price, and the homeowner is consulted to determine which building contractor will perform the work. Program rules require that the lowest bid receives the contract. There are specific certifications building contractors must hold and program requirements they must adhere to. Contractor eligibility will be determined by WPHD during the bid process.

Initial Loan Closing

Estimated cost of construction is determined by the accepted bid, which then determines the loan amount. The loan will be secured by a mortgage which will be recorded second to your home loan. It is a lien on your property and does not require payment until the home is sold, transferred, or it becomes your secondary residence. At loan closing the homeowner will sign the mortgage, a note, insurance authorization, a construction contract, and other supporting documents.

Construction

Once closing is complete, construction can begin on your home. The construction contract is a binding guideline determining what work will be completed. While the contractor is working on your home, you agree that you will not complete any of the contracted work on your own. WPHD staff will perform periodic inspections to ensure that ongoing and completed construction follows what was specified in the contract. If you have any issues with the general contractor or sub-contractors, please inform WPHD immediately.

Project Completion

When construction is complete according to the contract and specifications, final inspections will be ordered. Like initial inspections, a third party will confirm that all work has been completed to code, that all health and safety issues have been remedied, and all program requirements have been met. A final payment request will be signed and the final construction amount and loan amount will be determined. It is likely that the final amount will be different from the initial, estimated amount which in case will require a final closing.

Annual Compliance

After project completion and final closing you will be required to verify occupancy annually for the life of the loan. The loan will become due when the home is sold, transferred, or it is no longer used as your primary residence.



**HOME OWNER REHABILITATION
DEFERRED LOAN PROGRAM**

Application Checklist

Applicant(s): _____

Address: _____

PLEASE FORWARD COPIES OF ALL APPLICABLE ITEMS LISTED BELOW:

- _____ All 8 pages of attached application – completed and signed
- _____ 2 months of most recent paycheck stubs in sequential order
- _____ SSI, SSDI Award Letter for the current year
- _____ Pension/Retirement verification stating gross payment amount and schedule
- _____ Child support verification (a copy of the Court Order, or a current payment history)
- _____ 6 months of current checking bank statements
- _____ 1 current bank statement for savings account, money markets, IRAs, CDs, etc.
- _____ Copy of current Homeowners Insurance Policy declarations page
- _____ Property tax bill showing Fair Market Value
- _____ Copy of most recent mortgage bill stating your current mortgage balance



**HOME OWNER REHABILITATION
DEFERRED LOAN PROGRAM**

ELIGIBILITY APPLICATION

Applicant Information			
Name of Applicant			
Name of Co-Applciant			
Street Address			
City/Zip Code			
Home Phone		E-mail Address	
This information will not be used to discriminate against, exclude from participation in, or deny benefits to any applicant on the grounds of race, color, religion, sex, age handicap or national origin (optional).			
APPLICANT		CO-APPLICANT	
Are you a United States citizen or qualified alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a United States citizen or qualified alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ethnicity	Hispanic or Latino? <input type="checkbox"/> Yes <input type="checkbox"/> No	Ethnicity	Hispanic or Latino? <input type="checkbox"/> Yes <input type="checkbox"/> No
Race			
American Indian or Alaskan Native	<input type="checkbox"/>		<input type="checkbox"/>
Asian	<input type="checkbox"/>		<input type="checkbox"/>
Black or African American	<input type="checkbox"/>		<input type="checkbox"/>
White	<input type="checkbox"/>		<input type="checkbox"/>
Native Hawaiian or other Pacific Islander	<input type="checkbox"/>		<input type="checkbox"/>
Other	<input type="checkbox"/>		<input type="checkbox"/>

Home is located in: City Town Village of _____

Home is located in Rock County: Yes No

Year house built (approximate): _____

Number of bedrooms: _____

Date home was purchased: _____

Do you own other real estate property? _____ Yes _____ No

If yes, provide address of property	
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Household members: (List all individuals living in the home, including applicant and co-applicant)

Name	Relationship	Date of Birth	Social Security Number

Do any members of the household have a physical disability? ____Yes ____No

Are there any pregnant women or children under the age of 6 living in the home? ____Yes ____No

<u>INCOME DATA</u>	<u>APPLICANT</u>	<u>CO-APPLICANT</u>	<u>OTHER MEMBERS</u>	<u>TOTAL</u>
Gross Pay/Commissions	\$_____ /month	\$_____	\$_____	\$_____ /month
Business Income	_____	_____	_____	_____
AFDC/Social Services	_____	_____	_____	_____
Social Security	_____	_____	_____	_____
Unemployment	_____	_____	_____	_____
Pension/Disability	_____	_____	_____	_____
Alimony/Child Support	_____	_____	_____	_____
Other (Specify):	_____	_____	_____	_____
TOTAL	\$_____ /month	\$_____	\$_____	\$_____ /month

PRESENT EMPLOYMENT

APPLICANT

Company Name _____
 Street Address _____
 City/State/Zip _____

Employment From _____ to _____
 Supervisor _____

CO-APPLICANT

Company Name _____
 Street Address _____
 City/State/Zip _____

Employment From _____ to _____
 Supervisor _____

OTHER EMPLOYMENT

Company Name _____
 Street Address _____
 City/State/Zip _____

Employment From _____ to _____
 Supervisor _____

EXISTING DEBT OF PROPERTY TO BE REHABILITATED

Original Amount of 1st Mortgage \$_____ Current Balance \$_____

Name of Lender _____
 Street Address _____
 City/State/Zip _____

List other mortgages or liens, including equity loans or lines of credit

Original Amount \$ _____ Current Balance \$ _____

Name of Lender _____

Street Address _____

City/State/Zip _____

Are property taxes paid up to date? _____ Yes _____ No If no, Delinquent Amount \$ _____

Have you ever received other HOME, CDBG, or Lead Hazard funds for the rehab or purchase of your home?

_____ Yes _____ No

Briefly describe the repairs or improvements you wish to complete:

I/we certify that all information supplied in this Eligibility Application, and all information provided relating to such application, is given for the purpose of obtaining a rehabilitation loan, and is true and complete to the best of my/our knowledge. Verification of information may be made from any and all sources. I/we agree to provide, upon request, documentation on all income sources to the Wisconsin Partnership for Housing Development, Inc., Rock County or the U.S. Department of Housing and Urban Development. I/we agree to comply with all terms, conditions and requirements as a condition of such loan, and understand that any willful misrepresentation may result in criminal prosecution. I/we certify the property for which we are requesting a rehabilitation loan is my/our primary residence.

Signature _____

Date _____

Signature _____

Date _____

For more information call WPHD at: 608.258.5560 X32

Return completed Application and all applicable items on the Application Checklist to:

Wisconsin Partnership for Housing Development, Inc.
2045 Atwood Ave, Ste 101A
Madison, WI 53704

Or email to: info@wphd.org



HOME OWNER REHABILITATION DEFERRED LOAN PROGRAM

BORROWER AUTHORIZATION

I/We, _____, Applicant, and _____,

Co-applicant, who reside at _____

hereby authorize the release of all pertinent information to the Wisconsin Partnership for Housing Development, Inc. for use in determining my/our eligibility for a rehabilitation loan offered through Rock County.

This authorization entitles:

- All financial institutions in which I/we have/had business transactions
- Places of employment
- Any other organization having access to pertinent information

to release said information to the Wisconsin Partnership for Housing Development, Inc. when a written request is supplied along with a copy of this document.

Signature of Applicant

Date Signed

Signature of Co-Applicant

Date Signed



**HOME OWNER REHABILITATION
DEFERRED LOAN PROGRAM**

Confirmation of Receipt of Lead Pamphlet

I have received a copy of the pamphlet, *Protect Your Family from Lead in Your Home* 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 Recipient

Date

Signature of Recipient

Date



**HOME OWNER REHABILITATION
DEFERRED LOAN PROGRAM**

Conflict of Interest Disclosure

Do you have family¹ or business ties to any of the following people? YES NO

- Any employee of Rock County
- Any elected Rock County Official
- Any member of the Rock County Housing Authority
- Any member of the Rock County Planning and Development Committee
- Any employee of the Wisconsin Partnership for Housing Development
- Any Board member of the Wisconsin Partnership for Housing Development

Signature of Applicant

Date

Signature of Co-Applicant

Date

¹ For these purposes, family includes: spouse, fiancée, children, children-in-law, brothers, brother-in-law, sisters, sister-in-laws, parents, parent-in-laws.



**HOME OWNER REHABILITATION
DEFERRED LOAN PROGRAM**

Authorization to Pull Credit Report

By signing below, I/we hereby authorize Wisconsin Partnership for Housing Development to pull my/our consumer credit report(s) as administrator of the Rock County Home Owner Rehabilitation Deferred Loan Program.

I/we understand this credit report will be retained on file and the information will not be disclosed without my prior written consent.

Signature of Applicant

Date

Signature of Co-Applicant

Date



HOME BUYER DOWN PAYMENT ASSISTANCE DEFERRED LOAN PROGRAM

CERTIFICATION OF MARITAL STATUS

In order to comply with the provisions of the Wisconsin Marital Property Act, it is necessary for you to provide the following information:

1. Marital Status: _____ Married _____ Unmarried _____ Legally Separated (Date of Decree _____)
2. If married:
 - a. Spouse's Name _____
 - b. Spouse's Address _____
3. **Notice to married applicants:** No provision of a marital property agreement (including a Statutory Individual Property Agreement pursuant to s. 766.587, Wis. Stats.), a unilateral statement classifying income from separate property under s. 766.59, or court decree under s. 766.70 to Wisconsin Statutes adversely affects the creditor unless the creditor is furnished a copy of the document prior to the credit transaction or has actual knowledge of it adverse provisions at the time the obligation is incurred.
If you wish to have a marital property agreement, unilateral statement or court decree considered in connection with your application, you may enclose a copy of it with this form.

By signing below, hereby certify that the information provided above is accurate.

Signature

Printed Name

Date



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?

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
- About health effects of lead
- 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 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 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 avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium.
- 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.

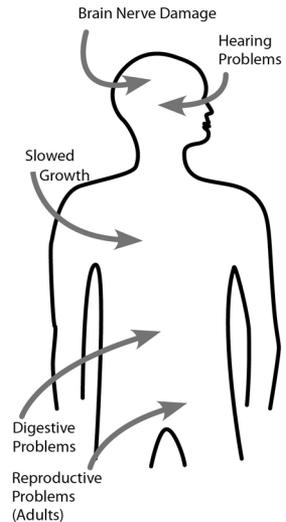
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

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, 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.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.

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.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

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
- 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 ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. 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

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.



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

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8399.

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 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 avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium. 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 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 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.

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 ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ 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.

Renovating, Remodeling, or Repairing (RRP) 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 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 and
 - 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

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

- **Drinking water.** Your home might have plumbing with lead or lead solder. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might contain lead:

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

Call your local health department or water supplier to find out about testing your water, or visit epa.gov/lead for EPA's lead in drinking water information.

- **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.⁴
- 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.

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint (16 CFR 1303). 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 (76 FR 44463).

For More Information

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/lead 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 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, 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 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)

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
Solid Waste & Toxics Unit (WCM-128)
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/

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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).