Department of Planning and Community Development

SINGLE-FAMILY REHABILITATION LOAN PROGRAM

APPLICATION PACKAGE
AND INSTRUCTIONS

CONTENTS:

- Checklist of Items to be Included with Your Single-Family Rehabilitation Loan Program Application
- Instructions
- Forms
    - Single-Family Rehabilitation Loan Program Application
    - Confidential Financial Statement
    - Applicant Demographic Profile
    - Sample Estoppel Agreement
    - Protect Your Family From Lead In Your Home

For information call the Department of Planning and Community Development at:
(847) 368-5200

December 7, 2016

SINGLE-FAMILY REHABILITATION LOAN PROGRAM

Purpose: To assist low and moderate income homeowners with needed home repairs.

Applicant Eligibility

· An applicant's anticipated household income for the next 12 months must be at or below 80% of the area median income for the household size. See the program brochure for income eligibility limits. Incomes for all household members age 18 years and older will be taken into account when determining income whether or not they have an ownership interest in the property.

· The home must be within the corporate limits of the Village of Arlington Heights and the homeowner must have owned the home for at least 2 years.

· The Village loan combined with other loans secured against the home may not exceed 85% of the property's appraised value. An appraisal of the home, arranged by the Village, may be necessary to determine the amount of equity in the home.

· When a homeowner owes money to the Village such as taxes, assessments, water bills, etc. the application will not be approved until such bills are paid or arrangements are made to pay the bills in a timely manner.

· Homeowners who own real estate in addition to the principal residence are not eligible and other asset limits may apply.

Eligible Repairs

Eligible repairs are those that are needed to bring properties up to minimum standards. Special attention is paid to mechanical, electrical, structural, and plumbing repairs. Some handicapped accessibility improvements and energy conservation measures may be eligible. Decorative remodeling and room additions are not eligible.

Terms of Financing

The degree of financial assistance will be determined by the Village. The minimum loan amount per home is $2,000 and the maximum loan amount per home is $25,000. There are two types of loans available:

1) Eligible low income homeowners may receive interest-free loans for the entire construction cost plus a $100 Village administrative fee; and

2) Eligible moderate income homeowners may receive interest-free loans for 70% of the construction cost plus a $100 Village administrative fee.

The Village loans are paid back upon the sale or transfer of the property or when the owner ceases to be the full-time owner-occupant of the home. The loan may also become due upon refinancing of the home. No interest is charged, and there are no monthly payments. Each loan is secured by a loan agreement recorded against the title of the property.

The Village reserves the right to update and modify the eligibility requirements provided that they remain consistent with federal laws and regulations.

CHECKLIST OF ITEMS TO BE INCLUDED WITH YOUR SINGLE-FAMILY REHABILITATION LOAN PROGRM APPLICATION

_____ Single-Family Rehabilitation Loan Program Application including the Confidential Financial Statement

_____ Applicant Demographic Profile

_____ A copy of your most recent Federal Income Tax Form 1040(s), including W-2 forms, 1099 forms, etc. for all household members age 18 years and older.

_____ Last 60 days paystubs for all household members age 18 years and older who receive income from employment

_____ Documentation verifying any other types of income for all household members age 18 years and older, if applicable. (ex. annual Social Security Awards letter, pension statement, income from self-employment, etc.)

_____ Copies of most recent statements for all bank and other financial asset accounts (ex. checking accounts, savings accounts, IRAs, 401(k)s, mutual fund accounts, etc.) for all household members age 18 years and older.

_____ A copy of the most recent statement from your lender showing your current mortgage balance, if any

_____ A copy of your Warranty Deed or most recent property tax bill.

_____ A Plat of Survey (if available)

SINGLE-FAMILY REHABILITATION LOAN PROGRAM

INSTRUCTIONS:

STEP 1: Fill out the Single-Family Rehabilitation Loan Program Application including the Confidential Financial Statement.

STEP 2: Send the Application form and the documentation listed on the page entitled "Checklist of Items to be Included with your Single-Family Rehabilitation Loan Program Application."

STEP 3: The Department of Planning and Community Development will determine if you are eligible for the program, and if so, under what conditions. Following receipt of the title search for your property (ordered and paid for by the Village) and income verification, the Housing Planner will inform you whether you have been determined eligible.

STEP 4: If an Equity Value Appraisal is required by the Village, the appraiser will call to make an appointment with you. Please have available a copy of your plat of survey, most recent real estate tax bill, and title policy.

STEP 5: The Housing Planner will meet with you to discuss the list of items to be repaired, commonly referred to as the "scope of work." The Building Department may also conduct an inspection of your home for the purpose of identifying any code deficiencies that should be considered in developing the scope of work. The results of this inspection will be part of the Single-Family Rehabilitation Loan Program file only. If your home was constructed prior to 1978, and painted surfaces will be disturbed by the proposed construction work, a lead-based paint risk assessment of your home will be conducted by a State certified lead-based paint inspector. Any lead-based paint hazards found must be addressed as part of the construction project.

STEP 6: After the scope of work is agreed upon by the Village and the homeowner, the Housing Planner will work with you to obtain competitive bids.

STEP 7: Multiple bids are required for each rehabilitation job. The contractor who performs the work will be the one who submits the lowest responsible bid. If you chose to select a contractor other than the contractor submitting the lowest responsible bid (as determined by the Housing Planner), you may be required to pay the difference between the lowest bid and the selected bid from your own funds.

STEP 8: The maximum loan amount under the program is $25,000. Projects having a total cost of over $10,000 must be approved by the Housing Commission. The Housing Commission reviews the scope of work and the bids when making its decision. Your application is identified to the Housing Commission by case file number only. Your name and address are not revealed.

STEP 9: A contract prepared by the Village will be signed by the homeowner and the

contractor. The contract outlines dates and final prices. It is important that you are aware that the contract for rehabilitation is between you and the contractor. However, decisions affecting the cost of the project must be authorized by the Village. Changes in the scope of work are to be kept to a minimum. All changes that are made must be approved in writing by you, the contractor and the Village. Do not sign a contract or change order without first receiving written authorization to do so from the Village. Failure to obtain Village approval may result in disqualification form the program.

STEP 10: For larger rehabilitation projects, partial payments to the contractor may be paid by the Village during the course of the work. Final inspections are performed by the Village Building Department. Final payment by the Village to the contractor must be authorized by the homeowner by signing the Final Payment Authorization Form. The homeowner may not unreasonably withhold approval for payment of work that has been completed and has passed the Building Department' final inspection.

Note: The entire process from time of application to work completion will take several months. Typically, when a contractor begins work, he/she is done within two - three weeks, depending on the nature and extent of the work. Weather may also affect the contractor's schedule. The most significant amount of time is spent waiting for the income verification, and in obtaining and evaluating bids from contractors. The Housing Planner will do whatever possible to keep the process moving. Please be patient. If you have any questions, please feel free to call the Department of Planning and Community Development, (847) 368-5200.

SINGLE FAMILY REHABILITATION LOAN PROGRAM APPLICATION

1. Name of homeowner(s): _____

2. Street address: _____

3. Home Phone: _____ Work Phone: _____ Email: _____

4. Year house built: _____ Total floor area: _____

   General type: Ranch _____ Split level: _____Two story: _____ Other: _____

5. Year purchased or occupied: ___ Years lived in home: ___

6. Number of years you anticipate continuing to own and reside in the home: _____

7. Purchase price: _____ Current mortgage balance: _____

8. Number of persons residing in home: _____

9. Repairs contemplated: Roof ____ Plumbing ____ Furnace ____ Siding ____

   Concrete ____ Electrical____ Other (specify): _____

10. The applicant certifies that the following terms and conditions of the program are understood:

    a) The Village's interest-free loan shall be secured by an Estoppel Agreement in the amount of the construction cost plus the Village's direct administrative expenses. The Estoppel Agreement will be recorded against the title to the property.

    b) Payment to the Village will occur at the time of transfer of title, change in occupancy from owner to renter, death of owner, or upon other conditions set forth in the Estoppel Agreement.

    c) A supplementary bank loan will be required to cover 30% of the estimated cost, if the applicant's gross annual income exceeds 50% of the median income (by family size) for northwest suburban Cook County, as determined by the U.S. Department of Housing and Urban Development.

    If a supplementary loan is required, an appraisal of the property will be prepared, the cost of which will be added to the Village's administrative charge included in the Estoppel Agreement. The bank loan may be secured by a lien recorded against the title to the property.

    d) The Village may establish documentation by taking before and after pictures.

e) The work to be performed are those items agreed upon by the Village and the homeowner. Any changes to the scope of work are to be authorized by means of written change orders signed by the homeowner, Village, and contractor. The Village is not responsible for financing any work beyond the approved scope of work without a written and signed change order.

f) The maximum loan amount under the program is $25,000. Projects having a total cost of more than $10,000 must be approved by the Housing Commission. The Housing Commission reviews the scope of work and the bids and considers the amount of funding available in the current budget when making its decision.

g) The contractor shall be selected by competitive bidding.

h) The Village will be indemnified and held harmless for any damages or loss sustained by any person or property whatsoever connected with or arising out of the work to be performed.

i) Final payment to the contractor shall be processed after the owner signs the Final Payment Authorization Form. The owner may not unreasonably withhold approval for payment of work that has been completed and has passed the Building Department' final inspection

j) Prior to signing a contract to perform the work, the applicant may withdraw from the program at no administrative charge.

k) The applicant has received a copy of "Protect Your Family From Lead In Your Home." Copies are also available (in multiple languages) at:
http://www2.epa.gov/lead/protect-your-family-lead-your-home-real-estate-disclosure

Signature(s) of Homeowner(s): _____

_____

Date: ___/___/___ _____

CONFIDENTIAL FINANCIAL STATEMENT

APPLICANT NAME:_____

ADDRESS: _____

HOUSEHOLD COMPOSITION, (list each person living in the dwelling including the applicant):

Name	Relationship to applicant	Age

I. Assets and Income

A. Annual income through employment for all household members over the age of 18 years).

1. Employer's Name:_____

Contact Person: _____

Phone : (____) _____ Annual Income: $_____

2. Employer's Name:_____

Contact Person: _____

Phone : (____) _____ Annual Income:
$_____

3. Employer's Name:_____

Contact Person: _____

Phone : (____) _____ Annual Income: $_____

B. Annual Child Support/Alimony: $_____

Comments: _____

C. Income from Periodic Payments for <u>all</u> household members (social security benefits, disability benefits, retirement funds, pensions etc.):

Source of Payment	Amount (annually)
_____	$_____
_____	$_____
_____	$_____

D. Annual Income and Assets in Bank Accounts, Real Estate, Stocks, Bonds, and other Investments:

	Institution & Acct. Numb.	Address	Phone	Balance	Annual Income
1.					
2.					
3.					
4.					
5.					
6.					

E. Other Income and Assets, (homes other than principal residence, land, vehicles, etc.)

_____

_____

II. DEBTS - LIABILITIES

List the name of the institution, etc. to which you owe a loan, lien, debt, etc., and the amount outstanding.

Institution & Account #'s	Address	Phone	Balance

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

TOTAL DEBT:: $_____

The undersigned applicant for the Single-Family Rehabilitation Loan Program represents that all statements made in the application and on this financial disclosure are true and are made for the purpose of obtaining the loan. Other information deemed necessary may be requested. Verification may be obtained from any source in this application, or supplement thereto.

_____ _____
Homeowner Date

_____ _____
Homeowner Date

APPLICANT DEMOGRAPHIC PROFILE

In order that the Village of Arlington Heights may report accurately on the types of households it is serving, we ask that you complete the following. The Village of Arlington Heights will not discriminate based upon the information provided. If you do not wish to furnish the information, please check below.

Name of Head of Household: _____

Home Address: _____

I do not wish to furnish this information: _____

1. Head of Households (check all that apply)

   ____ Single
   ____ Married
   ____ Elderly
   ____ Single Parent with Child(ren) in the home
   ____ Two Parents with Child(ren) in the home
   ____ Other

2. Race of Head of Household

   ____ American Indian or Alaska Native
   ____ White
   ____ Asian
   ____ Black or African American
   ____ Native Hawaiian or Other Pacific Islander
   ____ Asian and White
   ____ Black or African American and White
   ____ American Indian or Alaska Native and Black or African American

3. Is the Head of Household Hispanic? _____ (yes or no)

4. Number of Household Members ____

5. Sex of Head of Household ____ (F or M)

6. Is this a Female Headed Household? ____ (yes or no)

ESTOPPEL AGREEMENT

D R A F T C O P Y

THIS AGREEMENT made and entered into this **31st day of April, 1995,** by and between **John Smith and Mary Smith, his wife,** hereinafter referred to as OWNER(S), and the VILLAGE OF ARLINGTON HEIGHTS, an Illinois Municipal Corporation in Cook County, Illinois, hereinafter referred to as the VILLAGE:

WHEREAS, the VILLAGE is an agent for disbursement of funds for the Housing Rehabilitation Loan Program under the authority of Title 24, Part 570, Community Development Block Grants, and, pursuant to the Housing and Community Development Act of 1977 of the United States Congress; as such, renders interest free loans or funds to qualified property owners in the Arlington Heights community which are available to improve the quality of life of its citizens through the maintenance of their homes in conformance with the Arlington Heights Municipal code, subject to certain terms and conditions; and

WHEREAS, the OWNER(S) have, on the **30th day of February, 1995,** applied to the VILLAGE for a loan in the amount of **Seven Thousand Five Hundred and Fifty-five and 50/100 Dollars ($7,550.50).** The Village authorities have found the purposes proper and appropriate, and have determined that the OWNER(S) are the holders of record title of the property benefited by said loan and are otherwise qualified to improve and maintain the real property commonly known as **1775 Mount Vernon Lane, Arlington Heights, IL 6000X,** and legally described as follows:

Lot 1 in Block 13 in Columbia Manor, being a subdivision of part of the South East 1/4 of Section 36 Township 48 North, Range 19, East of the Third Principal Meridian in Cook County, Illinois.

P.I.N.: 01-00-000-0000

WHEREAS, the parties desire to memorialize the terms and conditions of their financial agreement to effect said improvements, in order that the interests of the governmental bodies participating in the disbursement of funds can be rendered secure:

NOW, THEREFORE, in consideration of the VILLAGE'S authorizing and disbursing certain funds as described herein to or on behalf of the OWNER(S) for the improvement and maintenance of the property described above, the parties hereto agree as follows:

1. OWNERS(S) will comply with all requirements, regulations, and suggestions of the VILLAGE or any other related governmental body concerning the purpose and terms of the Single-Family Rehabilitation Loan Program.

2. It being the express intent of OWNER(S) to provide the VILLAGE a lien against the subject real property as security for the loan aforesaid, and to serve notice upon future purchasers, assignees, estate representative, mortgagees, and all other interested persons, that a certain amount is due and owing to the VILLAGE, OWNER(S) agree that this agreement shall be a free and voluntary act and its terms shall be binding upon and between the grantees, assignees, representative, executors, administrators, and successors in interest of the OWNER(S) as a covenant running with the land until released by the VILLAGE by appropriately recorded instrument.

3. The OWNER(S) agree that their interest in the subject property will not be assigned, sold, transferred, distributed, deeded, or conveyed in any manner whatsoever, including distribution to heirs or devisees upon the death of all OWNERS, without the written consent of the VILLAGE, given prior to any such transfer and after OWNER(S) have given the VILLAGE written notice thereof. The VILLAGE agrees not to unreasonable withhold its consent. In the event the transfer is of a type that renders the loan due and payable, the VILLAGE will prepare for OWNER(S) a closing statement and consent, indicating thereon the loan balance due, which balance shall include administrative fees but shall not include any interest. Upon payment of the loan balance, the VILLAGE will provide OWNER(S), or their agent, with a written release of the obligation hereunder.

4. This agreement shall be subject to the following additional terms and conditions. The violation of any or all of them shall render the loan, plus administrative fees, legal fees, and all applicable expenses immediately due and payable to the VILLAGE:

a) In the event OWNER(S) desire, after the date of this agreement, to convey the subject property into a land trust for the benefit of OWNER(S), the OWNER(S) shall provide the VILLAGE with a certified copy of the proposed Trust Agreement and conveyance, which shall not be effective until it has been approved, in writing by the VILLAGE, which approval shall not be unreasonable withheld. Any subsequent proposed amendment or modification of the Trust Agreement shall be presented to the VILLAGE by the land trustee, and all beneficiaries of the trust and persons with a power of direction shall be bound by the terms hereof.

b) In the event the subject property is in a land trust at the time of this agreement, the OWNER(S) shall provide the VILLAGE with a certified copy of the existing land trust agreement. The land trustee and all beneficiaries or persons with power of direction shall execute this agreement Ss parties hereto. The land trustee, all beneficiaries and persons with a power of direction shall be bound by the terms hereof.

c) In the event the subject property becomes the subject of a lease agreement, the prior written consent of the VILLAGE shall be required as provided in paragraph 3 above. The loan, plus all administrative expenses, shall then be immediately due upon the effective date of said lease.

d) In the event the OWNER(S) cease to occupy the subject property as their sole and exclusive residence, the VILLAGE shall be notified immediately by the OWNER(S) in writing. The entire loan amount and administrative expense may, at the VILLAGE'S option, exercised in writing, become due and payable to the VILLAGE upon the date of the OWNER(S) cessation of occupancy of the premises as sole and exclusive residence or thirty (30) days after the VILLAGE mails its written notice to the OWNER(S) by U.S. mail, whichever is later.

e) The VILLAGE will not subordinate this Estoppel Agreement to any security interest in the subject property hereafter created.

5. This agreement constitutes that entire understanding of the parties and no amendment or modification thereof will be effective unless in writing and signed by all parties.

OWNER(S)	VILLAGE OF ARLINGTON HEIGHTS a Municipal Corporation
D R A F T C O P Y	
_____	_____
John Smith	Village Manager
D R A F T C O P Y	
_____	_____
Mary Smith	Village Clerk

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

September 2013

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.

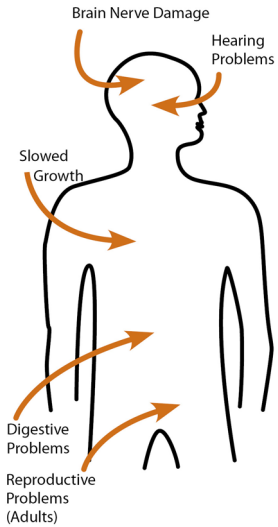
Women of childbearing age should know that lead is dangerous to a developing fetus.

- 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 ($\mu g/ft^2$) and higher for floors, including carpeted floors
- 250 $\mu g/ft^2$ 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.

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]

[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 (µg/ft^2) for floors, including carpeted floors
- 250 µg/ft^2 for interior windows sills
- 400 µg/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/

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 jurisdictional 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 exposure.

U. S. EPA Washington DC 20460
U. S. CPSC Bethesda MD 20814
U. S. HUD Washington DC 20410

EPA-747-K-12-001
September 2013

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).