



## CITY OF SUNNYVALE HOUSING REHABILITATION PAINT PROGRAM

456 West Olive Ave. Sunnyvale, CA. 94086  
(408)730-7459 Fax (408) 737-4906

Dear Sunnyvale Homeowner:

Thank you for your recent inquiry in our Housing Paint Programs. Enclosed is an application for the City of Sunnyvale's Paint Grant and Paint Loan Program. Please note that the home must be owner occupied in order to qualify for the Paint Program.

For **every adult family member living in the home**, please return or send copies of the following (for items that are not applicable, please indicate NA):

- 1) Most recent Federal tax return (**include all schedules**)
- 2) Two (2) months of bank and checking statements from all banks and credit unions
- 3) Three (3) most recent paycheck stubs
- 4) Social Security statements
- 5) Pension/annuity statements
- 6) Most recent quarterly statement of investments owned
- 7) Verification of other regular monthly income as applicable
- 8) Copy of a mortgage statement (paint loan only)
- 9) Proof of Homeowner's Insurance (paint loan only)
- 10) Copy of California Identification

If you have your own business, please include copies of your two most recent tax returns. A recent or year-end mortgage statement and bank statement should also be included. If you have automatic deposit for Social Security or for any other regular monthly income, your most recent bank statement may be submitted.

**Mobilehome owners: If you are applying for a Paint Loan, please include proof of your home insurance, a copy of your most recent registration and certificate of title. Your application cannot be reviewed without it.**

If you have any questions you may contact me at (408) 730-7459.

You may mail the application to:

City of Sunnyvale  
Housing Division  
P.O. Box 3707  
Housing Div  
Sunnyvale, CA 94088-3707

Or deliver it to:

City of Sunnyvale  
456 W. Olive Ave.  
One Stop Permit Center,  
Sunnyvale, CA 94086

Sincerely,

Richard Gutierrez  
Housing Rehab. Specialist

# **NOTICE TO APPLICANTS FOR THE PAINT PROGRAMS**

## ***PLEASE READ CAREFULLY***

The purpose of this information is to help acquaint you with our paint programs. The maximum you can receive is \$4,000 for a Paint Loan or the City may reimburse you for materials of up to \$1,000.00 for a Paint Grant. The money comes from the federally-funded Community Development Block Grant loan.

## **Paint Loan Program**

Through the Paint Loan Program, the City will provide a **loan of up to \$4,000** (see below for details) for **materials and labor to paint the exterior of your home**. The City will provide a list of approved painting contractors that you will select from to obtain estimates. A minimum of two (2) estimates is required.

- **Interest Rate:** The interest rate is fixed at 3%, simple interest.
- **Monthly Payments:** Your payments of principal and interest are dependent on your income level and age. If you qualify for a deferred loan, you may opt for a monthly payment plan. This can be arranged with the City at anytime during the loan term.
- **No Prepayment Penalty:** You may prepay this loan without penalty at any time during the term of the loan.
- **Loan Term:** The principal balance and all accrued interest must be repaid to the City. If an applicant is 60 years of age or over, the term of the loan would be for all amounts to be due upon the sale or transfer of the home; and loan payments would be deferred until the loan was repaid. If an applicant is under the age of 60, then the maximum loan term would be 30 years. Loan payments would be deferred only if the household's monthly housing costs, including an amortized rehabilitation loan payment, were greater than 30% of the household's gross monthly income.

Upon the sale, conveyance or transfer of ownership of the home; or in the event of default under the loan documents all loans become due.

- **Collateral for Loan:** The loan advanced to you will be secured by a lien recorded against your home. The lien against your home will be in the form of a Deed of Trust (Certificate of Title for Mobilehomes) and will remain until such time as all sums are paid in full.
- **Loan Amount:** The maximum loan amount is \$4,000
- **Property Indebtedness:** The total indebtedness secured by liens against the property (senior to and including this loan) should not be more than 75% of the market value.
- **Eligibility Criteria:** You are eligible for a loan if you meet the following requirements:

1. **You own and occupy your home**, which is in a one-to-four unit property (only the unit which you occupy is eligible for rehabilitation);
  2. **You hold title to the home to be painted and it is your primary residence; and**
  3. **Your income does not exceed the lower-income level as established by county and household size.** (See attached income guidelines). There are some restrictions on assets - e.g. bank accounts, stocks, rental property, etc. Maximum value of assets (excluding value of owner-occupied home) for homeowners under age 60 is \$200,000 and for homeowners age 60 and over the maximum is \$325,000.
- **Properties which are held in trust:** The terms of the trust should specify that the homeowner is allowed to encumber the property. The City will need to see a copy of the trust stating this. If the loan is approved, the loan documents will specify that when the homeowner(s) die(s), the loan will become due. Prior to loan signing, the City will request that the homeowner provide an addendum to the Trust stating that the City's loan will become due and payable upon the homeowner's death.
  - **Subordination:** Once the city loan is recorded the City will not subordinate to any new loans. The only exception is that the City may agree to subordinate where the new loan is a refinance of a loan superior to the City's in which no additional equity is being taken out of the property.
  - **Inspection Fees:** Should you decide not to participate in the program, all fees will be reimbursed to the City for all inspections performed on your property. Approximate cost is \$550.00.

**Note:**

Applicant may only apply for **one** of the paint programs not both.

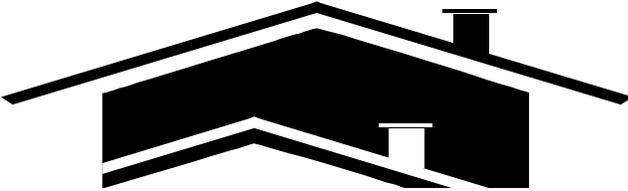
After approval of your application, the City will schedule a Risk Assessor to have an assessment and paint testing done on your home. Results of assessment will be given to you for your records. The City will discuss the results with you and will determine what course of action will be required to ensure Lead Base Paint safety.

**Should you decide not to participate any further in the Paint Program you will be required to pay for the Risk Assessment and testing. Approximate cost is \$450.00.**

Any records and documents pertaining to contamination of Lead Base Paint shall be the responsibility of the owner to maintain.

If you have any questions, please call Richard Gutierrez, Housing Rehab Specialist (408) 730-7459

**INCOME GUIDELINES**  
**EFFECTIVE: April 2016**



<b>Household Size</b>		<b>Maximum Income Limits</b>
1 person		\$55,500
2 people		\$63,400
3 people		\$71,350
4 people		\$79,250
5 people		\$85,600
6 people		\$91,950
7 people		\$98,300
8 people		\$104,650

**Income is gross annual income**

## Income Worksheet

*(Please fill out as best as you can)*

**Resident Name:** \_\_\_\_\_ **Address** \_\_\_\_\_

**Age:** \_\_\_\_\_

**Loan:**                       3%                       Amortized                       Deferred  
                                   Emergency                       Paint                       Rehab

**Grant:**                       Home Access                       Paint

**Project Description:** \_\_\_\_\_

**Household Size:** \_\_\_\_\_

**Total Household Income:** \_\_\_\_\_

	Name:	Name:	Name:	Name:
<u>Wages</u>				
a.				
b.				
c.				
<u>Pensions/Annuities</u>				
a.				
b.				
c.				
<u>Social Security</u>				
a.				
b.				
<u>Interest Income</u>				
a.				
b.				
<u>Dividends</u>				
a.				
b.				
<u>Assets</u>				
a.				
b.				
c.				
<u>Expenditures</u>				
a.				
b.				
c.				
d.				
e.				
f.				
<b>Total Income</b>				

**Total Household Income:** \_\_\_\_\_

**Total Expenditures:** \_\_\_\_\_

## CITY OF SUNNYVALE- HOUSING REHABILITATION PROGRAM PAINT LOAN APPLICATION

<p>The following information is requested by the federal government in order to monitor the program's compliance with federal laws regarding equal opportunity. You are not required to furnish this information, but are encouraged to do so. The law provides that this program may neither discriminate on the basis of this information, nor on whether you choose to furnish it.</p>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">___ AMERICAN INDIAN, ALASKAN NATIVE</td> <td style="width: 50%; border: none;">___ WHITE</td> </tr> <tr> <td style="border: none;">___ NATIVE HAWAIIAN/ PACIFIC ISLANDER</td> <td style="border: none;">___ HISPANIC</td> </tr> <tr> <td style="border: none;">___ ASIAN, PACIFIC ISLANDER</td> <td style="border: none;">___ ASIAN</td> </tr> <tr> <td style="border: none;">___ BLACK/ AFRICAN AMERICAN, WHITE</td> <td style="border: none;">___ ASIAN, WHITE</td> </tr> <tr> <td style="border: none;">___ BLACK / AFRICAN AMERICAN</td> <td style="border: none;">___ OTHER (SPECIFY) _____</td> </tr> <tr> <td style="border: none;">___ AMERICAN INDIAN/ ALASKAN NATIVE, WHITE</td> <td style="border: none;">_____</td> </tr> </table>	___ AMERICAN INDIAN, ALASKAN NATIVE	___ WHITE	___ NATIVE HAWAIIAN/ PACIFIC ISLANDER	___ HISPANIC	___ ASIAN, PACIFIC ISLANDER	___ ASIAN	___ BLACK/ AFRICAN AMERICAN, WHITE	___ ASIAN, WHITE	___ BLACK / AFRICAN AMERICAN	___ OTHER (SPECIFY) _____	___ AMERICAN INDIAN/ ALASKAN NATIVE, WHITE	_____
___ AMERICAN INDIAN, ALASKAN NATIVE	___ WHITE												
___ NATIVE HAWAIIAN/ PACIFIC ISLANDER	___ HISPANIC												
___ ASIAN, PACIFIC ISLANDER	___ ASIAN												
___ BLACK/ AFRICAN AMERICAN, WHITE	___ ASIAN, WHITE												
___ BLACK / AFRICAN AMERICAN	___ OTHER (SPECIFY) _____												
___ AMERICAN INDIAN/ ALASKAN NATIVE, WHITE	_____												

APPLICANT			CO-APPLICANT		
Name			Name		
Street Address			Street Address		
City, State, Zip			City, State, Zip		
Social Security No.:			Social Security No.:		
Home Phone No.: (    )			Home Phone No.: (    )		
Driver's Lic. No.:			Driver's Lic. No.:		
Age	___ Married ___ Unmarried ___ Separated	No. of Household members: _____ No. of Dependant(s) and age(s):	Age	___ Married ___ Unmarried ___ Separated	No. of Household members: _____ No. of Dependant(s) and age(s):
Employer:		Years on this job? _____	Employer:		Years on this job? _____
Address:		If Self Employed, Type of Business:	Address:		If Self Employed, Type of Business:
Phone No. (    )			Phone No. (    )		
Name and address of nearest relative not living with you:			Name and address of nearest relative not living with you:		
Phone No. (    )			Phone No. (    )		

Is this your primary residence?	What type of unit (single family, mobile home, etc.)?
Title to home is in the Name(s) of:  Is this in a Trust?  <b>If so, please provide a copy</b>	If the title is not in your Name(s), describe your interest in the property.

Age of Property _____	Number of Bedrooms _____	Number of Bathrooms _____	Square Footage _____	Estimated current value of home: _____	Central Air Conditioning ___Yes ___ No
Other structures on property?					

**INCOME AND EXPENSES**

**A. Present Monthly Income:**

Applicant's Wages      \$ \_\_\_\_\_  
 Co-Applicant's Wages      \$ \_\_\_\_\_  
 Pensions, Annuities      \$ \_\_\_\_\_  
 Social Security      \$ \_\_\_\_\_  
 \*Other      \$ \_\_\_\_\_  
**Total Gross Income      \$ \_\_\_\_\_**

**B. Monthly Housing Expenses**

Mortgage Payments      \$ \_\_\_\_\_  
 (Principal & Interest only)  
 Property Taxes      \$ \_\_\_\_\_  
 Hazard Insurance      \$ \_\_\_\_\_  
 Maintenance      \$ \_\_\_\_\_  
 Heat & Utilities      \$ \_\_\_\_\_  
**Total Housing Expenses      \$ \_\_\_\_\_**

**(1) Total Creditor Monthly**

**Payments** (from back of app.) \$ \_\_\_\_\_

**Total Monthly Obligations      \$ \_\_\_\_\_**

(Total Housing Expenses & total creditor monthly pymts.)

\* Including but not limited to income of all adult household members, interest, dividends, etc.



# CITY OF SUNNYVALE- HOUSING REHABILITATION PROGRAM PAINT LOAN APPLICATION

## INFORMATION AUTHORIZATION

TO WHOM IT MAY CONCERN:

I/We authorize the **CITY OF SUNNYVALE** (Local Entity) and any credit reporting agency utilized by the local entity to verify any information necessary in connection with the City's Housing Rehabilitation Program for Owner-Occupied Housing loan application, including, but not limited to, the following:

- 1) Credit History
- 2) Bank Accounts
- 3) Mortgage History

Authorization is further granted to use a photostatic copy of my/our signature(s) below, to obtain information regarding any of the aforementioned items.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Co-applicant

\_\_\_\_\_  
Date

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

**CITY OF SUNNYVALE- HOUSING REHABILITATION PROGRAM  
PAINT LOAN APPLICATION**

Fair Lending Notice

To: All applicants for a loan under the City of Sunnyvale’s Housing Rehabilitation Program for Owner-Occupied Housing.

Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan or to offer less favorable terms than normal (such as a higher interest rate, larger down payment or shorter maturity) based on any of the following:

1. Neighborhood characteristics (such as the average age of the homes or the income level in the neighborhood) except to the limited extent necessary to avoid unsafe and unsound business practice.
2. Race, sex, or color, religion, marital status, national origin or ancestry.

It is also unlawful to consider, in appraising a residence, the racial, ethnic, or religious composition of a particular neighborhood, or whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint or if you have any questions about your rights, contact:

Office of Fair Lending  
600 South Commonwealth  
15<sup>th</sup> Floor  
Los Angeles, CA 90005

U.S. Office of Comptroller of the Currency  
Consumer Complaint Department  
50 Fremont Street, Suite 3900  
San Francisco, CA 94105

When you file a complaint, the law requires that you receive a decision within 30 days.

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I/We have received a copy of this notice.

Borrower: \_\_\_\_\_

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

Borrower: \_\_\_\_\_

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

**CITY OF SUNNYVALE- HOUSING REHABILITATION PROGRAM  
PAINT LOAN APPLICATION**

Loan Application Attachment

I/We agree:

To provide Homeowner's Insurance in an amount equal to, or greater than all combined existing liens.

To have the property inspected, by appointment, to determine that the improvements specified have been completed satisfactorily.

That the work performed, and the materials used, are not the responsibility of the City of Sunnyvale, but are under warranty by the Contractor/Manufacturer.

That verification may be obtained from any source named in this application.

That it may be a Federal crime, punishable by a fine or imprisonment, or both, to knowingly make any false statements to obtain this loan.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

# LEAD-BASED PAINT NOTIFICATION

**Property Owner:** \_\_\_\_\_

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

## **Summary:**

The HUD regulations state the following:

“Lead-based paint hazard: means any condition that causes exposure to lead from dust-lead hazards, soil-lead hazards, or lead-based paint that is deteriorated or present in chewable surfaces, friction surfaces, or impact surfaces, and that would result in adverse human health effects.”

“Risk assessment: means an on-site investigation to determine the existence, nature, severity, and location of lead-based pain hazards. A risk assessment usually includes paint testing of a sampling of deteriorated painted surfaces, plus dust and soil testing. The paint-testing requirement is for all deteriorated painted surfaces plus all painted surfaces to be disturbed or replaced during rehabilitation. It involves the provision of a report by the individual or firm conducting the risk assessment explaining the results of the investigation and options for reducing the lead-based paint hazards.”

The City of Sunnyvale’s Lead-Based Pant Management Plan requires that, for all projects built prior to 1978 and rehabilitated with between \$5,000 and \$25,000 of CDBG or other federal entitlement funds, the following steps must be undertaken:

In accordance with the lead-based paint notification and disclosure requirements, the City will provide:

## **Prior to renovation:**

- I have received and read the lead hazard information pamphlet developed by EPA, HUD and the Consumer Product Safety Commission, or an EPA-approved alternative.

## **Lead-Based Paint Hazard Risk:**

- Analysis of the subject property was performed to determine whether or not lead-based paint hazards exist prior to the completion of the work. **If your home was built after 1978, this does not apply.**

## **Lead-Based Paint (LBP) Hazard Clearance:**

- An analysis of the subject property was performed by a Certified Risk Assessor to determine if the property meets clearance following the completion of the rehab work utilizing CDBG funds under the City of Sunnyvale’s Substantial Rehabilitation Program.

**Applicable only to homes built prior to 1978:** Should you decide not to participate any further in the Rehab Loan Program you will be required to pay for the Risk Assessment, Lead testing and Termite inspection (regardless of the year of the home). Approximate cost is \$550.00.

I understand that I will be required to pay for the Risk Assessment and testing should I decide not to participate any further in the Rehab Loan Program.

Once the rehab is completed, federal law requires a clearance test. Upon completion, I will receive a copy of the LBP Hazard Clearance report and lab results for my property. I understand that all LBP hazards must be disclosed upon sale of the property.

Homeowner \_\_\_\_\_

Homeowner \_\_\_\_\_

**LEAD-BASED PAINT ACKNOWLEDGEMENT**

I have received the EPA **“Protect Your Family from Lead in Your Home”** pamphlet and have been advised to read it before work begins in my home.

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

Please check the box for which program you are applying:

- Home Access Grant**
- Paint Grant**
- Paint Loan**
- Rehab Loan**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Full Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Full Name

\_\_\_\_\_  
Signature



**VIEWING OF THE LEAD BASE PAINT “SAFE WORK PRACTICES”  
VIDEO AFFIDAVIT FORM FOR PAINT GRANT**

This is to confirm that I, \_\_\_\_\_, an applicant of the Sunnyvale Paint Grant Program received the **Lead Paint Safety Guide** and viewed the Lead Base Paint “**Safe Work Practices**”, video to comply with the City of Sunnyvale’s Lead Base Paint requirements.

\_\_\_\_\_  
Applicant Full Name

\_\_\_\_\_  
Applicant’s Address

\_\_\_\_\_  
City

\_\_\_\_\_  
Zip Code

\_\_\_\_\_  
Phone Number (if new)

\_\_\_\_\_  
*Applicant Signature*

\_\_\_\_\_  
Date

I promise to return the video tape to the City of Sunnyvale Housing Division:

\_\_\_\_\_  
Date Video Checked Out

\_\_\_\_\_  
*Applicant Signature*

\_\_\_\_\_  
Date Video Tape Returned

\_\_\_\_\_  
City Staff (*Signature*)

\_\_\_\_\_  
City Title



## **LEAD-BASED PAINT NOTICE TO APPLICANT**

Beginning on September 15, 2000 the City of Sunnyvale will be required to comply with the Lead Safe Housing Regulation that was published in the Federal Register on September 15, 1999. The purpose of this regulation is to significantly reduce the health hazards created by lead paint, particularly from the dust created from deteriorated paint. The attached brochure, "Protect Your Family from Lead in Your Home" explains these hazards and gives some suggestions on what you can do. Lead hazards are particularly injurious to small children.

Rehabilitation Loan and Paint Grant projects will be affected by the requirements for notification, evaluation and reduction of lead-based paint hazards, whether or not small children reside in the home. The length of time it takes to process projects will increase in most cases, as there is currently a shortage of specially trained lead hazard risk assessors and contractors trained in hazard reduction.

Homes that will not be affected by the regulation are those built on or after January 1, 1978. Requirements for testing and hazard reduction work vary depending on the scope and type of work. Staff will be able to explain the differences in detail.

If you would like more information on the Housing Rehabilitation Program's Lead-Based Paint Management Plan, you may contact the Housing Division at (408) 730-7250.



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# Protect Your Family From Lead in Your Home

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United States  
Consumer Product  
Safety Commission



United States  
Department of Housing  
and Urban Development

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

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

### Read this entire brochure to learn:

- How lead gets into the body
- 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](https://www.epa.gov/lead).
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children 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

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

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

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

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



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

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

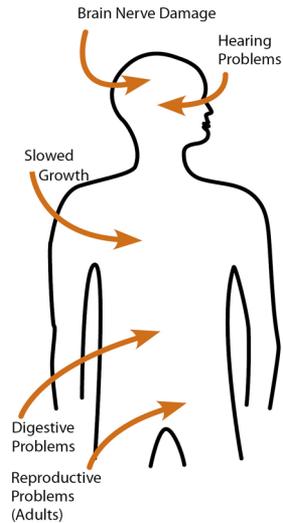
## Health Effects of Lead

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

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

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



While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

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

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

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

## Check Your Family for Lead

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

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

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

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

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

## Where Lead-Based Paint Is Found

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

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

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

### **Lead can be found:**

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

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

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

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

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

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**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

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

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



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

## Checking Your Home for Lead, continued

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

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

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

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

## What You Can Do Now to Protect Your Family

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

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

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

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



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

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement 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

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

- 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](https://www.epa.gov/lead), or call 1-800-424-LEAD.

# Renovating, Remodeling, or Repairing (RRP) a Home with Lead-Based Paint

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

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



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

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
  - Open-flame burning or torching
  - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment 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](http://epa.gov/getleadsafe), or read *The Lead-Safe Certified Guide to Renovate Right*.

## Other Sources of Lead

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**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](https://www.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.<sup>4</sup>
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon,**" used to treat an upset stomach.

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<sup>4</sup> In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint (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

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

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

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

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

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

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

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

# U. S. Environmental Protection Agency (EPA)

## Regional Offices

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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)

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

### CPSC

4330 East West Highway  
Bethesda, MD 20814-4421  
1-800-638-2772  
[cpsc.gov](http://cpsc.gov) or [saferproducts.gov](http://saferproducts.gov)

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

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HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact 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/](http://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).