



CITY OF SUNNYVALE HOUSING REHABILITATION PROGRAM

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

Dear Sunnyvale Homeowner:

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

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):

- | Check one | | |
|--------------------------|--------------------------|---|
| Included | N/A | |
| <input type="checkbox"/> | <input type="checkbox"/> | Two (2) most recent Federal tax return, Form 1040 (include all schedules) |
| <input type="checkbox"/> | <input type="checkbox"/> | Two (2) most recent bank & checking statements from all banks and credit unions |
| <input type="checkbox"/> | <input type="checkbox"/> | Three (3) most recent paycheck stubs |
| <input type="checkbox"/> | <input type="checkbox"/> | Most recent social security statements, pension and annuity statements |
| <input type="checkbox"/> | <input type="checkbox"/> | Most recent quarterly statement of investments owned |
| <input type="checkbox"/> | <input type="checkbox"/> | Verification of other regular monthly income as applicable |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of mortgage statement, if any |
| <input type="checkbox"/> | <input type="checkbox"/> | Proof of Homeowner's Insurance and Flood Insurance, if located in a flood zone |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of California Driver's License or Identification Card |

If you have automatic deposit for Social Security or for any other regular monthly income, your most recent bank statement may be submitted, as proof of income.

The loan amount may include the following costs: the construction contract (the accepted bid price for the cost of materials and labor); a construction contingency; appraisal; termite inspection; lead inspection charges; credit report; permit fees; escrow, closing and recording fees; and title report and title insurance. If you decide not to participate in the Rehabilitation Loan Program after the Risk Assessment, Lead testing, and Termite inspection have been done, you will be required to pay for those costs and any other preliminary processing fees. The approximate cost is \$1,000.

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
Sunnyvale, CA 94088-3707

Or deliver it to:

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

Sincerely,

Richard Gutierrez
Housing Rehabilitation Specialist

NOTICE TO APPLICANTS FOR REHABILITATION LOANS

PLEASE READ CAREFULLY

The purpose of this information is to help acquaint you with our single family rehabilitation program. The maximum loan you can receive is \$60,000 to help pay for major repairs to your home. The money comes from the federally-funded Community Development Block Grant.

Some basic facts about our loans:

- **Funded Repairs:** You must apply and be approved for a loan before you sign any contracts or start any work on your home. Licensed contractors must do all the work that we fund. Our program staff can help you find contractors. Examples of the type of work usually funded through this program are: correction of health and safety items, lead based paint hazards, plumbing, roofing, heating, structural reinforcement, weatherization, and improving the integrity of the structure.
- **Loan Amount:** The maximum loan amount is \$60,000.
- **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 and will remain until such time as all sums are paid in full.
- **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.

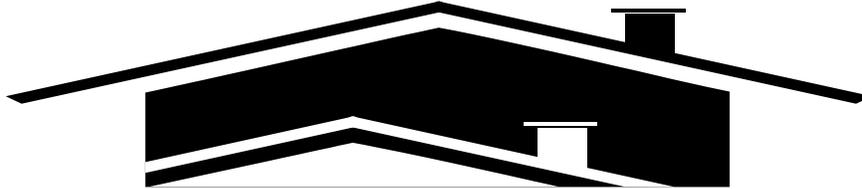
Upon the sale, conveyance or transfer of all or any portion of ownership of the home, or in the event of default under the loan documents, all loans become due.

- **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.
- **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 rehabilitation 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 rehabilitated 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 income guidelines on page 4). 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 the 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 when the City may agree to subordinate is 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:** If you decide not to participate in the program; all fees will be reimbursed to the City for all inspections performed on your property up to that point. The approximate cost is \$1,000.

INCOME GUIDELINES EFFECTIVE: April 2016



Household Size		Maximum Gross Annual Income Limits
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

APPLICATION PROCESS

PLEASE READ CAREFULLY

This application is lengthy and consists of several pages of personal data, property data, notifications, verifications, and pertinent information that will assist in accomplishing your rehabilitation project. If you are unsure, complete the information requested as best as you can and speak to the Housing Rehabilitation Specialist.

Application	Once the application has been received, reviewed and approved for feasibility, and eligibility has been determined, a loan will be made to pay for pre-construction costs such as lead paint testing and a termite report.
Survey	The Housing Rehabilitation Specialist will make an appointment in order to meet with the property owner. At the project site a scope of work will be ascertained and a rough estimate made. At this point the property owner will indicate if they wish to proceed. The next step is to prepare a scope of work for review with the owner prior to going out to bid.
Escrow	An escrow account will be opened through a Title Company to provide title insurance, and to record all documents through the Santa Clara County Recorder's office. Loan documents will be drawn up and signed at the City Offices and provided to the Title Company for recording. Applicant may need to provide additional information to Title Company in order to close and record the loan.
Bidding	The Housing Rehabilitation Specialist finalizes the work specifications after review with the owner and completes a detailed in-house estimate. The in house estimate will be used to create a range estimate for the project. The Specialist will then schedule an open house with several contractors for the purpose of obtaining at least three bids when possible. The Housing Rehabilitation Specialist will provide a bid comparison sheet for the owner to review and the owner will then select a contractor.
Contracts	The Housing Rehabilitation Specialist will then finalize the scope of work with the owner and any required negotiations with the owner selected contractor. The Housing Rehabilitation Specialist will prepare the Owner Contractor Agreement including timeframe for completion, final pricing and final work specifications. Loan documents will then be prepared for owner signature and processing, and a pre-construction conference will be held to explain the rights and responsibilities of both parties. Upon signing of all loan documents, the Owner Contractor Agreement and work specifications, the project will be considered to be underway. The commencement of work will be determined from the date outlined in the Notice to Proceed and the issuance of the building permits.

As a part of the preliminary processing of your application, we will be required to order a Title Report, Credit Report, and possibly a Termite Report, Lead Report and a Lead Assessment depending upon the evaluation of the Housing Rehabilitation Specialist. These costs will be covered by the loan to you, which will later be paid by the rehabilitation loan.

If you decide not to participate in the Rehabilitation Loan Program after the Risk Assessment, Lead testing, and/or Termite inspection are completed, you will be required to pay for those services, and any preliminary processing fees. The approximate cost is \$1,000.

The Housing Rehabilitation Specialist will monitor the project during construction with progress payments released accordingly. No "Start Up" funds are allowed, and 10% of the contract amount will be held for 30 days after the filing of the Notice of Completion.

Any funds required to facilitate completion of the rehabilitation project that exceed the actual loan amount allowable for the project must be provided by the Property Owner/Borrower prior to construction or upon such notice of required funds by the Housing Rehabilitation Specialist.

HOUSEHOLD INFORMATION

APPLICANT/ HEAD OF HOUSEHOLD (HOH)		CO-APPLICANT	
<i>(first name) (last name)</i>		<i>(first name) (last name)</i>	
Social Security No.:		Social Security No.:	
Home Phone No.: ()		Home Phone No.: ()	
Driver's License or CA ID No.:		Driver's License or CA ID No.:	
Age: _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Age: _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
Employer:		Employer:	
Address:		Address:	
<i>(street address)</i>		<i>(street address)</i>	
<i>(city) (state) (zip)</i>		<i>(city) (state) (zip)</i>	
Phone No. ()		Phone No. ()	
Years on this job: _____	If Self-Employed, Type of Business:	Years on this job: _____	If Self-Employed, Type of Business:
Nearest relative not living with you:		Nearest relative not living with you:	
<i>(first name) (last name)</i>		<i>(first name) (last name)</i>	
<i>(street address)</i>		<i>(street address)</i>	
<i>(city) (state) (zip)</i>		<i>(city) (state) (zip)</i>	
Phone No. ()		Phone No. ()	

Household Members:

# of Adults: _____	# of Children/Dependent(s): _____	Age(s) of Dependent (s):
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INCOME INFORMATION (Please fill out as best as you can)

Sources of Income for each Adult Household Member

		Head of Household	Household Member 1	Household Member 2	Household Member 3	
		(name)	(name)	(name)	(name)	Subtotals
<u>Wages</u>	include name of financial institution	1	\$	\$	\$	\$
	include name of financial institution	2	\$	\$	\$	\$
<u>Pensions/ Annuities</u>	include name of financial institution	1	\$	\$	\$	\$
	include name of financial institution	2	\$	\$	\$	\$
<u>Social Security</u>	include name of financial institution	1	\$	\$	\$	\$
	include name of financial institution	2	\$	\$	\$	\$
<u>Interest Income</u>	include name of financial institution	1	\$	\$	\$	\$
	include name of financial institution	2	\$	\$	\$	\$
<u>Dividends</u>	include name of financial institution	1	\$	\$	\$	\$
	include name of financial institution	2	\$	\$	\$	\$
<u>Assets</u> (e.g. stocks, bonds, real property, etc.)	include name of financial institution	1	\$	\$	\$	\$
	include name of financial institution	2	\$	\$	\$	\$
	include name of financial institution	3	\$	\$	\$	\$
	include name of financial institution	4	\$	\$	\$	\$
(1) Total Household Gross Income:						\$

ASSETS AND LIABILITIES

ASSETS:		
Name of Depository:	Checking	\$
	Savings	\$
Name of Depository:	Checking	\$
	Savings	\$
Name of Depository:	Checking	\$
	Savings	\$

LIABILITIES:				
Mortgage(s)	Account No.	Original Amount	Balance	
1 st		\$	\$	
2 nd		\$	\$	
Creditor(s)				
Creditor(s)	Account No.	Original Amount	Balance	Monthly Payment(s)
1.			\$	\$
2.			\$	\$
3.			\$	\$
4.			\$	\$
5.			\$	\$
(2) Total Creditor Monthly Payments				\$

MONTHLY HOUSING EXPENSES:		CALCULATE ADJUSTED HOUSEHOLD INCOME:	
All Mortgage Payments <i>(Principal & Interest only)</i>	\$	(1) Total Household Gross Income	\$
Property Taxes	\$	minus (-)	
Hazard Insurance	\$	(2) Total Creditor Monthly Payments	\$
Maintenance	\$	minus (-)	
Heat & Utilities	\$	(3) Total Housing Expenses	\$
(3) Total Housing Expenses	\$	Total Adjusted Household Income	\$

BORROWER CERTIFICATION			
<p>I/We certify that the above statements are true, accurate, and supporting documentation to be in accordance with the Department of Housing and Community Development regulations.</p>			
Applicant Signature	Date	Co-Applicant Signature	Date

**CITY OF SUNNYVALE HOUSING REHABILITATION PROGRAM
FOR OWNER-OCCUPIED HOUSING
REQUEST FOR VERIFICATION OF MORTGAGE**

A. Date of Request:	B. Loan No.:
C. Applicant Name	Address
<i>(first name) (last name)</i>	<i>(street address) (city) (state) (zip)</i>
D. Mortgagee Name	Address
<i>(first name) (last name)</i>	<i>(street address) (city) (state) (zip)</i>
E. Property Address of Mortgage to be Verified	
<i>(street address) (city) (state) (zip)</i>	
F. Borrower authorization by Applicant	
I authorize the mortgagee to furnish the information regarding the mortgage identified above.	
_____	_____
(Date of Authorization)	(Applicant Signature)

G. Mortgage Data (For Lender's Use Only)			
1. Type of Mortgage		2. This lien is in:	
<input type="checkbox"/> Conventional	<input type="checkbox"/> FHA	<input type="checkbox"/> 1 st Position	
<input type="checkbox"/> VA/Cal Vet	<input type="checkbox"/> Reverse Mortgage	<input type="checkbox"/> 2 nd Position	
<input type="checkbox"/> Trust Deed	<input type="checkbox"/> All-Inclusive	<input type="checkbox"/> 3 rd Position	
<input type="checkbox"/> Other (Specify):		<input type="checkbox"/> Other (Specify):	
3. Total Monthly Payment: \$ includes:			
<input type="checkbox"/> Principal & Interest	<input type="checkbox"/> Interest Only	<input type="checkbox"/> Taxes	<input type="checkbox"/> Insurance
4. Terms: Original Loan Amount: \$		Loan Origination Date:	
Loan Due Date:	Interest Rate: %	<input type="checkbox"/> Fixed	<input type="checkbox"/> Adjustable
Balloon Payment: <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, amount: \$	Date Due:	
Negative Amortization: <input type="checkbox"/> Yes <input type="checkbox"/> No	Call Option: <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, date due:		
Current Balance : \$		as of:	
5. Payment History: Is loan current? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Has loan ever been in arrears? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, when?	How long?

Signature of Mortgagee: _____
(Position/Title)

Date: _____

When completed, please return to:

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

Rehabilitation Work

Please check the items listed below that you would like to have evaluated for repair. The Housing Rehabilitation Specialist will assess the work to be done.

- | | |
|--|---|
| <input type="checkbox"/> Roof Repair | <input type="checkbox"/> Mechanical |
| <input type="checkbox"/> Window Replacement | <input type="checkbox"/> Termite damage |
| <input type="checkbox"/> Bathroom Remodel | <input type="checkbox"/> Dry Rot |
| <input type="checkbox"/> Kitchen Remodel | <input type="checkbox"/> Water heater |
| <input type="checkbox"/> Electrical | <input type="checkbox"/> Furnace replacement |
| <input type="checkbox"/> Plumbing | <input type="checkbox"/> Energy Efficiency Improvements |
| <input type="checkbox"/> Other Repairs Needed. Describe: _____ | |

Please provide a more detailed description, in your own words, of the repairs needed.

**HOUSING REHABILITATION PROGRAM
FOR OWNER-OCCUPIED HOUSING**

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 No.

Co-Applicant

Date

Social Security No.

HOUSING REHABILITATION PROGRAM FOR OWNER-OCCUPIED HOUSING

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
15th 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.

I/We have received a copy of this notice.

Borrower: _____

Date: _____

Borrower: _____

**HOUSING REHABILITATION PROGRAM
FOR OWNER-OCCUPIED HOUSING**

I/We agree:

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

To pay for the Risk Assessment (homes built prior to 1978), Lead testing (homes built prior to 1978) and Termite inspections performed on my property associated with the housing rehabilitation loan application. Approximate cost is \$550.00. If I decide not to participate in the program all fees, if any, will be reimbursed to the City for all inspections performed on my property.

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



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, Home Access Grant and Paint Loan/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.

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 all that apply:

- Home Access Grant**
- Paint Grant**
- Paint Loan**
- Rehab Loan**
- Energy Efficiency Grant**
- Energy Efficiency Loan**
- Emergency**

Date

Print Full Name

Signature

Date

Print Full Name

Signature

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: I understand that I will be required to pay for the Risk Assessment and Lead testing even if I decide not to participate any further in the Rehab Loan Program. Approximate cost is \$550.00.

Applicable to ALL homes: I understand that I will be required to pay for the Termite inspection even if I decide not to participate any further in the Rehab Loan Program.

Once the rehabilitation work 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 Signature

Homeowner Signature



Protect Your Family From Lead in Your Home



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](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

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.

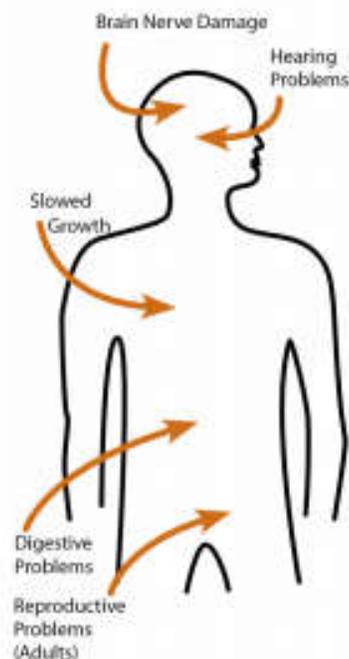
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

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](https://www.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.



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](https://www.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](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.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).