



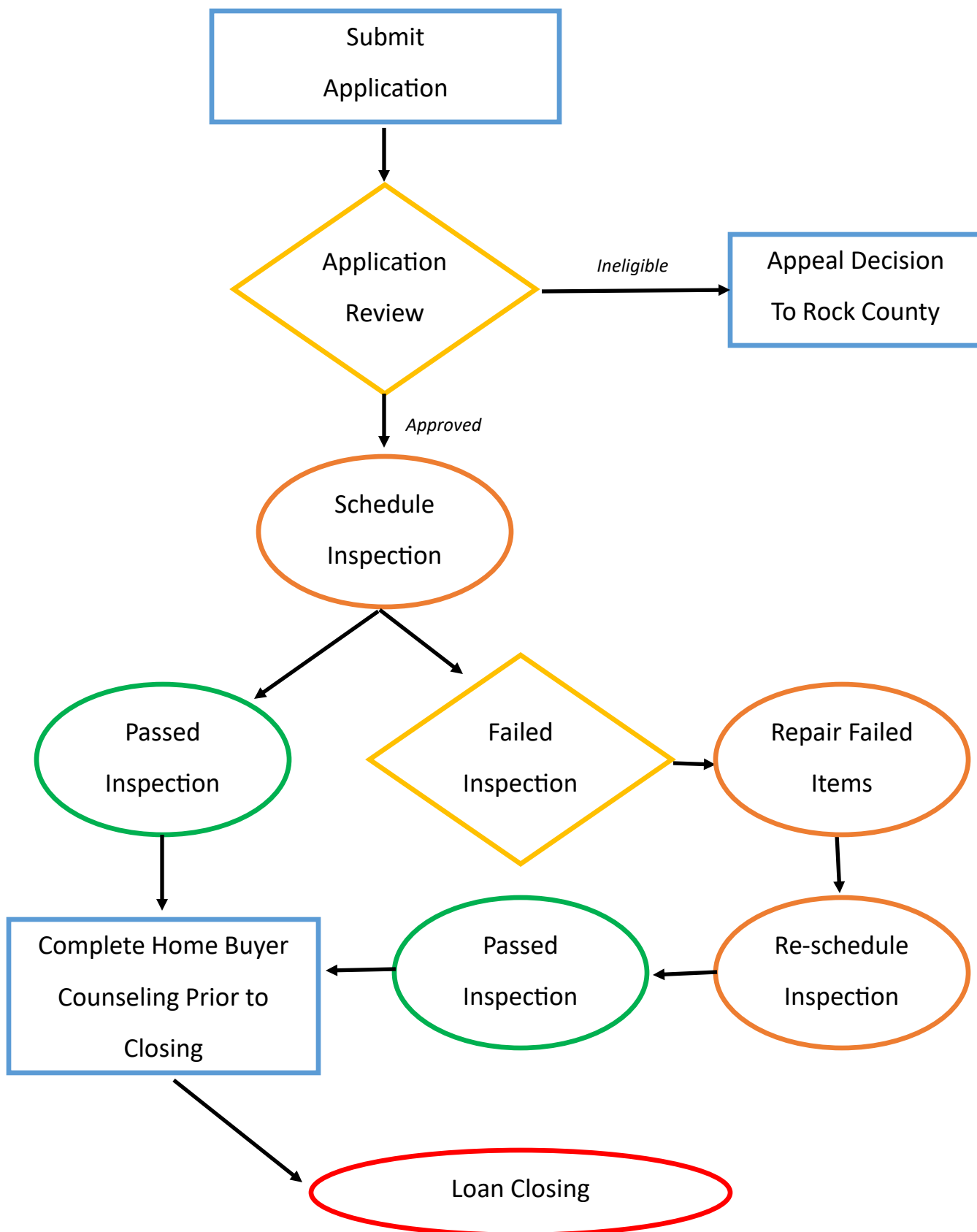
HOME BUYER DOWN PAYMENT ASSISTANCE DEFERRED LOAN PROGRAM

PROGRAM GUIDELINES

Eligible Areas	Properties located in Rock County, outside the cities of Janesville and Beloit.																
Loan Amount	Maximum loan amount up to \$8,000, minimum \$1,000. Actual amount based on household need (financing gap).																
Repayment Terms	Zero percent interest loan. Deferred until sale, property is transferred, or if the property ceases to be the primary residence.																
Maximum Household Income	Eligible recipients must have total household income equal to or less than 80% of the area median income adjusted by household size. The current income limits are listed below: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>1 person</th> <th>2 people</th> <th>3 people</th> <th>4 people</th> <th>5 people</th> <th>6 people</th> <th>7 people</th> <th>8 people</th> </tr> </thead> <tbody> <tr> <td>\$48,350</td> <td>\$55,250</td> <td>\$62,150</td> <td>\$69,050</td> <td>\$74,600</td> <td>\$80,100</td> <td>\$85,650</td> <td>\$91,150</td> </tr> </tbody> </table>	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people	\$48,350	\$55,250	\$62,150	\$69,050	\$74,600	\$80,100	\$85,650	\$91,150
1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people										
\$48,350	\$55,250	\$62,150	\$69,050	\$74,600	\$80,100	\$85,650	\$91,150										
Debt Ratios	Must spend at least 20% of your monthly income on housing costs. May not spend more than 45% of your monthly income on all debt.																
Eligible uses	Down payment, closing costs, costs required by the lender to be paid outside of closing, escrow reserves deposited with the lender, and home buyer counseling fees.																
Eligible Properties	Single-family home, condo, or one-half a duplex.																
Maximum Purchase Price	\$209,000																
Borrower Contribution	Borrowers are required to contribute \$1,000 if their own funds.																
First Mortgage Financing	<ul style="list-style-type: none"> • Conventional (fixed or adjustable), Fannie Mae, Freddie Mac, WHEDA, Federal and State VA, Habitat for Humanity, FHA. • Interest rate cannot exceed the average community rate by more than 2%. Interest only mortgages are not allowed. • Points, fees and other charges on first mortgage must not be excessive or unreasonable. • Adjustable rate mortgages must have a loan term at least 5 years. 																
Subsidy Layering	May be combined with other federal, state and local grants/loans.																
Home Buyer Counseling	One-on-one session with HUD-approved counselor is required prior to closing.																
Inspection	Property must pass a home inspection ordered by Rock County. If the property was built prior to 1978, the home inspector will also determine whether any lead hazards are present. If deficiencies are identified they must be corrected prior to closing.																
Program Administrator	Wisconsin Partnership for Housing Development 821 E Washington Ave, #200W Madison, WI 53703																
Contact person	Heather Boggs, Program Manager 608-258-5560 X302, heatherboggs@wphd.org																

Home Buyer Down Payment Assistance Deferred Loan Program:

Process Overview





HOME BUYER DOWN PAYMENT ASSISTANCE DEFERRED LOAN PROGRAM

APPLICATION CHECKLIST

Applicant Name(s): _____

In order to review your application, please submit the following information:

_____ Application packet, completed and signed.

For each household member (18 years of age and older):

_____ Most recent 2 years of Federal Income Tax Returns

_____ Two full months of current, consecutive paystubs for each position held.

If self-employed:

_____ A year-to-date income/expense report

_____ IRS 1040 and Schedule C (or equivalent) from the previous 2 years

Asset information:

_____ 6 months of consecutive checking account statements

_____ Most current statement for savings accounts or money market accounts

_____ Current monthly or quarterly statement for any retirement accounts, or other asset accounts

Other income:

_____ Current documentation for any other income received, such as: unemployment, disability, welfare assistance, alimony, child support, armed forces income, etc. Documentation must reflect payment amount and frequency.

Items required from your first mortgage lender:

_____ Final and correct first mortgage application

_____ Accepted offer to purchase

_____ Loan estimate

_____ Appraisal

_____ 1008 Transmittal Form

_____ Title work (prior to closing)

_____ Closing Disclosure (prior to closing)



**HOME BUYER DOWN PAYMENT ASSISTANCE
DEFERRED LOAN PROGRAM**

APPLICATION

HOUSEHOLD INFORMATION

Applicant Name	
Co-Applicant Name	
Current Address	
Phone Number(s)	
Email Address(s)	

Are you a citizen of the United States or a qualified alien? Yes No

Are any members of the household a person with a disability? Yes No

Is your household coming from subsidized housing (ex. Section 8)? Yes No

First-time Home Buyer? Yes No

Household members: List all individuals living in the home, including yourself, adults, and children

Name (all household members must be listed, including the applicant)	Relationship to Applicant	Date of Birth	Social Security Number	Race (White, African American, Asian, Pacific Islander, American Indian, Alaska Native, Other)	Ethnicity (Hispanic or Latino Y/N)	Full-Time Student (Y/N)

PURCHASE AND PROPERTY INFORMATION

Do you have an accepted offer to purchase? Yes No

Is the property currently occupied by renters? Yes No

Property Address	
Listing Agent's Name	
Listing Agent's Phone Number	
Listing Agent's Email Address	

Year house built: _____

Number of bedrooms: _____

Purchase Price: \$ _____

Estimated Closing Date: _____

MORTGAGE INFORMATION

Are you approved for a first mortgage? Yes No

Lender / Bank Name	
Loan Officer Name	
Loan Officer Phone Number	
Loan Officer Email Address	

Approved First Mortgage Amount \$ _____

Amount of Assistance Requested from Rock County \$ _____

Other Down Payment Assistance Received/Pending \$ _____

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

Applicant Signature: _____

Date _____

Co-Applicant Signature: _____

Date _____



HOME BUYER DOWN PAYMENT ASSISTANCE DEFERRED LOAN PROGRAM

BORROWER AUTHORIZATION

I/We, _____, Applicant, and _____,

Co-applicant, who reside at _____

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

This authorization entitles:

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

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

Signature of Applicant

Date Signed

Signature of Co-Applicant

Date Signed



**HOME BUYER DOWN PAYMENT ASSISTANCE
DEFERRED LOAN PROGRAM**

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

Lead Warning Statement

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

Purchaser's Acknowledgement (initial next to 1, and 2)

1. _____ Purchaser has received copies of all records and reports available from the seller pertaining to lead-based paint and/or lead-based paint hazards in the housing

2. _____ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*

Certification of Accuracy

I have reviewed the information above and certify, to the best of my knowledge, that the information provided is true and accurate.

Signature of Purchaser

Date

Signature of Purchaser

Date



**HOME BUYER DOWN PAYMENT ASSISTANCE
DEFERRED LOAN PROGRAM**

CERTIFICATION OF MARITAL STATUS

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

1. Applicant's Marital Status: Married Unmarried Legally Separated

Co-Applicant's Marital Status: Married Unmarried Legally Separated

2. If married:

a. Spouse's Name: _____

b. Spouse's Address: _____

3. Notice to married applicants: No provision of a marital property agreement (including a Statutory Individual Property Agreement pursuant to s. 766.587, Wis. Stats.), a unilateral statement classifying income from separate property under s. 766.59, or court decree under s. 766.70 to Wisconsin Statutes adversely affects the creditor unless the creditor is furnished a copy of the document prior to the credit transaction or has actual knowledge of it adverse provisions at the time the obligation is incurred.

If you wish to have a marital property agreement, unilateral statement or court decree considered in connection with your application, you may enclose a copy of it with this form.

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

Applicant Signature

Date

Co-Applicant Signature

Date



**HOME BUYER DOWN PAYMENT ASSISTANCE
DEFERRED LOAN PROGRAM**

VOLUNTARY ACQUISITION

Dear _____ (Seller):

I, _____, (Buyer) am interested in acquiring property you own at _____ (address) which may receive funding assistance from the U.S. Department of Housing and Urban Development (HUD).

Please be advised that I do not have the authority to acquire your property by eminent domain. In the event that we cannot reach an amicable agreement for the purchase of your property, we will not pursue this proposed acquisition.

I am prepared to offer you \$_____ to purchase your property. We believe this amount represents the current market value of your property. Please contact us at your convenience if you are interested in selling your property.

In accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA), owner occupants who move as a result of voluntary acquisition are not eligible for relocation assistance.

A tenant-occupant who moves because of a voluntary acquisition for a federal assistance project may be eligible for relocation assistance. Such displaced persons may include not only current lawful occupants, but also former tenants required to move for any reason other than an eviction for cause in accordance with applicable federal, state and local law. If a tenant lawfully occupied this property within the last three months prior to our offer, we need to know immediately.

If you have any questions about this notice or proposed project, please contact the Program Administrator at the contact information below.

Sincerely,

Signature of Buyer

Date

Signature of Buyer

Date

Delivered to Seller by _____ (name) on _____ (date).

INCOME / ASSET QUESTIONNAIRE: To be completed by all household members 18 years of age and older. Mark each item “yes” or “no” and provide the required information.

Household Member Name: _____

Income Source	Yes	No
<p>Employment receiving wages, salary, overtime pay, commissions, fees, tips, bonuses and/or other compensation.</p> <p>Employer: _____ Address: _____ Supervisor’s Name: _____ Supervisor’s Phone: _____ Supervisor’s Email: _____</p> <p>Pay Rate: \$ _____ <input type="checkbox"/> Hourly <input type="checkbox"/> Salary <input type="checkbox"/> Other: _____</p> <p>Pay Schedule: <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other: _____</p> <p>Gross Annual Income: \$ _____</p> <p>Start Date: _____</p> <p>(If you have more than one employer, provide the information listed above for each employer on a separate page.)</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Self Employment</p> <p>Describe type of business: _____</p> <p>Date Established: _____</p> <p>Net Annual Income: \$ _____</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Unemployment Benefits or Worker’s Compensation</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Social Security, Supplemental Security Income (SSI), or Disability</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Periodic payments from trusts, annuities, inheritance, retirement accounts or pensions, insurance policies, etc.</p> <p>Source of Funds: _____</p> <p>Amount: \$ _____</p> <p>Frequency Received: <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other: _____</p>	<input type="checkbox"/>	<input type="checkbox"/>

Income Source (continued)	Yes	No
Income from real or personal property, i.e. interest or dividends Amount: \$ _____ Frequency Received: <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other: _____	<input type="checkbox"/>	<input type="checkbox"/>
Alimony or spousal support payments Amount: \$ _____ Frequency Received: <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other: _____	<input type="checkbox"/>	<input type="checkbox"/>
Child support payments Amount: \$ _____ Frequency Received: <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other: _____ <input type="checkbox"/> I am court ordered to receive child support payments, but I do not receive any. Date of last payment received: _____	<input type="checkbox"/>	<input type="checkbox"/>
Income from a source other than those listed above: Source: _____ Amount: \$ _____ Frequency Received: <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other: _____	<input type="checkbox"/>	<input type="checkbox"/>

Asset Type	Yes	No
Checking Accounts Bank Name: _____ Interest Rate: _____ Bank Name: _____ Interest Rate: _____	<input type="checkbox"/>	<input type="checkbox"/>
Savings Accounts Bank Name: _____ Interest Rate: _____ Bank Name: _____ Interest Rate: _____	<input type="checkbox"/>	<input type="checkbox"/>

Asset Type (continued)	Yes	No
Certificates of Deposit (CDs) or Money Market Accounts Bank Name: _____ Interest Rate: _____ Bank Name: _____ Interest Rate: _____	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate, Rental Properties, or Land Property Address: _____	<input type="checkbox"/>	<input type="checkbox"/>
Stocks, Bonds, or Treasury Bills Bank Name: _____ Interest Rate: _____ Bank Name: _____ Interest Rate: _____	<input type="checkbox"/>	<input type="checkbox"/>
IRA, Lump Sum Pension, or Retirement Accounts Source: _____ Balance: \$ _____ Source: _____ Balance: \$ _____	<input type="checkbox"/>	<input type="checkbox"/>
Income from assets or sources other than those listed above: Source: _____ Amount: \$ _____ Frequency Received: <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other: _____	<input type="checkbox"/>	<input type="checkbox"/>

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

Household Member Signature

Date

**Rock County Planning & Development
Wisconsin Partnership for Housing Development, Inc.**

Conflict of Interest Addendum

Please indicate the nature of any relationship you have with the following people. Having a prior relationship with any of the persons listed does not disqualify you from participation in the program.

Wisconsin Partnership for Housing Development, Inc.		Relationship Type		
Name	Position	None	Business	Personal (list relationship)
Todd Mandel	Executive Director			
Heather Boggs	Program Manager			
Holly Odeja	Housing Program Associate			
Tyler Goedtke	Construction Manager			
Hal Bergan	Board Member			
Melissa Busse	Board Member			
Carla Cross	Board Member			
Marissa Downs	Board Chair			
Dan Kroetz	Board Member			
David Ritchay	Board Member			
Gina Stilp	Board Member			
Mike Waters	Board Treasurer			
William Wigchers	Board Vice Chair			

Rock County		Relationship Type		
Name	Position	None	Business	Personal (list relationship)
Andrew Baker	Director of Planning and Land Conservation			
Ilana Eisenberg	Administrative Professional III			
Billy Bob Grahn	Housing Authority Citizen Member			
Katie Udell	Housing Authority Citizen Member			
Vacant	Housing Authority Citizen Member			
Mary Beaver	County Board Member			
Mark Bobzien	County Board Member			
Ron Bomkamp	County Board Member			
Richard Bostwick	County Board Member			
Tom Brien	County Board Member			
Tricia Clasen	County Board Member			
Janelle Crary	County Board Member			
Chris Cullen	County Board Member			
Wes Davis	County Board Member			

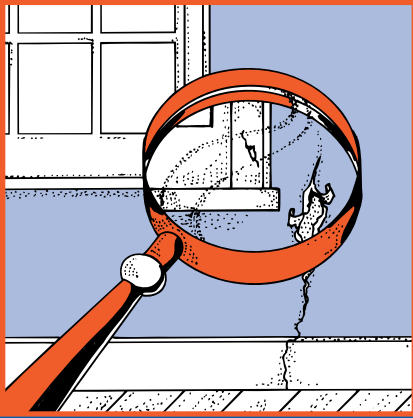
Rock County (continued)		Relationship Type		
Name	Position	None	Business	Personal (list relationship)
Dave Horman	County Board Member			
Brian Knudson	County Board Member			
Kevin Leavy	County Board Member			
Mary Mawhinney	County Board Member			
Lou Peer	County Board Member			
Lori Pennycook	County Board Member			
Yuri Rashkin	County Board Member			
Kim Schneider	County Board Member			
Kathy Schulz	County Board Member			
Genia Stevens	County Board Member			
RJ Sutterlin	County Board Member			
Alan Sweeney	County Board Member			
Barbara Tillman	County Board Member			
Debi Towns	County Board Member			
April Whitledge	County Board Member			
William (Bill) Wilson	County Board Member			
Connie Winter	County Board Member			
Ron Woodman	County Board Member			
Jeremy Zajac	County Board Member			
Mike Zoril	County Board Member			

Applicant Signature

Date

Co-applicant Signature

Date



Protect Your Family From Lead In Your Home



 **EPA** United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.



OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.



SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.



RENOVATORS disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.

IMPORTANT!

Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

- FACT:** Lead exposure can harm young children and babies even before they are born.
- FACT:** Even children who seem healthy can have high levels of lead in their bodies.
- FACT:** People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- FACT:** People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.
- FACT:** Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

Lead Gets in the Body in Many Ways

Childhood lead poisoning remains a major environmental health problem in the U.S.

Even children who appear healthy can have dangerous levels of lead in their bodies.

People can get lead in their body if they:

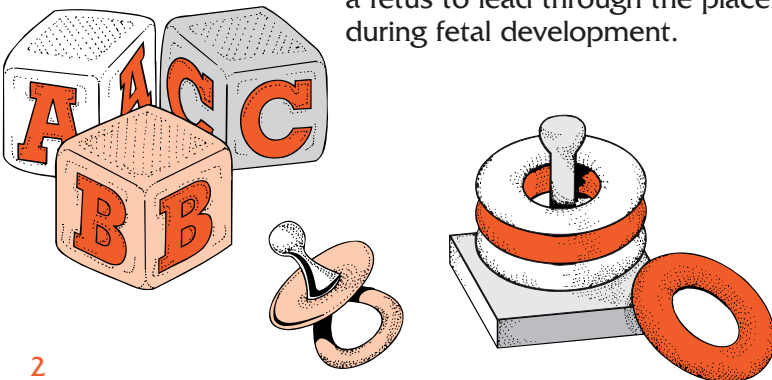
- ◆ Breathe in lead dust (especially during renovations that disturb painted surfaces).
- ◆ Put their hands or other objects covered with lead dust in their mouths.
- ◆ Eat paint chips or soil that contains lead.

Lead is even more 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.

Lead is also dangerous to women of childbearing age:

- ◆ Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.



Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

In children, lead can cause:

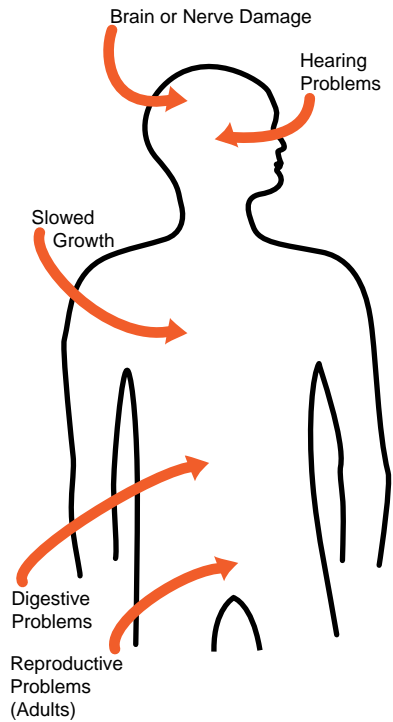
- ◆ Nervous system and kidney damage.
- ◆ Learning disabilities, attention deficit disorder, and decreased intelligence.
- ◆ Speech, language, and behavior problems.
- ◆ Poor muscle coordination.
- ◆ Decreased muscle and bone growth.
- ◆ Hearing damage.

While low-lead exposure is most common, exposure to high levels 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, lead can cause:

- ◆ Increased chance of illness during pregnancy.
- ◆ Harm to a fetus, including brain damage or death.
- ◆ Fertility problems (in men and women).
- ◆ High blood pressure.
- ◆ Digestive problems.
- ◆ Nerve disorders.
- ◆ Memory and concentration problems.
- ◆ Muscle and joint pain.



**Lead affects
the body in
many ways.**

Where Lead-Based Paint Is Found

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

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- ◆ In homes in the city, country, or suburbs.
- ◆ In apartments, single-family homes, and both private and public housing.
- ◆ Inside and outside of the house.
- ◆ 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.)

Checking Your Family for Lead

Get your children and home tested if you think your home has high levels of lead.

To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. 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 high levels of lead. Blood 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.

Identifying Lead Hazards

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

Deteriorating lead-based paint (peeling, chipping, chalking, cracking or damaged) is a hazard and needs immediate attention. It may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear, such as:

- ◆ Windows and window sills.
- ◆ Doors and door frames.
- ◆ Stairs, railings, banisters, and porches.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- ◆ 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. The following two federal standards have been set for lead hazards in residential soil:

- ◆ 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.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

Checking Your Home for Lead

Just knowing that a home has lead-based paint may not tell you if there is a hazard.



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

- ◆ A paint **inspection** tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.
- ◆ 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 combination risk assessment and inspection tells you if your home has any lead hazards and if your home has any lead-based paint, and where the lead-based paint is located.

Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.

- ◆ Visual inspection of paint condition and location.
- ◆ A portable x-ray fluorescence (XRF) machine.
- ◆ Lab tests of paint, dust, and soil samples.

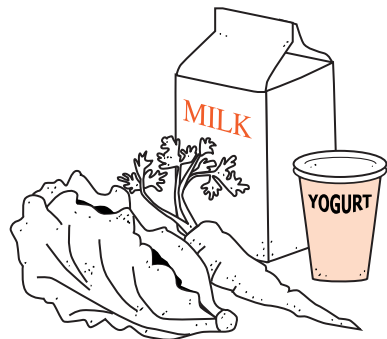
There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency (see bottom of page 11) for more information, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.

Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.

What You Can Do Now To Protect Your Family

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

- ◆ If you rent, notify your landlord of peeling or chipping paint.
- ◆ Clean up paint chips immediately.
- ◆ Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.
- ◆ Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
- ◆ Wash 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.
- ◆ Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- ◆ Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and dairy products. Children with good diets absorb less lead.



Reducing Lead Hazards In The Home

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

- ◆ You can **temporarily** reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called “interim controls”) are not permanent solutions and will need ongoing attention.
- ◆ To **permanently** remove lead hazards, 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 removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this 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.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- ◆ 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; and
- ◆ 400 $\mu\text{g}/\text{ft}^2$ for window troughs.

Call your state or local agency (see bottom of page 11) for help in locating certified professionals in your area and to see if financial assistance is available.

Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

- ◆ **Have the area tested for lead-based paint.**
- ◆ **Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper** to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- ◆ **Temporarily move your family** (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- ◆ **Follow other safety measures to reduce lead hazards.** You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



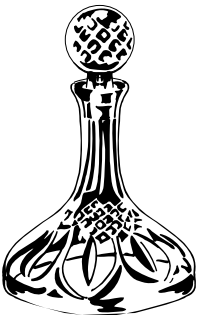
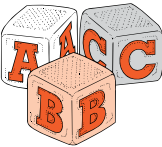
If not conducted properly, certain types of renovations can release lead from paint and dust into the air.



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. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:
 - 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.
- ◆ **The job.** If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- ◆ Old painted **toys** and **furniture**.
- ◆ Food and liquids stored in **lead crystal** or **lead-glazed pottery or porcelain**.
- ◆ **Lead smelters** or other industries that release lead into the air.
- ◆ **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture.
- ◆ **Folk remedies** that contain lead, such as “greta” and “azarcon” used to treat an upset stomach.

For More Information

The National Lead Information Center

Call **1-800-424-LEAD (424-5323)** to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit **www.epa.gov/lead** and **www.hud.gov/offices/lead/**.

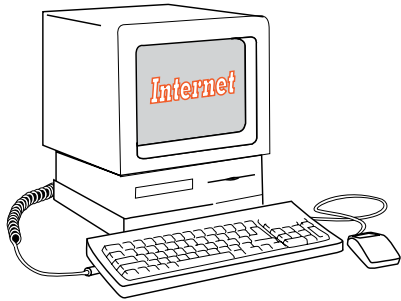


EPA's Safe Drinking Water Hotline

Call **1-800-426-4791** for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call **1-800-638-2772**, or visit CPSC's Web site at: **www.cpsc.gov**.



Health and Environmental Agencies

Some cities, states, and tribes have their own rules for lead-based paint activities. 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 local contacts on the Internet at **www.epa.gov/lead** or contact the National Lead Information Center at **1-800-424-LEAD**.

For the hearing impaired, call the Federal Information Relay Service at **1-800-877-8339** to access any of the phone numbers in this brochure.

EPA Regional Offices

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
Suite 1100 (CPT)
One Congress Street
Boston, MA 02114-2023
1 (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 209, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

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

Regional Lead Contact
U.S. EPA Region 3 (3WC33)
1650 Arch Street
Philadelphia, PA 19103
(215) 814-5000

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
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) 886-6003

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
(ARTD-RALI)
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7020

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
999 18th Street, Suite 500
Denver, CO 80202-2466
(303) 312-6021

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Toxics Section WCM-128
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1985

CPSC Regional Offices

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

Eastern Regional Center

Consumer Product Safety Commission
201 Varick Street, Room 903
New York, NY 10014
(212) 620-4120

Western Regional Center

Consumer Product Safety Commission
1301 Clay Street, Suite 610-N
Oakland, CA 94612
(510) 637-4050

Central Regional Center

Consumer Product Safety Commission
230 South Dearborn Street, Room 2944
Chicago, IL 60604
(312) 353-8260

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

U.S. Department of Housing and Urban Development

Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, P-3206
Washington, DC 20410
(202) 755-1785

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U.S. EPA Washington DC 20460
U.S. CPSC Washington DC 20207
U.S. HUD Washington DC 20410

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Simple Steps To Protect Your Family From Lead Hazards

If you think your home has high levels of lead:

- ◆ Get your young children tested for lead, even if they seem healthy.
- ◆ Wash children's hands, bottles, pacifiers, and toys often.
- ◆ Make sure children eat healthy, low-fat foods.
- ◆ Get your home checked for lead hazards.
- ◆ Regularly clean floors, window sills, and other surfaces.
- ◆ Wipe soil off shoes before entering house.
- ◆ Talk to your landlord about fixing surfaces with peeling or chipping paint.
- ◆ Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- ◆ Don't use a belt-sander, propane torch, high temperature heat gun, scraper, or sandpaper on painted surfaces that may contain lead.
- ◆ Don't try to remove lead-based paint yourself.



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