



CITY OF WAUSAU
HOMEOWNER REHABILITATION PROGRAM
APPLICATION FOR DEFERRED PAYMENT LOAN



APPLICANT INFORMATION

DATE:

NAME OF APPLICANT (FIRST, M.I., LAST)

SOCIAL SECURITY NUMBER

EMAIL ADDRESS

BEST CONTACT NUMBER:

ADDRESS

CITY

ZIP CODE

SPOUSE/CO-APPLICANT (FIRST, M.I., LAST)

SOCIAL SECURITY NUMBER

EMAIL ADDRESS

BEST CONTACT NUMBER:

ADDRESS

CITY

ZIP CODE

HOUSEHOLD VERIFICATION

I/we certify the following person/persons are **residing in the home** we own and occupy.

NAMES & DOB OF PEOPLE WHO WILL RESIDE IN THE HOME

- | | | | | | |
|----|-----|----|-----|----|-----|
| 1. | DOB | 4. | DOB | 7. | DOB |
| 2. | DOB | 5. | DOB | 8. | DOB |
| 3. | DOB | 6. | DOB | 9. | DOB |

MARITAL PROPERTY STATEMENT:

No provision of a marital property agreement (including a Statutory Individual Property Agreement pursuant to Sec. 766.587, Wis. Stats.), unilateral statement classifying income form separate property under Sec. 766.59, or court decree under Sec. 766.70 adversely affects the creditor unless the creditor is furnished with a copy of the document prior to the credit transaction or has actual knowledge of its adverse provisions at the time the obligation is incurred.



SOURCES OF INCOME

Income means: Any amount of income household members 18+ years old can reasonably expect to receive during the next 12 months. List all residents in your household, including yourself. **Resident means:** any person, other than a renter, living in the household for at least 9 months of the year.

Applicant Current Employment/Self-Employment Income

Does Not Apply

Employer/Business Name

Start Date: / / Phone

Are you the Business Owner/Self-Employed Yes No

Gross Monthly Income

Base \$ _____/mo.
 Overtime \$ _____/mo.
 Bonus \$ _____/mo.
 Commission \$ _____/mo.
 Military Pay \$ _____/mo.
 Other \$ _____/mo.
TOTAL \$ _____/mo.

Co-Applicant Current Employment/Self-Employment Income

Does Not Apply

Employer/Business Name

Start Date: / / Phone

Are you the Business Owner/Self-Employed Yes No

Gross Monthly Income

Base \$ _____/mo.
 Overtime \$ _____/mo.
 Bonus \$ _____/mo.
 Commission \$ _____/mo.
 Military Pay \$ _____/mo.
 Other \$ _____/mo.
TOTAL \$ _____/mo.

Household Member Age 18+ Current Employment/Self-Employment Income

Does Not Apply

Employer/Business Name

Start Date: / / Phone

Are you the Business Owner/Self-Employed Yes No

Gross Monthly Income

Base \$ _____/mo.
 Overtime \$ _____/mo.
 Bonus \$ _____/mo.
 Commission \$ _____/mo.
 Military Pay \$ _____/mo.
 Other \$ _____/mo.
TOTAL \$ _____/mo.

Household Member Age 18+ Current Employment/Self-Employment Income

Does Not Apply

Employer/Business Name

Start Date: / / Phone

Are you the Business Owner/Self-Employed Yes No

Gross Monthly Income

Base \$ _____/mo.
 Overtime \$ _____/mo.
 Bonus \$ _____/mo.
 Commission \$ _____/mo.
 Military Pay \$ _____/mo.
 Other \$ _____/mo.
TOTAL \$ _____/mo.

Income from Other Sources

Does Not Apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Capital Gains
- Child Support
- Disability
- Foster Care
- Interest and Dividends
- Public Assistance
- Retirement (Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

Income Source – use list above	Monthly Income
	\$
	\$
	\$
	\$
	\$
Provide TOTAL Amount Here	\$

Total annual gross household income is for a household size of _____.
 (Office Use Only) Income Limit for Household Size: _____ . The verified gross household income is the income which is used to determine eligibility for the loan.



LIQUID ASSET INFORMATION

List the cash value of assets held by all residents of your household. If money is owed on any item, the value listed should equal the market value of the item minus the amount that is owed.

ASSET DESCRIPTION INCLUDES, BUT NOT LIMITED TO:

- Checking Account
- Savings Account
- Securities
- U.S. Savings Bonds
- Value of Life Ins.
- 401K's
- Mutual Funds
- Any other investments

BANK NAME	TYPE OF ACCOUNT	ACCOUNT BALANCE	INCOME FROM ASSETS
			<i>(office use only)</i>
Total Value of All Accounts			
If total value is >\$5,000, multiply total by 2% (passbook rate) & enter results here.			<i>(office use only)</i>

Current market value of other real estate, excluding your primary property. If you own property which is being sold under a land contract sales agreement, list the amount of which is owed to you and the amount which you owe on the property.

- A.** Amount Purchaser on Land Contract Owes/Value of property: \$
- B.** Amount You Owe To Mortgage Lender: \$

Value of personal property (**excluding** home furnishings, clothing & personal vehicle, but **includes** boats, campers, ATV's, jewelry, collectibles, etc.) Value \$

Vehicle 1: Year Make Value \$

Vehicle 2: Year Make Value \$

LIABILITY INFORMATION

List all financial obligations that are recorded against the property (Mortgage, Liens, delinquent taxes).

❖ Do you Escrow for Property Taxes? Yes No

LIENHOLDER/ BANK NAME	DEBT PURPOSE	CURRENT BALANCE	MONTHLY PAYMENT	DATE CLOSED	INTEREST RATE	LOAN TYPE
		\$	\$		%	
		\$	\$		%	
		\$	\$		%	
		\$	\$		%	
Totals →						



PROPERTY INFORMATION

Provide the following information about the property that you wish to improve with the rehabilitation funds.

1. Purchase Price \$ Date of Purchase: **OR**
 - a. Assessed Value \$ **OR**
 - b. Appraised Value \$ Date of Appraisal:
2. Type of Property Single Family Duplex Tri-plex 4-Plex
3. Years in residence
4. Age of the House
5. Land Contract (Title Holder)
6. Life Estate (Title Holder)
7. Homeowner's Insurance Company/Agent
8. Homeowner's Insurance Policy
 - a. Dated Dwelling coverage
9. Is the property located in the flood plain as defined by the Department of Housing and Urban Development Federal Insurance Administration Map? Yes No

*****If #9 is yes complete flood questionnaire below*****

 - a. If yes, do you have flood insurance? Yes No
10. Are Property Taxes paid in full? Yes No
11. Income Taxes – Included with Application Packet? Yes No
12. Verification of Income – Included with Application Packet? Yes No

FLOOD PLAIN QUESTIONNAIRE (IF LOCATED IN A FLOOD ZONE)

*****Complete this section if you answered YES to question 9 above.**

- ◆ Have you had problems with flooding in this house: Yes No
 - If yes, when:
- ◆ To the best of your knowledge, has there been flooding prior to your ownership: Yes No

If yes, when:
- ◆ Where does the electrical service enter the house?
- ◆ Where are the meters, etc.?
- ◆ Where is the furnace located?
- ◆ Is there a Basement Yes No
- ◆ Is there a Cellar Yes No
- ◆ Is there a Crawlspace Yes No
- ◆ Does the basement have a sump pump? Yes No
- ◆ Are the basement walls waterproofed? Yes No
- ◆ Are the basement walls reinforced to resist water pressure? Yes No
- ◆ Do you have watertight -
 - Doors Yes No
 - Bulkheads Yes No
 - Shutters in the basement and/or on the first floor? Yes No
- ◆ Is the house elevated in relation to the immediate surroundings? Yes No
- ◆ Are there man-made barriers in the area that would hinder flood waters? Yes No
- ◆ Have measures been taken to resist flotation or lateral movement? Yes No



CERTIFICATION BY APPLICANT(S)

The applicant certifies that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining a loan under the City of Wausau Housing Rehabilitation Program and is true and complete to the best of the applicant's knowledge and belief.

The applicant further certifies that he/she is the owner of the property described in this application and that the rehabilitation loan proceeds will be used only for the work and materials necessary to meet the rehabilitation standards, as applicable, which are prescribed for the property described in this application. If the Rehabilitation Staff determines that the rehabilitation loan proceeds will not or are not used for the purpose described, the applicant agrees that the proceeds shall be returned forthwith, in full, to the Government, and acknowledges that, with respect to such proceeds so returned, he/she shall have no further interest, right or claim.

The applicant covenants and agrees that he/she will comply with all the City of Wausau Housing Rehabilitation Program terms and conditions described in the Housing Rehabilitation Program Guidelines.

The applicant covenants and agrees that he/she has knowledge of the City of Wausau Housing Rehabilitation Program Repayment Agreement and that he/she will sign the Repayment Agreement upon project approval.

Verification of any of the information contained in this application may be obtained from any source named herein.

I (We) hereby consent to authorize the Community Development Department, after the giving of reasonable notice, to enter the improved property for the purpose of determining that the proposed improvements have been completed.

The solicitation of qualified contractors will be done by Community Development; however, homeowners are allowed to solicit additional bids if they wish. The selection of the contractor will be a joint decision between Community Development and the homeowner. Acceptance of materials used is the applicant's responsibility. The Community Development Department does not guarantee the material or workmanship of the work performed.

If applicable, the applicant agrees that he/she will purchase flood insurance for (at a minimum) the value of the rehabilitation improvements for the life of the loan.

Rehabilitation work on the home loan funds are being requested for:



INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender’s compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the below information, please check the box below. (Lender must review the below material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

Borrower:

I do not wish to furnish this information

Co-Borrower:

I do not wish to furnish this information

Ethnic Background:

Hispanic Other

Ethnic Background:

Hispanic Other

Race:

- American Indian/Alaskan Native
- American Indian/Alaskan Native & Black
- American Indian/Alaskan Native & White
- Asian
- Asian & White
- Black/African American
- Black/African American & White
- Native Hawaiian/Other Pacific Islander
- White
- Balance/Other

Race:

- American Indian/Alaskan Native
- American Indian/Alaskan Native & Black
- American Indian/Alaskan Native & White
- Asian
- Asian & White
- Black/African American
- Black/African American & White
- Native Hawaiian/Other Pacific Islander
- White
- Balance/Other

Sex:

Female Male Other

Sex:

Female Male Other

CONFLICT OF INTEREST

Do you have family or business ties to any of the following people? If so, please identify relationship next to name listed.

Employee Name	Explain relationship to employee. If none, write N/A.
Brad Lenz or Andy Lynch	
Tammy Stratz	
Liz Brodek or Randy Fifrick	
Shannon Graff	



DECLARATIONS

If "yes" answer is given to a question in this column, please explain on an attached sheet.

APPLICANT **CO-APPLICANT**
Y / N **Y / N**

- Have you ever received Public Assistance?
- Are there any outstanding judgments against you?
- Have you been declared bankrupt within the past 7 years?
- Have you conveyed title to any property in lieu of foreclosure in the past 7 years?
- Are you a party to a law suit?
- Are you obligated to pay alimony, child support, or maintenance?
- Are you a Veteran?
- Are you a U.S. Citizen?
- If "no" are you a qualified alien?

APPLICATION SIGNATURE

Any applicant who makes a false statement regarding his/her employment, assets, or any other relevant information in this application could be subject to prosecution for the crime of False Swearing and subject to a penalty of up to \$10,000.00 and up to five years imprisonment, or both.

*****Physical Signature & Initials Required*****

Applicant:

Date:

Co-Applicant:

Date:

I (We) have received the EPA "**Protect Your Family from Lead in Your Home**" pamphlet on the above-mentioned date.

PLEASE INITIAL
Must Be Physical Initials

APPLICANT CO-APPLICANT

COMMUNITY DEVELOPMENT STAFF - APPROVAL OF APPLICATION *(Office Use Only)*

The undersigned has examined the application for Community Development Block Grant Rehabilitation Loan described herein, including supporting date, and finds that the application meets the requirements of the Community Development Block Grant Rehabilitation Program, as amended, and satisfies the rules and regulations issued by the City of Wausau, Wisconsin, pertaining to the Community Development Block Grant Loan Program.

Approved By: _____ Date: _____





GENERAL AUTHORIZATION

I hereby authorize the **Community Development Department** to verify my past and present employment, earnings records, bank accounts, loan applications and documents, stock holdings, and any other asset balances needed to process my community development loan application.

I further authorize **Community Development Department** to order a credit report and verify all other credit information, including past and present mortgage, landlord references and the City of Wausau Water Works. It is understood that a photocopy of this document shall also serve as an authorization to provide the information requested.

The information obtained is only to be used in the processing of my community development loan application.

*****Physical Signature Required*****

Applicant Signature

Date

Co-Applicant Signature

Date





Protect Your Family From Lead in Your Home



March 2021

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
- How lead affects health
- 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 or lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- 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.

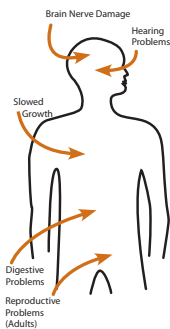
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

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

3

Where Lead-Based Paint Is Found

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

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

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

Lead can be found:

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

Learn more about where lead is found at epa.gov/lead.

¹ "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm²), 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.

5

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.

4

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorated 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:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ 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.

6

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.

7

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 eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

9

Checking Your Home for Lead, continued

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

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

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

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

8

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 contractor. 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.



10

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:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

Abatement work is designed to permanently eliminate lead-based paint hazards. However, lead dust can be reintroduced into an abated area.

- Use a HEPA vacuum on all furniture and other items returned to the area, to reduce the potential for reintroducing lead dust.
- Regularly clean floors, window sills, troughs, and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner.

Please see page 9 for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 15 and 16), epa.gov/lead, or call 1-800-424-LEAD.

11

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800-424-LEAD.*

Call your local health department or water company to find out about testing your water, or visit epa.gov/safewater for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

* Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

13

Renovating, Repairing or Painting 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
 - 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*.

12

Other Sources of Lead, continued

- **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. 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.

14

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/safewater 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**.

15

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 to Office of Lead Hazard Control and Healthy Homes 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/lead

This document is in the public domain. It may be produced by an individual or organization without permission. Information provided in this booklet is based upon current scientific and technical understanding of the issues presented and is reflective of the jurisdictional boundaries established by the statutes governing the co-authoring agencies. Following the advice given will not necessarily provide complete protection in all situations or against all health hazards that can be caused by lead exposure.

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

EPA-747-K-12-001
March 2021

17

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) 906-6809

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 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 353-3808

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.
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 (20-C04)
Air and Toxics Enforcement Section
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200

16

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).