

**The Lakewood First-Time Homebuyer HOME Program offers deferred, no interest loan assistance to qualified first-time homebuyers:**

**\$ 10,000** per household to purchase a single-family; or

**\$14,000** per household to purchase a two-family, plus graduated loan forgiveness schedule.

Pre-purchase counseling program so that Homebuyers become more informed homeowners.

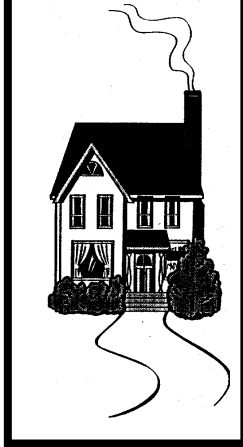
Homebuyers can be pre-qualified by participating lending institutions to determine their maximum purchasing ability.



City of Lakewood  
Division of Community Development  
12650 Detroit Avenue  
Lakewood, Ohio 44107



## ***HOME Program***



**You'll feel right at home  
... in *Lakewood***

**The Lakewood First-Time Homebuyer HOME Program provides one of the best mortgage financing packages available to qualified Lakewood homebuyers.**

***City of Lakewood***

**Program made possible with Federal HOME Program funds.  
(Revised Cwi w/20033)**

## ELIGIBLE HOMEBUYER(S)

- Homebuyer(s) must either be a displaced homemaker, single parent, or a person who has not owned a home for 3 years.
- Homebuyer(s) must provide a minimum of 1.5% (First Federal of Lakewood only) of the sale price from personal funds.
- Homebuyer(s) must use the property as principal residence.
- Homebuyer(s) must attend a City sponsored First Time Homebuyer Seminar, offered monthly.
- Homebuyer(s) must meet credit standards of the participating lender.
- Homebuyer(s) must participate in pre-purchase counseling program provided by the lender.
- Monthly payment of principal, interest, taxes and insurance should not exceed 33% of Homebuyer(s) gross monthly income.
- Homebuyer(s) must meet federal income requirements for household size. *Current annual income is defined in the Federal Regulations at 24 CFR Part 813 . . .*

## AFFORDABLE FINANCING

- Participating lenders offer:
  - 30-year loan term;
  - discounted fixed interest rate; and
  - first mortgage loan to qualified buyers.\*
- \* *Appraisal and credit bureau report fees are required at time of application. P.M.I. may be required.*
- The **Lakewood First-Time Homebuyer HOME Program** offers:
  - Second mortgage loan . . .

\$10,000 for single-family property, or \$14,000 for two-family property;

  - zero percent (0%) interest rate; and
  - deferred payment financing / forgiveness schedule.\* \*
- \* \* *Loan to be repaid immediately at time of resale, transfer, or if property becomes absentee-owned. Purchasers of two-family properties are eligible for loan forgiveness. Fifty percent (50%) forgiven after fifth year of home ownership and 20% thereafter until one hundred percent forgiven.*

## ELIGIBLE PROPERTIES

- Single-family or two-family properties **within the City of Lakewood.**
- Purchase price cannot exceed \$208,800 for a single-family or \$267,177 for a two-family property.
- Must meet certain Lakewood Building Department Housing Code Standards at time of occupancy. Seller must apply for City Building Department inspection prior to sale and pay a \$50.00 fee for single- or two-family properties.
- If purchasing a qualified two-family house, only owner-occupied or vacant properties are eligible. If two-family house has current tenant, there must be no displacement or relocation of current tenant(s).

## APPLICATION PROCEDURE

FOR MORE INFORMATION REGARDING THIS PROGRAM, PLEASE CONTACT:

**Mary E. Leigh**  
**Programs Manager**  
**City of Lakewood**  
**Division of Community Development**  
**12650 Detroit Avenue**  
**529-5931**

## PARTICIPATING LENDING INSTITUTIONS

**First Federal Savings and Loan**  
**Association of Lakewood**  
 14806 Detroit Avenue  
 216-221-7300

Household Size	Maximum Income
1	\$ 35,200
2	\$ 40,200
3	\$ 45,250
4	\$ 50,250
5	\$ 54,300
6	\$ 58,300
7	\$ 62,350
8	\$ 66,350

**NOTE:** Prospective homebuyers must complete certain letters and/or certifications required by the U.S. Department of Housing and Urban Development (HUD). They are also required to sign a notice from HUD's Office of Lead Hazard Control, which promotes awareness of the dangers of lead-based paint and take HUD's online Visual Assessment Training Course (see insert). All documents, once executed, must be filed with Lakewood's Division of Community Development. Prospective homebuyers can obtain this information from their lender, or by contacting Ms. Leigh.

## HOME PROGRAM INFORMATION SHEET

**Required Documentation:** Please note that the following items must be provided in order for your application to be processed.

1. Applicants must provide copies of tax returns for the last three (3) years: After January 1, 2011 - **FY2010, 2009, and 2008** along with W-2's, all schedules filed (i.e. A, B, C as applicable), 1099's or any other forms provided to the IRS with the 1040.
2. Applicants must also provide statements of current income such as pay stubs, interest/dividend earnings, pensions, social security, business profit/loss and lottery winnings. Known increases in income must be disclosed if the increase will occur in the coming twelve (12) month period.
3. Applicants who **were not** required to file a tax return for any of the requested years must provide a written statement as to why a tax return was not filed.
4. Applicants who **are not** naturalized United States citizens **must** provide a copy of a permanent resident alien card.
5. Applicants who are separated or divorced **must** provide a copy of a court filed separation agreement or divorce decree.
6. Do not forget to schedule credit counseling as soon as you have loan approval from the bank. The number to call is in the blue folder provided to you by First Federal of Lakewood.
7. Tenants **cannot** be asked to move from a property as a result of its sale through the Lakewood HOME Program. Make sure that the home you will be purchasing has a unit that is either owner occupied or vacant.
9. Finally, make sure that you or your realtor inform the seller that you are participating in the City of Lakewood's First Time Homebuyer Program and that two City inspections are required. **The Division of Community Development (529-4663) must be contacted first to schedule the visual paint assessment.** Once the property has passed this inspection, only then should the Lakewood Building Department (529- 6270) be contacted for the code inspection.
10. Please contact the Division of Community Development at 216-529-4663 or James Blocksidge, Program Coordinator at 216-529-5906 if you have any questions.

## **LAKWOOD HOME PROGRAM PRE-PURCHASE COUNSELING**

### **WHAT IS THE CONSUMER CREDIT COUNSELING SERVICE?**

Consumer credit Counseling Service (CCCS) is a non-profit service organization that provides financial help and education to consumers. There are over 1100 CCCS offices nationwide. The Northeast Ohio office has been serving greater Cleveland for 31 years.

### **WHY IS PRE-PURCHASE COUNSELING REQUIRED?**

The pre-purchase counseling session is your chance to be prepared for the obligations and changes that will occur as a result of buying your home.

### **WHAT IS PRE-PURCHASE COUNSELING?**

A qualified counselor will review your budget, your spending habits, closing costs, property maintenance, and other aspects of the home buying process and homeownership. The counselor will answer any questions you may have, and help you to make a good start in your new home.

### **HOW DO I MAKE AN APPOINTMENT?**

You will call the Housing Line at Consumer Credit Counseling Service at 1-800-355-2227 to make an appointment. Appointments can be scheduled within 2-5 business days. It is important to call as soon as you are given loan approval so we can get the counseling done before you close your loan. Be sure to tell the operator that you are participating in the Lakewood HOME Program.

### **WHAT DO I NEED TO BRING TO THE APPOINTMENT?**

A copy of your credit report, at least two current pay stubs, and all relevant bank paperwork. The more information the counselor has, the more input they will be able to give you to help you become a successful homeowner.



## *Lakewood First-Time Homebuyer HOME Program*

### **Guidelines for Participating Banks And Prospective Homebuyers**

Any prospective homebuyer who wishes to participate in the Lakewood First-Time Homebuyer HOME Program (the "HOME Program") should attend a First Time Homebuyer Seminar sponsored by the Division of Community Development and discuss all portions of the required paperwork with the participating bank prior to signing any related real estate documents. There are some documents required for this federal program that are not a part of a typical real estate transaction. **Delays in closing could result if the homebuyer does not complete all required paperwork.**

The participating bank and the City of Lakewood cannot be held responsible for delivering a HOME Program check in time for any planned closing date without clear confirmation from the City, the bank, and the title company. The HOME Program requires that each prospective homebuyer is personally responsible for a number of program obligations before a HOME Program check can be obtained. No homebuyer should ever announce to a present landlord that they will be moving on any certain date without such confirmation of a closing date.

The City of Lakewood requires at least two (2) weeks following submission of all required documentation in order to complete the final legal and procedural steps of executing agreements and loan documents with the prospective homebuyer and subsequently obtaining a check from the Cuyahoga County Housing Consortium.

The following guidelines describe the various areas of responsibility for the City of Lakewood, the participating banks and the prospective homebuyer under the HOME Program:

- I. Two (2) standard forms alert the City of Lakewood that a prospective buyer may seek a HOME Program loan:
  - HOME Program - Notice of Intent; and
  - HOME Program - Applicant Certification Form

These two (2) forms along with Federal Income Tax Returns for the previous three (3) years and current statements of income must be presented to the City of Lakewood, Division of Community Development Office located at 12650 Detroit Avenue, Lakewood by the Buyer. These forms only establish a temporary reservation of second mortgage money and create a file folder for the receipt of further documentation. The requested tax returns establish that the homebuyer has lived in Lakewood for one (1) year and has not owned a home in the past three (3) years. Current statements of income (i.e. paystubs, interest statements, social

security, unemployment compensation etc..) will be used to verify that the prospective homebuyer falls within the federal Maximum Income Guidelines for the size of the homebuyer's household.

II. In order to complete the prospective homebuyer's file folder, the participating **bank must ultimately send to the City of Lakewood, Division of Community Development Office, the following required documents** on behalf of the prospective homebuyer:

- Fully-executed Real Estate Purchase Agreement for the property to be purchased (copy);
- Below-market Interest Rate Computation ("Match"), as required under the HOME Program;
- Mortgage Loan Commitment Letter (copy);
- Consumer Credit Counseling Certificate;
- Documentation that the prospective homebuyer's three percent (3%) equity contribution of the purchase price came from personal savings (NOTE: HOME Loan second mortgage cannot serve as the equity contribution requirement);
- Employment Verification

III. The participating bank should distribute the following three (3) required federal forms, but the bank is not responsible for the completion of these forms (**the homebuyer is solely responsible for completion and submission of these forms to the Division of Community Development Office at 12650 Detroit Avenue**):

#### **FORM ONE**

- **LEAD BASED PAINT BOOKLET; PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME** - The prospective homebuyer must sign and return the notification of lead hazard form "**Receipt of Booklet**" stapled to the booklet;

#### **FORM TWO**

- **HUD VOLUNTARY ACQUISITION NOTIFICATION LETTER** - The real estate agent should help the homebuyer complete both sides of this blue form and have it executed by the seller;

#### **FORM THREE**

- **HUD OWNERS' CERTIFICATE OF NO DISPLACEMENT FORM** - This one-page, tan form must be completed by the seller even if the seller is an owner occupant (again, the real estate agent should assist the prospective homebuyer in assuring that the document is executed by the seller); and

The above federal forms (signed originals) should be sent directly to the Division of Community Development Office at 12650 Detroit Avenue.

IV. **A mandatory visual assessment by the Division of Community Development of the purchased property is required to ensure that the property meets all applicable Federal and State Lead Paint Laws.** Properties not meeting set standards as determined by the City of Lakewood and Cuyahoga County Consortium **will be disqualified** from participating in the Home Program. The City of Lakewood cannot be held responsible nor become a party to any disputes between buyer and seller should the property not pass the visual assessment. Assessments may be scheduled by contacting the Division of Community Development at 216-529-4663.

**Once the property has passed the City's visual assessment, a mandatory inspection by the Lakewood Building Department of the purchased property is also required.** This inspection may be scheduled by contacting the City of Lakewood Building Department at 216-529-6289. In no event can the participating bank or the City of Lakewood be held responsible if the seller does not complete either the mandatory visual assessment or the Building Department inspection. It is the responsibility of the prospective buyer and the real estate agent to ensure that both the visual assessment and the required inspection are completed. The homebuyer and the participating bank must receive a copy of the visual assessment and inspection reports.

The City of Lakewood cannot be held responsible nor become a party to any disputes between buyer and seller concerning identified code violations as a result of the mandatory Building Department inspection. In addition, the City of Lakewood cannot be a part of any disputes should the participating bank decide not to proceed with a loan if the buyer accepts financial responsibility for correction of identified code deficiencies. **No transfer of any property for this program can proceed until a CERTIFICATE OF OCCUPANCY is issued by the Lakewood Building Department.**

No documents will be sent to the Cuyahoga County Consortium and no agreements or loan documents will be signed between the prospective homebuyer and the City of Lakewood until all of the above steps have been completed.

**The Homebuyer Agreement, Mortgage and Promissory Note must be finalized and made available to the homebuyer for prior review before setting up an appointment to come to the Division of Community Development Office at 12650 Detroit Avenue in order to execute these documents.** All prospective homebuyers are encouraged to seek legal review and advice with regard to these documents before signing anything.

NOTE: The City of Lakewood does not have an in-house account of federal HOME Program funds with which to issue HOME Program checks. All HOME Program dollars are drawn from the Cuyahoga County Housing Consortium. This drawdown process is a very complex and time-consuming procedure. **There is no possibility for guaranteeing any HOME Program check on a particular date.**

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## **HOME PROGRAM REALTOR/SELLER INFORMATION**

The City of Lakewood's Division of Community Development (DCD) offers down payment and closing cost assistance through the federally funded First Time Homebuyer HOME Program. Applicants to this program cannot have owned a home within the past three years\*. In addition buyers must have attended a City sponsored First Time Homebuyer Seminar, be able to put down a minimum of one and a half percent (1.5%)\*\* of the purchase price out of their own personal funds and meet current federal income requirements. Finally, buyers must obtain their first mortgage from either First Federal Savings and Loan of Lakewood or Key Bank.

Only condominiums, single- and two-family properties may be purchased through the HOME Program. It is important to note that tenants **cannot** be displaced as a result of the sale of a property when federal funds are being used to assist with the purchase. Therefore the property being purchased **must** have a unit that is either owner occupied or vacant no less than 90 days prior to sale. Additional information regarding this requirement is available through the Division of Community Development.

Due to the nature of this program we ask that you allow **at least** forty-five (45) days for closing. In addition there are **two** required inspections of the property being purchased through the program. The Division of Community Development will conduct the first inspection. This inspection is actually a Visual Assessment of all painted surfaces interior and exterior.

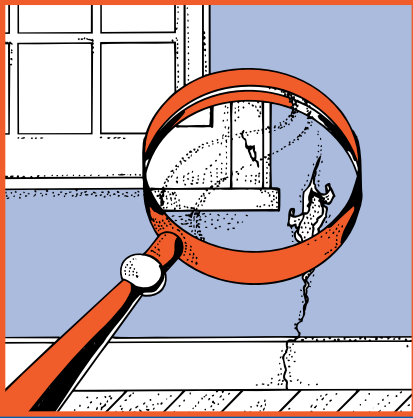
The HOME Programs federal guidelines mandate that there cannot be more than two (2) square feet of defective paint or more than 10% of trim on the interior. On the exterior there cannot be more than 20 square feet of defective paint on the house or appurtenant structures (including the house, garage, fence and/or shed). Defective paint refers to chipping, peeling, cracking or other painted surfaces that are not intact. **If there is defective paint in excess of the above amounts at the time of the DCD official Visual Assessment, the property will be deemed ineligible to participate in the City's program.**

Once the property has passed the visual paint assessment, there is a required Lakewood Building Department code inspection. If code violations are identified it is up to the buyer and seller to negotiate which party will handle these repairs. Any violations the seller is willing to address must be completed prior to closing. The buyer may assume any violations with the exception of paint and will be given a period of time after closing to address any repairs. The Lakewood Building Department charges a fee of \$50 fee for single and two family properties and \$75 for condominiums. It is up to the seller and buyer to negotiate who will pay this fee.

**Please note:** Once the Building Department has conducted its inspection, any identified code violations will remain with the property whether or not the property being purchased through the Lakewood HOME Program closes. For this reason we ask that you **not** schedule an inspection with the Building Department until the DCD has conducted its visual paint assessment.

Contact **Tom Marcin, DCD Project Specialist at 216-529-7682** with any questions regarding the Visual Assessment, the federal lead paint requirements or to schedule a Visual Paint Assessment. In addition seminars are offered twice a month – realtors and sellers are encouraged to attend. Additional information is also available at the Department of Housing and Urban Development's web site: <http://www.hud.gov/offices/lead/training> (Scroll down and click on TRAINING CURRICULA, then Visual Assessment Course.) and the City of Lakewood's website: [www.ci.lakewood.oh.us](http://www.ci.lakewood.oh.us). Look for the Division of Community Development's page under City Departments.

\*This rule does not apply to buyers who meet the definition of a single parent or displaced homemaker. Key Bank will continue to require a buyer down payment of 3%.



# 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?

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**M**any 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.

**F**ederal 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

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

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

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**People can get lead in their body if they:**

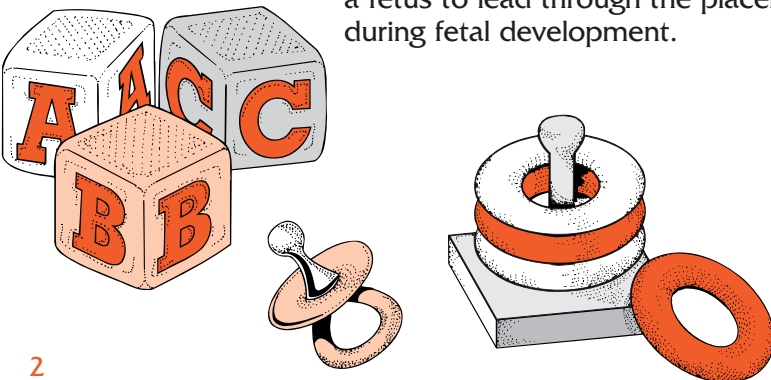
- ◆ Breathe in lead dust (especially during renovations that disturb painted surfaces).
- ◆ Put their hands or other objects covered with lead dust in their mouths.
- ◆ Eat paint chips or soil that contains lead.

**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:

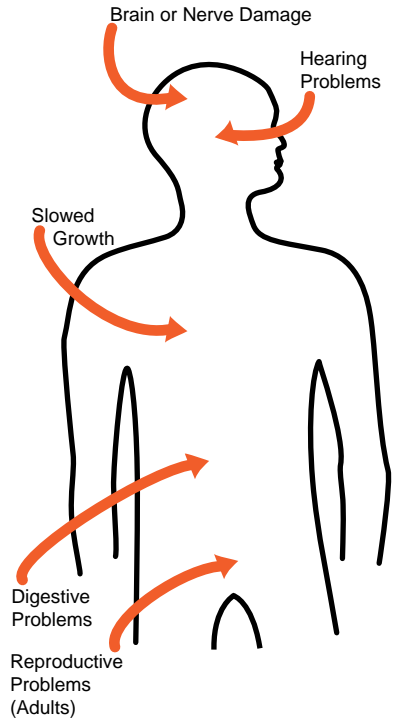
- ◆ Nervous system and kidney damage.
- ◆ Learning disabilities, attention deficit disorder, and decreased intelligence.
- ◆ Speech, language, and behavior problems.
- ◆ Poor muscle coordination.
- ◆ Decreased muscle and bone growth.
- ◆ Hearing damage.

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.



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

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## Where Lead-Based Paint Is Found

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

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**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

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

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**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

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**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.

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

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# Checking Your Home for Lead

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

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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.

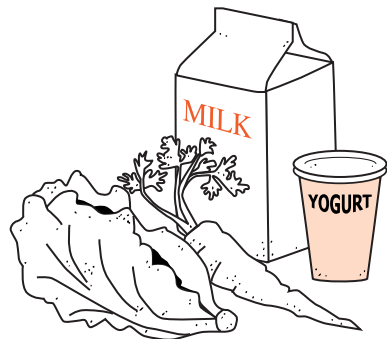
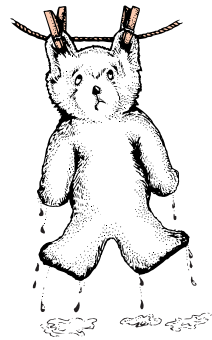
**Home test kits for lead are available, but may not always be accurate.** Consumers should not rely on these kits before doing renovations or to assure safety.

# What You Can Do Now To Protect Your Family

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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

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**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

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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.

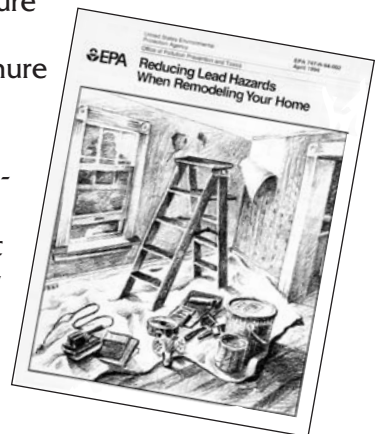
If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



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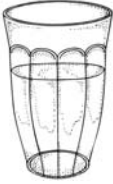
**If not conducted properly, certain types of renovations can release lead from paint and dust into the air.**

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# Other Sources of Lead

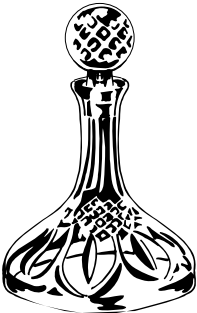
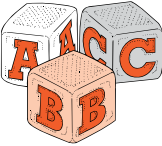
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**While paint, dust, and soil are the most common sources of lead, other lead sources also exist.**

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- ◆ **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

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### 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](http://www.epa.gov/lead)** and **[www.hud.gov/offices/lead/](http://www.hud.gov/offices/lead/)**.

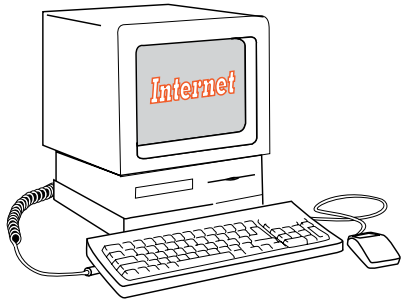


### EPA's Safe Drinking Water Hotline

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](http://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](http://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

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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

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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

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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

EPA747-K-99-001  
June 2003

# 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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