

10 Civic Center Plaza  
Post Office Box 3368  
Mankato, Minnesota 56002-3368

Phone: (507) 387-8600  
Fax: (507) 388-7530  
[www.ci.mankato.mn.us](http://www.ci.mankato.mn.us)



November 20, 2014

Re: City of Mankato Community Development Block Grant (CDBG)  
Owner-Occupied Housing Rehabilitation Program

Dear Property Owner,

The City of Mankato has made Community Development Block Grant (CDBG) loan funds available to assist owner-occupied properties with required exterior, energy efficiency and building code improvements. Eligible applicants must be low to moderate income owner-occupied property owners within one of the targeted neighborhoods, as identified on the enclosed map.

Eligible property owners may apply for a loan of up to \$20,000 per property. The loans will be provided at 0.0% interest and will require no monthly payments. The loans are secured with a mortgage on the property to be improved and are forgiven after a 10-year period; provided the property ownership is not transferred and the use of the property as an owner-occupied residence does not change. If property ownership is transferred or the use of the property changes during the 10-year commitment period, the loan must be repaid to the City of Mankato on a pro-rated basis.

The City of Mankato has limited funding available for owner-occupied housing rehabilitation and projects will be awarded on a first come, first served basis. Only complete applications will be accepted and the applications should be submitted to Courtney Kramlinger, 10 Civic Center Plaza, P.O. Box 3368, Mankato, MN 56002-3368.

Please contact me at 507-387-8638 or [ckramlinger@city.mankato.mn.us](mailto:ckramlinger@city.mankato.mn.us) with any questions or if additional information is required.

Sincerely,

Courtney Kramlinger  
Planning Assistant



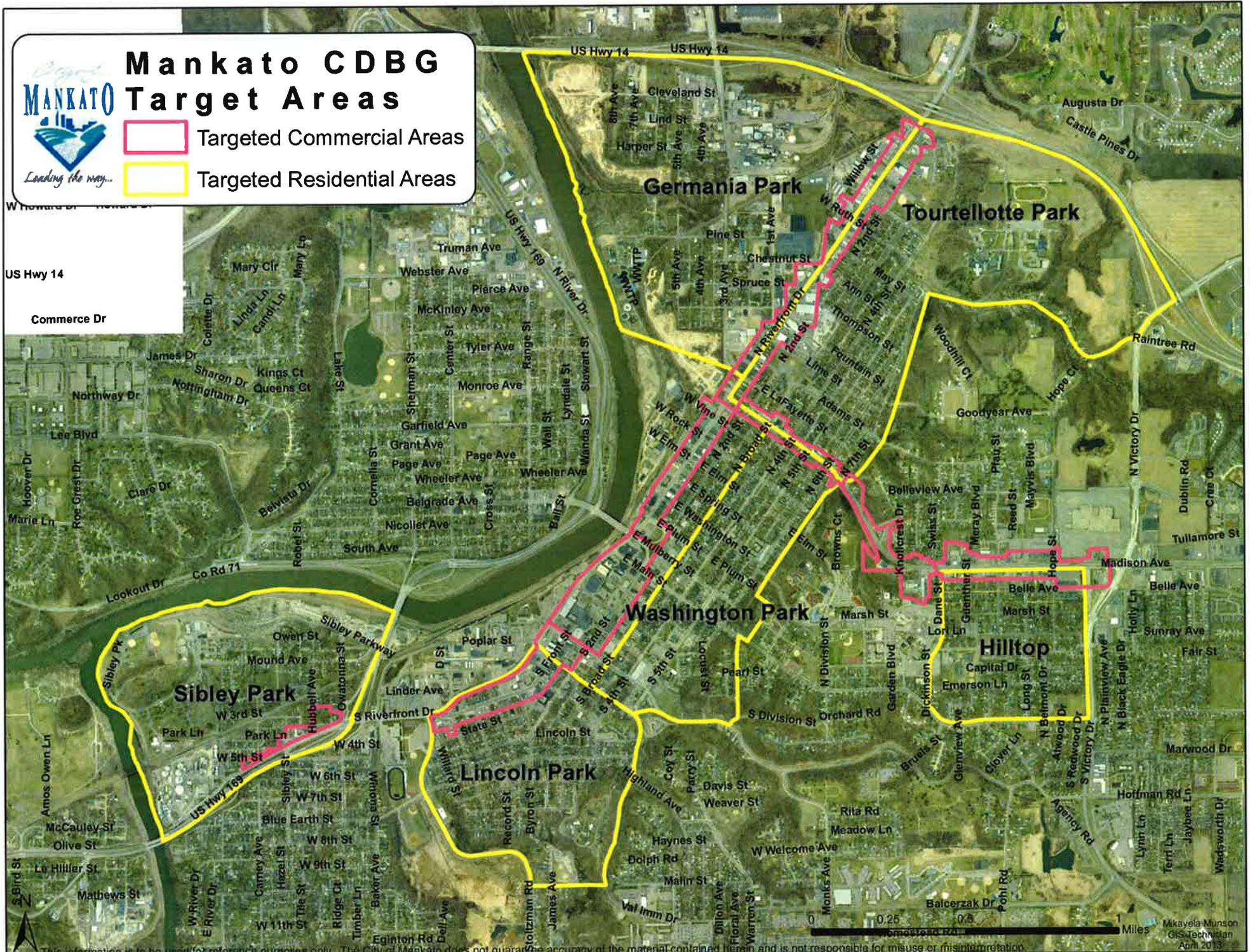
***City of Mankato***  
***Community Development Block Grant (CDBG)***  
***Owner-Occupied Housing Rehabilitation Program***  
**CDBG Facts Homeowners Should Know**

- Only improvements identified by the Rehabilitation Advisor as eligible and/or necessary will be eligible project costs.
- You must be low to moderate income to qualify; the City of Mankato will verify your income.
- The most CDBG funding you may receive is \$20,000; the minimum CDBG funding amount is \$5,000.
- You may have to pay 0% or 20% of the rehab costs, up to \$20,000, depending on your income. You will be required to pay all rehab costs in excess of \$20,000. All homeowners, regardless of income, must pay a \$46.00 fee for the recording of the mortgage.
- If you sell your home within 10-years, a pro-rated portion of the loan amount must be repaid to the City of Mankato. If you do not sell your home within 10-years, the deferred loan is forgiven.
- Program participation is based on first come, first served.
- The rehab work must be completed within 90 days from the date the loan agreements are signed.
- Inspectors from the City of Mankato will conduct the initial inspection, provide a scope of work and bid packet. A lead assessment will also be performed on your home and any lead hazards found will be abated as part of the rehab project.
- Your property taxes, mortgage payments, property insurance, and city utility bills must be current at the time of application.
- The CDBG applicant must own the property to be improved and the property must be owner-occupied for the term of the loan.
- The CDBG loan will be secured with a mortgage on the property to be improved. The assessed market value of the property must be of a sufficient amount to provide the City of Mankato with adequate loan security.



# Mankato CDBG Target Areas

-  Targeted Commercial Areas
-  Targeted Residential Areas



This information is to be used for reference purposes only. The City of Mankato does not guarantee the accuracy of the material contained herein and is not responsible for misuse or misinterpretation.

Mikayla Munson  
GIS Technician  
April 2013

***City of Mankato***  
***Community Development Block Grant (CDBG)***  
***Owner-Occupied Housing Rehabilitation Program***

The City of Mankato CDBG Owner-Occupied Housing Rehabilitation Program has been designed to provide financial assistance to low and moderate income property owners in the city of Mankato. The City has designed two schedules for providing this financing.

***Schedule I*** - Loan for Very Low-Income Households: households with incomes below 60% of median income will qualify for a 100% loan with a maximum CDBG loan of \$20,000 per property.

***Schedule II*** - Loan for Low-Income Households: households with incomes between 61% and 80% of median income will qualify for an 80% loan with a maximum CDBG loan of \$16,000 per property. A minimum of 20% of the project costs must be financed from a non-City of Mankato or CDBG funding source.

Households with incomes above 81% of the median income will not qualify for the CDBG owner-occupied housing rehabilitation program.

**Blue Earth County Income Limits**

<b>Household Size</b>	<b>1 person</b>	<b>2 persons</b>	<b>3 persons</b>	<b>4 persons</b>	<b>5 persons</b>	<b>6 persons</b>	<b>7 persons</b>	<b>8 persons</b>
<b>Schedule I (household income below)</b>	<b>\$29,280</b>	<b>\$33,420</b>	<b>\$37,620</b>	<b>\$41,760</b>	<b>\$45,120</b>	<b>\$48,480</b>	<b>\$51,840</b>	<b>\$55,140</b>
<b>Schedule II (household income below)</b>	<b>\$39,000</b>	<b>\$44,600</b>	<b>\$50,150</b>	<b>\$55,700</b>	<b>\$60,200</b>	<b>\$64,650</b>	<b>\$69,100</b>	<b>\$73,550</b>

## *Why Should I Apply for a CDBG Loan?*

- ❖ No loan payments are required unless your home is sold within 10 years;
- ❖ The rehabilitation will protect your home for the long-term;
- ❖ Improvements to the energy efficiency of your home will lead to lower utility bills; and
- ❖ Rehabilitation work will improve the quality and appearance of not only your home, but your neighborhood and community.

### **Examples of Rehabilitation Work:**



*Spokane, Washington - (<http://www.khco.com/community-building/httpkiemle-bhw1-comcommunity-building/>)*

***Before***

***After***



*Omaha, Nebraska - (<http://co.douglas.ne.us/omaha/planning/hcd/housing/investor-owned-housing-rehabilitation/rental-rehabilitation-program-rrp>)*

### **Eligible Housing Rehabilitation Improvements**

- Each housing rehabilitation improvement must be a permanent general improvement. Such improvements shall include alteration, renovation, or repairs which correct defects and deficiencies which directly affect the safety, habitability, energy consumption, or aesthetics of the property.
- All housing rehabilitation improvements must be physically attached to the principal structure and must be permanent in nature.
  - Any improvement required to bring the dwelling into building code compliance or address health and safety concerns.
  - Any improvement resulting in a substantial weatherization and increased energy-efficiency of the house.
  - Exterior painting and/or residing, as needed; provided the Rehabilitation Advisor, in his/her sole discretion determines exterior painting and/or siding is required and not solely cosmetic.
  - Improvements which are essential in making the house more accessible and habitable for handicapped members of the household.
  - Structural improvements to and the necessary replacement of roofs, floors, exterior walls, interior walls, stairs, foundations, and other basic housing features.
  - Functional improvements to and the necessary replacement of electrical systems, plumbing fixtures, heating units, etc.

### **Ineligible Housing Rehabilitation Improvements**

- Improvements to detached garages, garage door openers, or any out-buildings.
- Fireplaces, central air conditioning units, water softeners, or wood stoves.
- Decks, patios, fencing, or landscaping beyond that which is necessary in connection with foundation and basement work.
- Driveways and sidewalks.
- Kitchen appliances, carpeting, flooring, decorative work, or other improvements determined by the Rehabilitation Advisor to be “luxuries” or “frills” in nature.
- 200 amp services.
- Room additions.
- Funds shall not be used for the payment, in whole or in part, of assessments for public improvements; except however, that such funds may be used for that portion of improvements located on the property which will bring an individual water supply system or sewage disposal system into compliance with local, state, or federal sanitary standards.
- Unnecessary or ineligible improvements as identified by the Rehabilitation Advisor in his/her sole discretion.

**IMPORTANT PRIVACY NOTICE**  
**\*\*Read Before Completing the Application Form\*\***

We are asking that you provide the information on the Rehabilitation Program application form to determine if you are eligible to participate in the program.

Your name, address and the amount of assistance you receive are considered public data under the Minnesota Data Practices Act. Other information that you provide to the housing rehabilitation program about you and your household is considered private data.

We will use your private data only when it is required for administration and management of the program. Persons or agencies with whom this information may be shared include:

- Staff and other persons involved in program administration.
- Local loan committee members who approve applications.
- Auditors who perform required audits of this program.
- Authorized personnel from the U.S. Department of Housing and Urban Development or other local, state and federal agencies providing oversight for the purpose of addressing/resolving applicant complaints (as addressed in the projects policy and procedural manual).
- Those persons who you authorize to see it.
- Law enforcement personnel in the case of suspected fraud or other enforcement authorities as required.

We cannot release private data to anyone else or use the private data in any other way unless you give us permission by completing a consent form that we will provide. Please keep in mind, however, that data must be released if required by court order, and, in addition, your private data may be released if Congress or the Minnesota Legislature passes a new law that authorizes or requires such release of data.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Date

Minnesota law gives you important rights in regards to information maintained about you. These include:

- The right to see and obtain copies of the data maintained on you;
- Be told the contents and meaning of the data; and
- Challenge the accuracy and completeness of the data.

To learn more about these rights, contact Kristin Prososki at (507) 387-8687



CITY OF MANKATO
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
OWNER OCCUPIED REHABILITATION PROGRAM APPLICATION

To the Applicant: The information on this form will be used to determine your eligibility for rehabilitation funding.

A. Household Information

Name of Applicant: First/Middle/Last SS#

Name of Co-Applicant: First/Middle/Last SS#

Home Address: Street City/State/Zip

Telephone #: Home ( ) Work ( )

Email Address:

Marital State (Check One): Married Single Divorced Widowed Separated

Are you Female Head of Household? Yes No (Answer "yes" if the head of household is a female, who is single, separated, divorced, or widowed and there are one or more minor children living with her).

Race of Applicant (Check One): Caucasian Black/African American Asian American Indian/Alaskan Native Native Hawaiian/Other Pacific Islander American Indian/Alaskan Native & White Black/African American & White American Indian/Alaskan Native & Black/African American Asian & White Are you Hispanic Yes No Other

Race of Co-Applicant (Check One): Caucasian Black/African American Asian American Indian/Alaskan Native Native Hawaiian/Other Pacific Islander American Indian/Alaskan Native & White Black/African American & White American Indian/Alaskan Native & Black/African American Asian & White Are you Hispanic Yes No Other

(This information concerning minority group categories is a request for statistical purposes only so the Agency/County may determine the degree to which its programs are utilized by minority households).

Are you disabled as defined by the Social Security Administration? Yes No

If yes, is there a reasonable accommodation that we can provide to help you complete the application process? Explain \_\_\_\_\_

Name and Address of Nearest Relative Not Living With You: \_\_\_\_\_ Telephone: \_\_\_\_\_

**B. Income Information**

“Income” means any amount received from the following sources by all residents:

- Salaries, wages, including commissions, bonuses, overtime pay and tips.
- Interest and Dividends; Gains from the sale of property or securities.
- Any Public Assistance, including but not limited to Welfare, AFDC, SSI, and Unemployment Compensation; VA Educational Loans.
- Pensions and Annuities, including PERA and Social Security; Estate or Trust Income.
- Payments received from properties being sold on Contract for Deed; Rental Income.

List all resident persons living in your household including yourself. Include all ages and incomes (if any).

1. Income listed should include all income which your household can reasonably expect to receive during the next 12 months.
2. “Resident” means any person, other than a renter, living in the household for at least nine months of the year or a person who is claimed as a dependent for income tax purposes.

Name of Resident	Social Security #	Date of Birth	Income of Resident (Per Month)	Source of Income
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	

Total number of residents in household: \_\_\_\_\_

**C. Credit History**

Please answer all questions. If the answer to any of them is “yes” please attach a written explanation.

1. Are there any outstanding or pending financial judgments or liens against you?  Yes  No

2. Have you declared Bankruptcy within the last 36 months?  Yes  No

3. Have you lost any property through foreclosure or given title or deed to anyone to avoid foreclosure?  Yes  No

4. Are you a co-signer or any note or loan?

Yes  No

5. Have you ever received any form of assistance through the programs of the Mankato Economic Development Authority in and for Blue Earth County? Programs included are Public Housing Assistance and Section 8 vouchers?

Yes  No

**D. Bank Accounts**

Cash in personal checking account: (Please give name and address of the bank or financial institution)

Name/Address: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Name/Address: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Cash in savings accounts, money market accounts, or certificates of deposit, or other liquid assets (including those hold in trust). Please give name and address of bank or financial institution).

Name/Address: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Name/Address: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Name/Address: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

**E. Debts**

Please list all current financial obligations, child support or alimony, installment accounts, charge accounts, debts to banks, finance companies and government agencies.

Creditor	City/State Location of Creditor	Year Loan Account Opened	Original Amount Borrowed	Amount of Monthly Payments
Mortgage Co.			\$	\$
Contract for Deed Holder			\$	\$
			\$	\$
			\$	\$
			\$	\$

**F. Property Information**

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

1. What is the Current Estimated Value of the property to be improved (from your most recent property tax statement)?      \$ \_\_\_\_\_
2. Are your property taxes current?  Yes  No
3. Is your property a:  single family house  duplex  mobile home  apt.
4. How many years have you lived in the house? \_\_\_\_\_ Age of house? \_\_\_\_\_
5. When did you purchase your house?
6. What did you pay for your house when you bought it? \$ \_\_\_\_\_
7. Have you ever received a MHFA Home Improvement Grant? \_\_\_\_\_
8. Has your home been weatherized by MVAC?  Yes  No
9. Describe proposed improvements: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**G. Please provide the following documents:**

1. **Proof of property ownership & legal description of the property:**
  - Deed or Deed of Trust,
  - Copy of a Mortgage, or
  - Homestead Exemption
  
2. **Proof that you are current in your property taxes and homeowners insurance. Please bring your most recent property tax statement and one of the following:**
  - Property tax payment receipt from the county and insurance company,
  - Canceled check for property taxes and homeowners insurance, or
  - Mortgage statement from your lender saying taxes and insurance were paid.
  
3. **Proof of identification and residency. This could include one of the following:**
  - Driver's license,
  - Social Security or Pension Award letters that show your address,
  - Property Tax bills - showing your address, or
  - Utility bills - showing your address
  
4. **Proof of income**
  - Names and addresses of employers and banks
  - If self-employed or receive farm income, last 3 years of IRS form 1040 and/or
  - If you receive child support or alimony, the copy of the court award

**H. Certification**

I hereby authorize the Housing Rehabilitation staff to enter my home to identify necessary rehabilitation work items and to inspect work in progress while construction is occurring during regular business hours.

*Any person who makes a false statement or misrepresentation in connection with the application for or use of funds shall be subject to a fine or imprisonment, or both, and/or may be required to return all or part of the loan funds to the Mankato EDA.*

I, the undersigned, certify subject to penalty under law, that all the above information is true and correct to the best of my knowledge and belief, and that the provisions stated above are accepted and agreed to. I understand that I will make the final selection of the improvements to be made with the loan proceeds; that the contract for the improvements will be solely between the contractor and me; and that neither City of Mankato nor the Mankato EDA will be liable for the inadequate performance of the improvements by my contractor.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date of Application

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Date of Application

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You must be low to moderate income to qualify for the Community Development Block Grant (CDBG) owner-occupied rehabilitation program; the City of Mankato must verify your income.

“Income” means any amount received from the following sources by all residents of the household:

- Salaries, wages, including commissions, bonuses, overtime pay and tips.
- Interest and Dividends; gains from the sale of property or securities.
- Any Public Assistance, including but not limited to Welfare, AFDC, SSL, and Unemployment Compensations; VA Educational Loans, etc.
- Pensions and Annuities, including PERA and Social Security; Estate or Trust Income.
- Payments received from properties being sold on Contract for Deed; Rental Income.

Household income must be verified by one of the following methods:

1. Complete the attached Verification of Employment form for all employed members of the household and return the form to the City of Mankato with your completed application. The City of Mankato will submit the form to your employer for verification of income (Additional forms are available upon request); or
2. Submit a copy of the most recent W-2 Form for all employed members of the household;  
or
3. Submit a copy of the most recent Income Tax Form for all employed members of the household.

The City of Mankato is required to verify the household income for all sources listed above; please submit accurate information for all household income sources.

You will be required to sign a certification, subject to penalty under law, certifying the submitted income verification information is a true, correct and complete household income.

**MANKATO EDA  
PO BOX 3368  
MANKATO, MN 56002-3368  
PHONE: (507) 387-8636 FAX: (507)387-8491**

**TO (Name and address of employer)**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**VERIFICATION OF EMPLOYMENT FOR:** \_\_\_\_\_  
**Social Security Number:** \_\_\_\_\_ **D.O.B.** \_\_\_\_\_

The individual named above is an applicant/tenant for housing assistance, which is subsidized through the U.S. Department of Housing and Urban Development. Federal regulations require that in order for the household to be eligible, we must verify the household's income, expenses, and other information using third party written verifications. The information you provide will be used only for the purpose of determining the household's eligibility for the program and will be held in strict confidence. **We are required to complete our verification process in a short time period and would appreciate your prompt response.**

I, the undersigned do hereby authorize the release of the information requested to Mankato EDA.

Applicant/Tenant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**This form should be completed and signed by a representative of the employer such as a timekeeper, bookkeeper or accountant. This form should NOT be completed by the employee.**

Present Position Title: \_\_\_\_\_

Date of Employment: \_\_\_\_\_

Date of Termination: \_\_\_\_\_ If subject to recall, when? \_\_\_\_\_

Basic Rate of Pay per ( ) Hour ( ) Week ( ) Month \$ \_\_\_\_\_

Overtime Rate of Pay (per Hour): \$ \_\_\_\_\_

Average number of hours worked per week, including overtime: \_\_\_\_\_

Number of Weeks in Each Pay Period: \_\_\_\_\_

Gross Earnings Per Pay Period: \$ \_\_\_\_\_

Medical Insurance Deduction, if applicable (per month) \$ \_\_\_\_\_

Bonuses, tips, or commissions in addition to regular earnings (per month) \$ \_\_\_\_\_

Total Gross Wages earned in the last 12 months: From \_\_\_\_\_ to \_\_\_\_\_ \$ \_\_\_\_\_

Is this position a government funded training program?  Yes  No

Preparer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Title: \_\_\_\_\_ Telephone #: \_\_\_\_\_

**WARNING: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the U.S. as to any matter within its jurisdiction.**

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Your property mortgage insurance and property tax payments must be current to qualify for the Community Development Block Grant (CDBB) owner-occupied rehabilitation program; the City of Mankato must verify these payments are current.

Please complete the top section of the attached Mortgage Verification Form including:

- the address of your lender
- your name
- social security number
- date of birth
- mortgage number (you may need to contact your lender for the mortgage no.)
- sign and date

Please return to mortgage verification form to the City of Mankato with your completed application. The City of Mankato will then submit the form to your lender for verification.

If your mortgage payment does not include an escrow for Homeowners Insurance, you will be required to submit verification from your insurance provider that your Homeowners Insurance Policy is current.

\_\_\_\_\_  
(Lender)

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(City, State, Zip)

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Mankato, Minnesota 56002-3368

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Fax: (507) 388-7530  
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**MORTGAGE VERIFICATION**  
**City of Mankato Owner-Occupied Housing Rehabilitation Program**

For: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_

Mortgage Number: \_\_\_\_\_

To the Lender named above, I hereby grant the release of information regarding my income and assets to City of Mankato. I understand that this information will be treated as private data. This verification request is required to establish my program eligibility and I would appreciate your prompt completion of the form.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**PLEASE PROVIDE THE FOLLOWING INFORMATION:**

1. Original Date of Mortgage: \_\_\_\_\_
2. Type of Loan and Loan #: \_\_\_\_\_
3. Original Amount: \$ \_\_\_\_\_
4. Current Mortgage Balance: \$ \_\_\_\_\_
5. Monthly Mortgage Payment: \$ \_\_\_\_\_ Interest Rate Paid: \_\_\_\_\_
6. Does this Payment include an Escrow for Taxes?  Yes  No
7. Does this Payment include an escrow for Homeowners Insurance?  Yes  No
8. Is this mortgage current?  Yes  No
9. How many times has this borrower paid more than 30 days late within the last 12 months?

Comments: \_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_ Title: \_\_\_\_\_ Phone: \_\_\_\_\_  
Signature: \_\_\_\_\_

**Please return completed form to the address above, attention: Courtney Kramlinger**

**Warning! Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the United States as to any matter within its jurisdiction.**



**City of Mankato  
Community Development Block Grant (CDBG)  
Owner-Occupied Rehabilitation Program  
Lead-Based Paint Statement**

I hereby certif. that the City of Mankato has provided me with a copy of a pamphlet titled Protect Your Family from Lead in Your Home and I have read and understood the information.

\_\_\_\_\_  
*Signature of Property Owner/Applicant*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Signature of Property Owner/Applicant*

\_\_\_\_\_  
*Date*



# Protect Your Family From Lead in Your Home



United States  
Environmental  
Protection Agency



United States  
Consumer Product  
Safety Commission



United States  
Department of Housing  
and Urban Development

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

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

### **Read this entire brochure to learn:**

- How lead gets into the body
- About health effects of lead
- What you can do to protect your family
- Where to go for more information

### **Before renting or buying a pre-1978 home or apartment, federal law requires:**

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

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

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



## **Simple Steps to Protect Your Family from Lead Hazards**

### **If you think your home has lead-based paint:**

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at [epa.gov/lead](http://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**

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

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

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

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



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

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

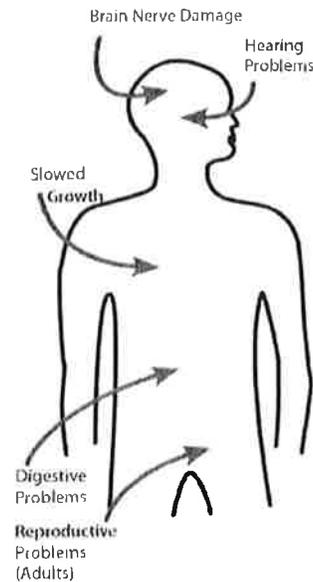
## Health Effects of Lead

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

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

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



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

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

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

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

## **Check Your Family for Lead**

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

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

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

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

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

## Where Lead-Based Paint Is Found

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

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

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

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

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

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

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

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

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

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

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

**Lead-based paint is usually not a hazard if it is in good condition** and if it is not on an impact or friction surface like a window.

**Lead dust** can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 40 micrograms per square foot ( $\mu\text{g}/\text{ft}^2$ ) and higher for floors, including carpeted floors
- 250  $\mu\text{g}/\text{ft}^2$  and higher for interior window sills

**Lead in soil** can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

**Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.**

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

## Checking Your Home for Lead

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

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



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

## Checking Your Home for Lead, continued

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

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

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

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

## **What You Can Do Now to Protect Your Family**

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

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

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

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.



- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.

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

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement professional. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

## Reducing Lead Hazards, continued

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

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

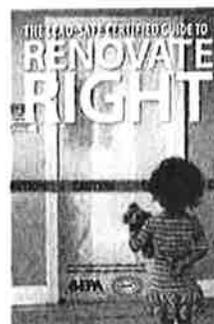
For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit [epa.gov/lead](http://epa.gov/lead), or call 1-800-424-LEAD.

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

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

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



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

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
  - Open-flame burning or torching
  - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment and
  - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects visit [epa.gov/getleadsafe](http://epa.gov/getleadsafe), or read *The Lead-Safe Certified Guide to Renovate Right*.

## Other Sources of Lead

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

- **Drinking water.** Your home might have plumbing with lead or lead solder. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might contain lead:
  - Use only cold water for drinking and cooking.
  - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

Call your local health department or water supplier to find out about testing your water, or visit [epa.gov/lead](http://epa.gov/lead) for EPA's lead in drinking water information.

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.<sup>4</sup>
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon,**" used to treat an upset stomach.

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<sup>4</sup> In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint (16 CFR 1303). In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products (76 FR 44463).

## For More Information

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

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

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

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

### **Consumer Product Safety Commission (CPSC) Hotline**

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at [cpsc.gov](http://cpsc.gov) or [saferproducts.gov](http://saferproducts.gov).

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

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

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

## U. S. Environmental Protection Agency (EPA) Regional Offices

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The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

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

Regional Lead Contact  
U.S. EPA Region 1  
5 Post Office Square, Suite 100, OES 05-4  
Boston, MA 02109-3912  
(888) 372-7341

**Region 2** (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact  
U.S. EPA Region 2  
2890 Woodbridge Avenue  
Building 205, Mail Stop 225  
Edison, NJ 08837-3679  
(732) 321-6671

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

Regional Lead Contact  
U.S. EPA Region 3  
1650 Arch Street  
Philadelphia, PA 19103  
(215) 814-2088

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

Regional Lead Contact  
U.S. EPA Region 4  
AFC Tower, 12th Floor, Air, Pesticides & Toxics  
61 Forsyth Street, SW  
Atlanta, GA 30303  
(404) 562-8998

**Region 5** (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact  
U.S. EPA Region 5 (DT-8J)  
77 West Jackson Boulevard  
Chicago, IL 60604-3666  
(312) 886-7836

**Region 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact  
U.S. EPA Region 6  
1445 Ross Avenue, 12th Floor  
Dallas, TX 75202-2733  
(214) 665-2704

**Region 7** (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact  
U.S. EPA Region 7  
11201 Renner Blvd.  
WWPD/TOPE  
Lenexa, KS 66219  
(800) 223-0425

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

Regional Lead Contact  
U.S. EPA Region 8  
1595 Wynkoop St.  
Denver, CO 80202  
(303) 312-6966

**Region 9** (Arizona, California, Hawaii, Nevada)

Regional Lead Contact  
U.S. EPA Region 9 (CMD-4-2)  
75 Hawthorne Street  
San Francisco, CA 94105  
(415) 947-4280

**Region 10** (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact  
U.S. EPA Region 10  
Solid Waste & Toxics Unit (WCM-128)  
1200 Sixth Avenue, Suite 900  
Seattle, WA 98101  
(206) 553-1200

## **Consumer Product Safety Commission (CPSC)**

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

### **CPSC**

4330 East West Highway  
Bethesda, MD 20814-4421  
1-800-638-2772  
cpsc.gov or saferproducts.gov

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

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HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact HUD's Office of Healthy Homes and Lead Hazard Control for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

### **HUD**

451 Seventh Street, SW, Room 8236  
Washington, DC 20410-3000  
(202) 402-7698  
hud.gov/offices/lead/

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# **IMPORTANT!**

## **Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly**

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).