



324 East River Road  
Brainerd, MN 56401

Phone: 218/828-3705  
Fax: 218/828-8817

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Dear Homeowner,

You had previously expressed interested in making improvements to your property through the Brainerd Small Cities Development Program. At this time the funds have been awarded to your City and applications are being accepted. If you are still interested in making improvements to your property through the SCDP Rehab Program, please review, complete, sign, and return the forms in this packet.

If your application is accepted and your property undergoes rehabilitation, there will be a lien placed against that property for a 5-year-term. If after 5 years you have met all the requirements of the program(s), the loan will be fully forgiven and you will owe nothing.

**Rental-Occupied Rehabilitation** – Deferred loans of up to \$25,000.00 per unit for single-family rehab, or 70% of the rehab cost are available. Any remaining improvement costs must be financed by the owner through a bank loan or personal funds.

**Occupancy Requirements for Property to be Rehabilitated**

Units must be occupied by low-moderate income tenants as determined by HUD (80% of Crow Wing County median income). Income of tenants must be verified and must remain throughout the term of the loan.

Please review, sign, and return the enclosed information along with the following items:

1. Application (enclosed) – complete, sign, and date
2. Program Expectations Form (enclosed) – sign and date
3. Walkaway Policy (enclosed) – sign and date
4. Conflict of Interest Form (enclosed) – sign and date
5. Data Privacy Notice (enclosed) – sign and date
6. Authorization to Release Information/Photo Release Form (enclosed) – sign and date
7. Proof of current property insurance – copy of declaration page
8. Proof property taxes are current.
9. Copy of warranty deed or other form of ownership (trust, contract for deed, life estate, etc.)
10. Proof mortgage is current.
11. Tenant Survey
12. Last page of Renovate Right brochure -signed and dated

After this information is received, we will determine your eligibility. Grants are awarded on a **first-come, first-fully completed application packet and verification basis**. For prompt processing, please return the requested information to the Brainerd HRA at 324 East River Road, Brainerd, MN 56401.

We will contact you after we have reviewed the application to discuss the next steps. Should you have any questions, feel free to call me at 218-824-3438.

Sincerely,

*Kristin Miller*

Kristin Miller  
Rehab Administrative Specialist



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## Single Family Renter-Occupied Rehabilitation Loan Application

### Applicant Information

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Name of Applicant: \_\_\_\_\_

Name of Co-Applicant: \_\_\_\_\_

Federal ID Number or  
Social Security Number: \_\_\_\_\_  Owner or  Tenant

Mailing Address of  
Applicant: \_\_\_\_\_ Office Phone: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ Main Phone: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Office Phone: \_\_\_\_\_

### Property Information

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Address of Building  
to be Rehabilitated: \_\_\_\_\_

Age of Building: \_\_\_\_\_ Estimated Market Value: \$ \_\_\_\_\_ Current Property Taxes: \$ \_\_\_\_\_

Are you changing the use of this building after rehabilitation is completed? Yes  No

If yes, explain: \_\_\_\_\_

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

Is this building within a correct zoning classification? Yes  No

Current Zoning? \_\_\_\_\_

Variances/special \_\_\_\_\_

Use permits? \_\_\_\_\_

Is the Building in a Historic District? \_\_\_\_\_ Yes \_\_\_\_\_ No No. of Res. Rental Units: \_\_\_\_\_

Is it on the National Historic Register? \_\_\_\_\_ Yes \_\_\_\_\_ No No. of Commercial Units: \_\_\_\_\_

Is it in a Floodplain? \_\_\_\_\_ Yes \_\_\_\_\_ No

Legal Description: \_\_\_\_\_

\_\_\_\_\_



What items would you like to update with these funds: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Ownership Information**

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Ownership interest in property to be improved:

\_\_\_\_\_ Contract for Deed \_\_\_\_\_ Free and Clear \_\_\_\_\_ Mortgage  
\_\_\_\_\_ Lessee: Specify terms of Lease: \_\_\_\_\_  
\_\_\_\_\_ Other: Specify: \_\_\_\_\_

Names(s) on Title: Specify ownership interest of each name on the title:

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

Amount of Outstanding Principal owed on Building: \$ \_\_\_\_\_

Sources of Match: \_\_\_\_\_ Personal Savings \_\_\_\_\_ Mortgage \_\_\_\_\_ Private Loan  
\_\_\_\_\_ Other: \_\_\_\_\_

**Rent Structure: To Be Completed by Applicant**

**Pre-Rehab Rent Structure**

<u>Unit Type</u>	<u>Presently Vacant</u>	<u>Current Contract Rent</u>
1 Bedroom	_____	_____
2 Bedroom	_____	_____
3 Bedroom	_____	_____
4 Bedroom	_____	_____
5 Bedroom	_____	_____

**Utilities Paid Before Rehab**

**Paid by:**

Heat: \_\_\_\_\_ Gas \_\_\_\_\_ Electric \_\_\_\_\_ Oil \_\_\_\_\_ Propane \_\_\_\_\_ Owner  
 \_\_\_\_\_ Tenant

Cooking: \_\_\_\_\_ Gas \_\_\_\_\_ Electric \_\_\_\_\_ Oil \_\_\_\_\_ Propane \_\_\_\_\_ Owner  
 \_\_\_\_\_ Tenant

Water Heating: \_\_\_\_\_ Gas \_\_\_\_\_ Electric \_\_\_\_\_ Owner  
 \_\_\_\_\_ Tenant

Electricity: \_\_\_\_\_ Owner  
 \_\_\_\_\_ Tenant

Water/Sewer: \_\_\_\_\_ Owner  
 \_\_\_\_\_ Tenant

Trash Collection: \_\_\_\_\_ Owner  
 \_\_\_\_\_ Tenant

**Proposed After-Rehab Rent Structure:**

<u>Unit Type</u>	<u>Vacant</u>	<u>Contract Rent</u>
1 Bedroom	_____	_____
2 Bedroom	_____	_____
3 Bedroom	_____	_____
4 Bedroom	_____	_____
5 Bedroom	_____	_____

**Utilities Paid After Rehab:**

**Paid By:**

Heat: \_\_\_\_\_ Gas \_\_\_\_\_ Electric \_\_\_\_\_ Oil \_\_\_\_\_ Propane \_\_\_\_\_ Owner  
 \_\_\_\_\_ Tenant

Cooking: \_\_\_\_\_ Gas \_\_\_\_\_ Electric \_\_\_\_\_ Oil \_\_\_\_\_ Propane \_\_\_\_\_ Owner  
 \_\_\_\_\_ Tenant

Water Heating: \_\_\_\_\_ Gas \_\_\_\_\_ Electric \_\_\_\_\_ Owner  
 \_\_\_\_\_ Tenant

Electricity: \_\_\_\_\_ Owner  
 \_\_\_\_\_ Tenant

Water/Sewer: \_\_\_\_\_ Owner  
 \_\_\_\_\_ Tenant

Trash Collection: \_\_\_\_\_ Owner  
 \_\_\_\_\_ Tenant

**\* Rents cannot be raised above the applicable Fair Market Rent for the area for 5 years.**

*(With written pre-approval, rents can be raised to cover certain increased operating costs)*



**Project Occupancy Information:**

Tenant Name	Phone Number	#of Brs.	Pre-Rehab Rent	Est. Annual Income	# of Adults	# of Minors

The rehabilitation staff or an authorized representative shall have the right to inspect the property to be improved and meet with tenants at any time from the date of application upon giving due notice to the owner and to the occupants.

I, the undersigned, understand and agree that upon rehabilitation at least 51% of the units (50% in the case of a duplex or only 2 units) must be occupied by low income households and that rental rates will be affordable as defined by the U.S. Department of Housing & Urban Development.

I/we certify that all statements on this application are true and correct to the best of my/our knowledge. I/we understand that any intentional misstatements will be ground for disqualification.

I/we authorize program representatives with the right to access the property to be improved for the purpose of the deferred loan program(s) and to take photographs of the structure before and after rehabilitation.

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

\_\_\_\_\_ Date

\_\_\_\_\_ Co-applicant Signature

\_\_\_\_\_ Date





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## Rehabilitation Loan Program Expectations

### Expectations of Property Owners in the Rehabilitation Loan Program

The rehabilitation program staff will help during the property process, but property owners are responsible for making the choices and doing the work listed below.

1. Property owners provide the program staff with necessary information promptly.
2. Property owners, not the program staff, choose contractors to put together bids.
3. Property owners, not the program staff, select the contractor to do the work on the house.
4. Property owners sign home improvement contracts with the selected contractor.
5. Property owners request and approve payments to their contractors.
6. Property owners are part of inspecting and approving work performed by their contractors
7. Property owners work with contractors to settle disagreements during the job.
8. Property owners contact their contractors to ask them to correct problems covered by contractor warranties during the first year after the job is completed.

### Home Improvement Loan Considerations

1. Not all the work that applicants want to be done can always be done. SCDP funds can only be used for exterior and code violation corrections.
2. Don't expect the property to be completely new after the work is done.
3. It can be stressful working in a property while a contractor is performing the work.
4. Finally, the program staff is not the contractor and cannot guarantee that Property owners will be satisfied with the work done by the contractors.

Signature of Application: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Application: \_\_\_\_\_ Date: \_\_\_\_\_



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## REHAB LOAN PROGRAM WALK-AWAY POLICY

This walk-away policy will be instituted by Brainerd HRA (BHRA) staff for one or more of the following reasons.

1. When it is determined that it is not economically feasible or possible to bring the unit up to the grant program's single-family rehabilitation standards and lead-based paint standards.. The purpose of the "walk-away" policy is to prevent investment in a building which is so deteriorated that compliance with the SFRS, local or state building codes, and/or Lead Based Paint standards cannot be achieved within the maximum allowable funding level.
2. If a property is offered for bid on two separate occasions and no acceptable bid is received, or if the housing auditor confirms that the property cannot feasibly be rehabilitated to grant program, local or state building codes, and/or Lead Based Paint standards, within the maximum allowable funding level, BHRA may elect to "walk-away" from that property and take no further action regarding its renovation. The property owner will be notified in writing within two weeks of the determination to "walk-away."
3. If, in the opinion of the BHRA field inspector, the current monetary value of property to be rehabilitated, together-with the funds to be expended thru the Rehabilitation program, cannot bring the net monetary value up to at least the amount of the Rehabilitation funds expended BHRA reserves the right to "walk-away" from that property and take no further action regarding its rehabilitation.
4. If the property to be rehabilitated is in an "unkempt" state which could present health or safety hazards to BHRA personnel or a contractor who would be performing the work, the following will apply: "Unkempt" may include, but would not be limited to, general clutter or household garbage, either inside or outside of the property to be rehabilitated. If in the opinion of the BHRA housing inspector the property is in an "unkempt" state the property owner will be notified in writing and given thirty days to bring the property up to an acceptable standard of cleanliness as determined by the BHRA Inspector. If, within that thirty-day period, the property is not brought up to an acceptable standard, BHRA reserves the right to "walk away" from that property and take no further action regarding its rehabilitation. The property owner will be notified in writing within two weeks of this decision.
5. If it becomes apparent that the property owner, or tenants in the case of rental or commercial rehabilitation, at any phase of the project, are not willing to comply or accept standard practices of the rehabilitation program that are outlined in the "Owners



Responsibilities and Expectations" and the "What Can a Property Owner Expect" information sheets provided, or the Rehabilitation Policies and Procedures Guideline for the BHRA.

6. If the BHRA Staff or the contractor decides that continued presence on the job site may constitute a liability to their personal self or their company due to the owner, or tenants, personal behavior or threatening manner.

If the project is cancelled due to items number 5 or 6, or the property owner chooses to withdraw from the program, after, either the initial inspection or lead risk assessment/inspection has been conducted, a fee of \$500.00 per inspection, up to \$1,000.00, or any other costs the BHRA incurs will be charged to the owner of the property. If you continue with the home repairs the, costs of the initial inspection will be charged to the program and the cost of the lead testing will be part of the program costs or loan, depending on the program.

Payments shall be made to the Brainerd HRA no later than thirty (30) days following the action that requires the repayment. If such payment is not made within 30 days, collection proceedings will begin to recapture these funds. Collection proceedings include submitting unpaid loan balance plus unpaid interest to Minnesota Department of Revenue Recapture Program.

Property Address \_\_\_\_\_

Owner/Occupant Signature \_\_\_\_\_ Date \_\_\_\_\_





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## CONFLICT of INTEREST INTERVIEW FORM

### Small Cities Development Program

**Interest of Members of City:** No member of the governing body, officer, employee or agent of the City who exercises any function or responsibilities in connection with carrying out of the project or program to which this proposal pertains, shall have any personal interest, financial or otherwise, direct or indirect, in the property or the loan agreement.

Are you or have you been in one of the following positions, during the last 12 months:

- ✓ Employee \_\_\_\_\_
- ✓ Consultant \_\_\_\_\_
- ✓ Officer \_\_\_\_\_
- ✓ Elected official \_\_\_\_\_
- ✓ Appointed official \_\_\_\_\_

Provide the name of the organization you had a position with:

State: \_\_\_\_\_ Name of Agency: \_\_\_\_\_

Local government/its agents: \_\_\_\_\_

Name and Position: \_\_\_\_\_

Managing/Consulting Agency: \_\_\_\_\_

Name and Position: \_\_\_\_\_

Are you and/or have you any family members with a business relationship with any of the above named businesses or persons? \_\_\_\_\_

If yes, describe:

*Note: If a conflict exists, it may be possible for the grantee and its agents to request an exception of the conflict from the funding agency.*

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

Date: \_\_\_\_\_



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## IMPORTANT PRIVACY NOTICE

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### Read Before Completing the Application Form

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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 Minnesota Dept. of Employment and Economic Development, the U.S. Dept. of Housing and Urban Development or other local, state and federal agencies providing funding assistance for your loan.
- Members of the local governing board for the purpose of addressing/resolving applicant complaints (as addressed in the project's 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 regard 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: John Schommer at 218-824-3432.



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## AUTHORIZATION TO RELEASE INFORMATION / PHOTO RELEASE FORM

### Small Cities Development Program

This is your authorization to release information regarding my property ownership status, income, homeowners insurance, employment, bank accounts, outstanding debts including mortgages, to order a consumer credit report (if necessary), that is necessary to support my application for a rehab loan program from the Brainerd HRA.

You may make copies of this letter to distribute to any party with which I have a relationship and that party may treat that copy as an original.

My signature also serves as my authorization for digital pictures or photos of my property to be taken by the Brainerd HRA.

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date



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Brainerd HRA

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**RENTAL REHAB TENANT SURVEY**

Name of Owner: \_\_\_\_\_

Name of Tenant(s): \_\_\_\_\_

Project Address: \_\_\_\_\_ Apartment Number: \_\_\_\_\_

\_\_\_\_\_ Number of Bedrooms: \_\_\_\_\_

**DATA PRIVACY:**

The information being collected is considered private and will not be available to the public. This information will be used to determine eligibility for the owner to receive funds under the Rental Housing Program. Not supplying the requested information may jeopardize the rehabilitation project.

This information is requested solely for the purpose of determining compliance with federal civil rights law and your response will not affect consideration of your application:

Gender of Head of Household	Race/Ethnicity of Tenant	Hispanic Ethnicity
_____ Male	_____ White	_____ Yes _____ No
_____ Female	_____ Black or African American	
	_____ Asian	
	_____ American Indian/Alaskan Native	
	_____ Native Hawaiian/Other Pacific Islander	
	_____ American Indian/Alaskan Native & White	
	_____ Asian & White	
	_____ American Indian/Alaskan Native & Black/African American	
	_____ Other Multi-Racial	

Does any member of the household have disabilities? \_\_\_\_\_ Yes \_\_\_\_\_ No

If yes, describe the nature of the disabilities: \_\_\_\_\_

List all occupants, their annual gross income and source of income including Social Security, wages, pensions, AFDC, child support or alimony, SSI, general assistance, self-employment, farm income, and rental income (for self-employed persons, farm and rental property income, use the appropriate line for "adjusted gross income" from the 1040 IRS Income Tax Return.)

Name	Birth Date	Annual Gross Income	Source of Income
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Total Gross Annual Income: \_\_\_\_\_



Initial Date of Lease: \_\_\_\_\_

Term of Lease: \_\_\_\_\_

Average Monthly Expenses:

Rent: \$ \_\_\_\_\_

Gas (heat): \$ \_\_\_\_\_

Electricity: \$ \_\_\_\_\_

**Gross Rent:** \$ \_\_\_\_\_

Is Household currently receiving rental assistance? \_\_\_\_\_ Yes \_\_\_\_\_ No

**Tenancy Information**

\_\_\_\_\_ I have no intention of moving within the next 6–9 months

\_\_\_\_\_ I anticipate moving within the next 6–9 months because: \_\_\_\_\_

**Lead Based Paint/General Information Notice Statement**

I, \_\_\_\_\_, hereby certify that I have received the “Renovate Right Important Lead Hazard Information for Families, Child Care Providers and Schools” (EPA-740-F-08-002) and the General Information Notice for In-Place Tenants, and that I have read and understood the information.

I/we certify that all statements on this application are true and correct to the best of my/our knowledge.

I/we authorize program representative and contractors with the right to enter the property and my unit to be improved for the purpose of the Rental Rehabilitation program and to take photographs of the property and unit before and after rehabilitation.

Signature of Tenant: \_\_\_\_\_

Date: \_\_\_\_\_

Signature of Co-Tenant: \_\_\_\_\_

Date: \_\_\_\_\_

**NOTE TO TENANT: please enclose all required documents:**

- Rental Rehab Tenant Survey
- Proof of Income:
  - THREE most recent pay stubs
  - Social Security award letter (if applicable)
  - Any other written documentation of income



# THE LEAD-SAFE CERTIFIED GUIDE TO RENOVATE RIGHT



CAUTION CAUTION CAUTION CAUTION CAUTION CAUTION



1-800-424-LEAD (5323)

[epa.gov/getleadsafe](http://epa.gov/getleadsafe)

EPA-740-K-10-001

Revised September 2011



Important lead hazard information for families, child care providers and schools.



This document may be purchased through the U.S. Government Printing Office online at [bookstore.gpo.gov](http://bookstore.gpo.gov) or by phone (toll-free): 1-866-512-1800.

# IT'S THE LAW!

Federal law requires contractors that disturb painted surfaces in homes, child care facilities and schools built before 1978 to be certified and follow specific work practices to prevent lead contamination. Always ask to see your contractor's certification.

Federal law requires that individuals receive certain information before renovating more than six square feet of painted surfaces in a room for interior projects or more than twenty square feet of painted surfaces for exterior projects or window replacement or demolition in housing, child care facilities and schools built before 1978.

- Homeowners and tenants: renovators must give you this pamphlet before starting work.
- Child care facilities, including preschools and kindergarten classrooms, and the families of children under six years of age that attend those facilities: renovators must provide a copy of this pamphlet to child care facilities and general renovation information to families whose children attend those facilities.

## WHO SHOULD READ THIS PAMPHLET?

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### This pamphlet is for you if you:

- Reside in a home built before 1978.
- Own or operate a child care facility, including preschools and kindergarten classrooms, built before 1978, or
- Have a child under six years of age who attends a child care facility built before 1978.

### You will learn:

- Basic facts about lead and your health.
- How to choose a contractor, if you are a property owner.
- What tenants, and parents/guardians of a child in a child care facility or school should consider.
- How to prepare for the renovation or repair job.
- What to look for during the job and after the job is done.
- Where to get more information about lead.

### This pamphlet is not for:

- **Abatement projects.** Abatement is a set of activities aimed specifically at eliminating lead or lead hazards. EPA has regulations for certification and training of abatement professionals. If your goal is to eliminate lead or lead hazards, contact the National Lead Information Center at **1-800-424-LEAD (5323)** for more information.
- **“Do-it-yourself”** projects. If you plan to do renovation work yourself, this document is a good start, but you will need more information to complete the work safely. Call the National Lead Information Center at **1-800-424-LEAD (5323)** and ask for more information on how to work safely in a home with lead-based paint.
- **Contractor education.** Contractors who want information about working safely with lead should contact the National Lead Information Center at **1-800-424-LEAD (5323)** for information about courses and resources on lead-safe work practices.



## RENOVATING, REPAIRING, OR PAINTING?

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- Is your home, your building, or the child care facility or school your children attend being renovated, repaired, or painted?
- Was your home, your building, or the child care facility or school where your children under six years of age attend built before 1978?

If the answer to these questions is YES, there are a few important things you need to know about lead-based paint.

This pamphlet provides basic facts about lead and information about lead safety when work is being done in your home, your building or the child care facility or school your children attend.

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### The Facts About Lead

- Lead can affect children's brains and developing nervous systems, causing reduced IQ, learning disabilities, and behavioral problems. Lead is also harmful to adults.
  - Lead in dust is the most common way people are exposed to lead. People can also get lead in their bodies from lead in soil or paint chips. Lead dust is often invisible.
  - Lead-based paint was used in more than 38 million homes until it was banned for residential use in 1978.
  - Projects that disturb painted surfaces can create dust and endanger you and your family. Don't let this happen to you. Follow the practices described in this pamphlet to protect you and your family.
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## LEAD AND YOUR HEALTH

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### Lead is especially dangerous to children under six years of age.

Lead can affect children's brains and developing nervous systems, causing:

- Reduced IQ and learning disabilities.
- Behavior problems.

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

Lead is also harmful to adults. In adults, low levels of lead can pose many dangers, including:

- High blood pressure and hypertension.
- Pregnant women exposed to lead can transfer lead to their fetuses. Lead gets into the body when it is swallowed or inhaled.
- People, especially children, can swallow lead dust as they eat, play, and do other normal hand-to-mouth activities.
- People may also breathe in lead dust or fumes if they disturb lead-based paint. People who sand, scrape, burn, brush, blast or otherwise disturb lead-based paint risk unsafe exposure to lead.



### What should I do if I am concerned about my family's exposure to lead?

- A blood test is the only way to find out if you or a family member already has lead poisoning. Call your doctor or local health department to arrange for a blood test.
- Call your local health department for advice on reducing and eliminating exposures to lead inside and outside your home, child care facility or school.
- Always use lead-safe work practices when renovation or repair will disturb painted surfaces.

For more information about the health effects of exposure to lead, visit the EPA lead website at [epa.gov/lead/pubs/leadinfo](http://epa.gov/lead/pubs/leadinfo) or call 1-800-424-LEAD (5323).

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### There are other things you can do to protect your family every day.

- Regularly clean floors, window sills, and other surfaces.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat a healthy, nutritious diet consistent with the USDA's dietary guidelines, that helps protect children from the effects of lead.
- Wipe off shoes before entering the house.



## WHERE DOES THE LEAD COME FROM?

### Dust is the main problem.

The most common way to get lead in the body is from dust. Lead dust comes from deteriorating lead-based paint and lead-contaminated soil that gets tracked into your home. This dust may accumulate to unsafe levels. Then, normal hand-to-mouth activities, like playing and eating (especially in young children), move that dust from surfaces like floors and window sills into the body.

### Home renovation creates dust.

Common renovation activities like sanding, cutting, and demolition can create hazardous lead dust and chips.

### Proper work practices protect you from the dust.

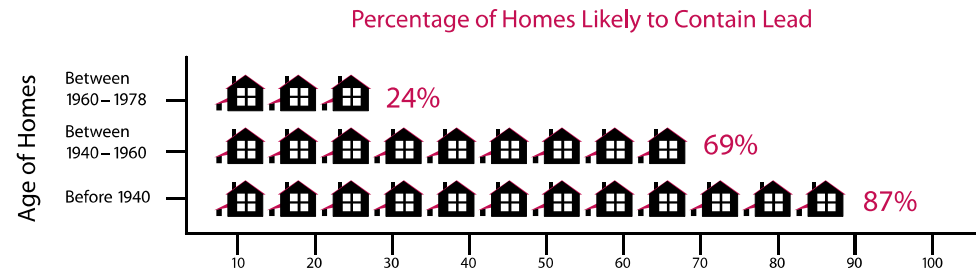
The key to protecting yourself and your family during a renovation, repair or painting job is to use lead-safe work practices such as containing dust inside the work area, using dust-minimizing work methods, and conducting a careful cleanup, as described in this pamphlet.

### Other sources of lead.

Remember, lead can also come from outside soil, your water, or household items (such as lead-glazed pottery and lead crystal). Contact the National Lead Information Center at 1-800-424-LEAD (5323) for more information on these sources.



## CHECKING YOUR HOME FOR LEAD-BASED PAINT



### Older homes, child care facilities, and schools are more likely to contain lead-based paint.

Homes may be single-family homes or apartments. They may be private, government-assisted, or public housing. Schools are preschools and kindergarten classrooms. They may be urban, suburban, or rural.

### You have the following options:

**You may decide to assume your home, child care facility, or school contains lead.** Especially in older homes and buildings, you may simply want to assume lead-based paint is present and follow the lead-safe work practices described in this brochure during the renovation, repair, or painting job.

### You can hire a certified professional to check for lead-based paint.

These professionals are certified risk assessors or inspectors, and can determine if your home has lead or lead hazards.

- A certified inspector or risk assessor can conduct an inspection telling you whether your home, or a portion of your home, has lead-based paint and where it is located. This will tell you the areas in your home where lead-safe work practices are needed.
- A certified risk assessor can conduct a risk assessment telling you if your home currently has any lead hazards from lead in paint, dust, or soil. The risk assessor can also tell you what actions to take to address any hazards.
- For help finding a certified risk assessor or inspector, call the National Lead Information Center at 1-800-424-LEAD (5323).

You may also have a certified renovator test the surfaces or components being disturbed for lead by using a lead test kit or by taking paint chip samples and sending them to an EPA-recognized testing laboratory. Test kits must be EPA-recognized and are available at hardware stores. They include detailed instructions for their use.

## FOR PROPERTY OWNERS

### You have the ultimate responsibility for the safety of your family, tenants, or children in your care.

This means properly preparing for the renovation and keeping persons out of the work area (see p. 8). It also means ensuring the contractor uses lead-safe work practices.

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes, child care facilities, and schools built before 1978 be certified and follow specific work practices to prevent lead contamination.

### Make sure your contractor is certified, and can explain clearly the details of the job and how the contractor will minimize lead hazards during the work.

- You can verify that a contractor is certified by checking EPA's website at [epa.gov/getleadsafe](http://epa.gov/getleadsafe) or by calling the National Lead Information Center at 1-800-424-LEAD (5323). You can also ask to see a copy of the contractor's firm certification.
- Ask if the contractor is trained to perform lead-safe work practices and to see a copy of their training certificate.
- Ask them what lead-safe methods they will use to set up and perform the job in your home, child care facility or school.
- Ask for references from at least three recent jobs involving homes built before 1978, and speak to each personally.

### Always make sure the contract is clear about how the work will be set up, performed, and cleaned.

- Share the results of any previous lead tests with the contractor.
- You should specify in the contract that they follow the work practices described on pages 9 and 10 of this brochure.
- The contract should specify which parts of your home are part of the work area and specify which lead-safe work practices will be used in those areas. Remember, your contractor should confine dust and debris to the work area and should minimize spreading that dust to other areas of the home.
- The contract should also specify that the contractor will clean the work area, verify that it was cleaned adequately, and re-clean it if necessary.

### If you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:

- Direct the contractor to comply with regulatory and contract requirements.
- Call your local health or building department, or
- Call EPA's hotline 1-800-424-LEAD (5323).

If your property receives housing assistance from HUD (or a state or local agency that uses HUD funds), you must follow the requirements of HUD's Lead-Safe Housing Rule and the ones described in this pamphlet.

## FOR TENANTS AND FAMILIES OF CHILDREN UNDER SIX YEARS OF AGE IN CHILD CARE FACILITIES AND SCHOOLS

### You play an important role ensuring the ultimate safety of your family.

This means properly preparing for the renovation and staying out of the work area (see p. 8).

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes built before 1978 and in child care facilities and schools built before 1978, that a child under six years of age visits regularly, to be certified and follow specific work practices to prevent lead contamination.

The law requires anyone hired to renovate, repair, or do painting preparation work on a property built before 1978 to follow the steps described on pages 9 and 10 unless the area where the work will be done contains no lead-based paint.

### If you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:

- Contact your landlord.
- Call your local health or building department, or
- Call EPA's hotline 1-800-424-LEAD (5323).

If you are concerned about lead hazards left behind after the job is over, you can check the work yourself (see page 10).





## PREPARING FOR A RENOVATION

### The work areas should not be accessible to occupants while the work occurs.

The rooms or areas where work is being done may need to be blocked off or sealed with plastic sheeting to contain any dust that is generated. Therefore, the contained area may not be available to you until the work in that room or area is complete, cleaned thoroughly, and the containment has been removed. Because you may not have access to some areas during the renovation, you should plan accordingly.

### You may need:

- Alternative bedroom, bathroom, and kitchen arrangements if work is occurring in those areas of your home.
- A safe place for pets because they too can be poisoned by lead and can track lead dust into other areas of the home.
- A separate pathway for the contractor from the work area to the outside in order to bring materials in and out of the home. Ideally, it should not be through the same entrance that your family uses.
- A place to store your furniture. All furniture and belongings may have to be moved from the work area while the work is being done. Items that can't be moved, such as cabinets, should be wrapped in plastic.
- To turn off forced-air heating and air conditioning systems while the work is being done. This prevents dust from spreading through vents from the work area to the rest of your home. Consider how this may affect your living arrangements.

You may even want to move out of your home temporarily while all or part of the work is being done.

Child care facilities and schools may want to consider alternative accommodations for children and access to necessary facilities.



## DURING THE WORK

Federal law requires contractors that are hired to perform renovation, repair and painting projects in homes, child care facilities, and schools built before 1978 that disturb painted surfaces to be certified and follow specific work practices to prevent lead contamination.

The work practices the contractor must follow include these three simple procedures, described below:

**1. Contain the work area.** The area must be contained so that dust and debris do not escape from that area. Warning signs must be put up and plastic or other impermeable material and tape must be used as appropriate to:

- Cover the floors and any furniture that cannot be moved.
- Seal off doors and heating and cooling system vents.
- For exterior renovations, cover the ground and, in some instances, erect vertical containment or equivalent extra precautions in containing the work area.

These work practices will help prevent dust or debris from getting outside the work area.

**2. Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited.

They are:

- Open flame burning or torching.
- Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment.
- Using a heat gun at temperatures greater than 1100°F.



There is no way to eliminate dust, but some renovation methods make less dust than others. Contractors may choose to use various methods to minimize dust generation, including using water to mist areas before sanding or scraping; scoring paint before separating components; and prying and pulling apart components instead of breaking them.

**3. Clean up thoroughly.** The work area should be cleaned up daily to keep it as clean as possible. When all the work is done, the area must be cleaned up using special cleaning methods before taking down any plastic that isolates the work area from the rest of the home. The special cleaning methods should include:

- Using a HEPA vacuum to clean up dust and debris on all surfaces, followed by
- Wet wiping and wet mopping with plenty of rinse water.

When the final cleaning is done, look around. There should be no dust, paint chips, or debris in the work area. If you see any dust, paint chips, or debris, the area must be re-cleaned.

## FOR PROPERTY OWNERS: AFTER THE WORK IS DONE

When all the work is finished, you will want to know if your home, child care facility, or school where children under six attend has been cleaned up properly.

### EPA Requires Cleaning Verification.

In addition to using allowable work practices and working in a lead-safe manner, EPA's RRP rule requires contractors to follow a specific cleaning protocol. The protocol requires the contractor to use disposable cleaning cloths to wipe the floor and other surfaces of the work area and compare these cloths to an EPA-provided cleaning verification card to determine if the work area was adequately cleaned. EPA research has shown that following the use of lead-safe work practices with the cleaning verification protocol will effectively reduce lead-dust hazards.

### Lead-Dust Testing.

EPA believes that if you use a certified and trained renovation contractor who follows the LRRP rule by using lead-safe work practices and the cleaning protocol after the job is finished, lead-dust hazards will be effectively reduced. If, however, you are interested in having lead-dust testing done at the completion of your job, outlined below is some helpful information.

#### What is a lead-dust test?

- Lead-dust tests are wipe samples sent to a laboratory for analysis. You will get a report specifying the levels of lead found after your specific job.

#### How and when should I ask my contractor about lead-dust testing?

- Contractors are not required by EPA to conduct lead-dust testing. However, if you want testing, EPA recommends testing be conducted by a lead professional. To locate a lead professional who will perform an evaluation near you, visit EPA's website at [epa.gov/lead/pubs/locate](http://epa.gov/lead/pubs/locate) or contact the National Lead Information Center at **1-800-424-LEAD (5323)**.
- If you decide that you want lead-dust testing, it is a good idea to specify in your contract, before the start of the job, that a lead-dust test is to be done for your job and who will do the testing, as well as whether re-cleaning will be required based on the results of the test.
- You may do the testing yourself. If you choose to do the testing, some EPA-recognized lead laboratories will send you a kit that allows you to collect samples and send them back to the laboratory for analysis. Contact the National Lead Information Center for lists of EPA-recognized testing laboratories.



## FOR ADDITIONAL INFORMATION

You may need additional information on how to protect yourself and your children while a job is going on in your home, your building, or child care facility.

The National Lead Information Center at **1-800-424-LEAD (5323)** or [epa.gov/lead/nlic](http://epa.gov/lead/nlic) can tell you how to contact your state, local, and/or tribal programs or get general information about lead poisoning prevention.

- State and tribal lead poisoning prevention or environmental protection programs can provide information about lead regulations and potential sources of financial aid for reducing lead hazards. If your state or local government has requirements more stringent than those described in this pamphlet, you must follow those requirements.
- Local building code officials can tell you the regulations that apply to the renovation work that you are planning.
- State, county, and local health departments can provide information about local programs, including assistance for lead-poisoned children and advice on ways to get your home checked for lead.



The National Lead Information Center can also provide a variety of resource materials, including the following guides to lead-safe work practices. Many of these materials are also available at [epa.gov/lead/pubs/brochure](http://epa.gov/lead/pubs/brochure)

- Steps to Lead Safe Renovation, Repair and Painting.
- Protect Your Family from Lead in Your Home
- Lead in Your Home: A Parent's Reference Guide



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 CONTACTS

### EPA Regional Offices

EPA addresses residential lead hazards through several different regulations. EPA requires training and certification for conducting abatement and renovations, education about hazards associated with renovations, disclosure about known lead paint and lead hazards in housing, and sets lead-paint hazard standards.

Your Regional EPA Office can provide further information regarding lead safety and lead protection programs at [epa.gov/lead](https://www.epa.gov/lead).

#### Region 1

(Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)  
Regional Lead Contact  
U.S. EPA Region 1  
Suite 1100  
One Congress Street  
Boston, MA 02114-2023  
(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, Washington, DC, West Virginia)  
Regional Lead Contact  
U.S. EPA Region 3  
1650 Arch Street  
Philadelphia, PA  
19103-2029  
(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 30303-8960  
(404) 562-9900

#### Region 5

(Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)  
Regional Lead Contact  
U.S. EPA Region 5  
77 West Jackson Boulevard  
Chicago, IL 60604-3507  
(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  
901 N. 5th Street  
Kansas City, KS 66101  
(913) 551-7003

#### Region 8

(Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)  
Regional Lead Contact  
U.S. EPA Region 8  
1595 Wynkoop Street  
Denver, CO 80202  
(303) 312-6312

#### Region 9

(Arizona, California, Hawaii, Nevada)  
Regional Lead Contact  
U.S. Region 9  
75 Hawthorne Street  
San Francisco, CA 94105  
(415) 947-8021

#### Region 10

(Alaska, Idaho, Oregon, Washington)  
Regional Lead Contact  
U.S. EPA Region 10  
1200 Sixth Avenue  
Seattle, WA 98101-1128  
(206) 553-1200

## OTHER FEDERAL AGENCIES

### CPSC

The Consumer Product Safety Commission (CPSC) protects the public from the unreasonable risk of injury or death from 15,000 types of consumer products under the agency's jurisdiction. CPSC warns the public and private sectors to reduce exposure to lead and increase consumer awareness. Contact CPSC for further information regarding regulations and consumer product safety.

### CPSC

4330 East West Highway  
Bethesda, MD 20814  
Hotline 1-(800) 638-2772  
[cpsc.gov](https://www.cpsc.gov)

### CDC Childhood Lead Poisoning Prevention Branch

The Centers for Disease Control and Prevention (CDC) assists state and local childhood lead poisoning prevention programs to provide a scientific basis for policy decisions, and to ensure that health issues are addressed in decisions about housing and the environment. Contact CDC Childhood Lead Poisoning Prevention Program for additional materials and links on the topic of lead.

### CDC Childhood Lead Poisoning Prevention Branch

4770 Buford Highway, MS F-40  
Atlanta, GA 30341  
(770) 488-3300  
[cdc.gov/nceh/lead](https://www.cdc.gov/nceh/lead)

### HUD Office of Healthy Homes and Lead Hazard Control

The Department of Housing and Urban Development (HUD) provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint hazards in America's privately-owned low-income housing. In addition, the office enforces the rule on disclosure of known lead paint and lead hazards in housing, and HUD's lead safety regulations in HUD-assisted housing, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home. Contact the HUD Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control research and outreach grant programs.

### U.S. Department of Housing and Urban Development

Office of Healthy Homes and Lead Hazard Control  
451 Seventh Street, SW, Room 8236  
Washington, DC 20410-3000  
HUD's Lead Regulations Hotline  
(202) 402-7698  
[hud.gov/offices/lead/](https://www.hud.gov/offices/lead/)



## SAMPLE PRE-RENOVATION FORM

This sample form may be used by renovation firms to document compliance with the Federal pre-renovation education and renovation, repair, and painting regulations.

### Occupant Confirmation

Pamphlet Receipt

- I have received a copy of the lead hazard information pamphlet informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling unit. I received this pamphlet before the work began.

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Printed Name of Owner-occupant

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Signature of Owner-occupant

Signature Date

### Renovator's Self Certification Option (for tenant-occupied dwellings only)

Instructions to Renovator: If the lead hazard information pamphlet was delivered but a tenant signature was not obtainable, you may check the appropriate box below.

- Declined** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below at the date and time indicated and that the occupant declined to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit with the occupant.
- Unavailable for signature** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below and that the occupant was unavailable to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit by sliding it under the door or by (fill in how pamphlet was left).

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Printed Name of Person Certifying Delivery

Attempted Delivery Date

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Signature of Person Certifying Lead Pamphlet Delivery

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Unit Address

**Note Regarding Mailing Option** — As an alternative to delivery in person, you may mail the lead hazard information pamphlet to the owner and/or tenant. Pamphlet must be mailed at least seven days before renovation. Mailing must be documented by a certificate of mailing from the post office.