



324 East River Road
Brainerd, MN 56401

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

Dear Home owner:

Thank you for your interest in the MHFA rehabilitation loan program. Enclosed you will find an application; please complete, sign, date, and return it to me along with the following information.

- ☐ Proof of income if you receive any income:
 - a. If self-employed, copies of last two years federal tax forms
 - b. If you receive child support or alimony, a copy of the court award
 - c. If you have wages, please enclose a copy of your **four** most recent pay stubs
 - d. Proof of Social Security SSI awards letter
 - e. Retirement statement including investments
- ☐ Asset Documentation (minimum of 3 months of ALL checking and savings bank statements)
- ☐ Current Mortgage Statement
- ☐ Current Property Tax Statement
- ☐ Data Privacy Statement – sign and date
- ☐ Taxpayer Consent Form – sign and date
- ☐ Authorization to Release Information/Photo Release Form – sign and date
- ☐ Rehab Loan Program Expectations – sign and date
- ☐ Rehab Loan Program Walk Away Policy – sign and date

We will verify income from other sources and may need additional documentation. I look forward to meeting you and working with you in the weeks ahead. Should you have any questions, please feel free to contact me.

When you have completed and collected the above items, please return them to me and I will call you to discuss the next step in the process.

Thank You,

Kristin A Miller

Kristin A. Miller
Rehab Administrative Specialist
Brainerd HRA/Crow Wing County HRA
218-824-3438
kristin@brainerdhra.org





Minnesota Housing is a trusted state agency. We believe that housing is the foundation for success, so we collaborate with individuals, communities and partners to create, preserve and finance housing that is affordable.

**Stay safe and secure in
your home. We can help.**

**m MINNESOTA
HOUSING**

Rehabilitation Loan Program
Emergency & Accessibility Loan Program

Next Step - Find A Lender

Find and contact a Minnesota Housing participating lender using one of these options:

- A list is available on our website at **www.mnhousing.gov** under the Rehabilitation Loan and Emergency Accessibility Loan Program area, then select **“Improve Your Home”**.
- View and download a PDF list by entering **www.mnhousing.gov/download/MHFA_011742** in your web browser.
- **Scan the QR code** below to open and download a PDF list:



Find A Lender

www.mnhousing.gov
RLP.ELP@state.mn.us
651.296.8215 | 800.710.8871

List of lenders available to download at:
www.mnhousing.gov/download/MHFA_011742

**m MINNESOTA
HOUSING**

This document will be made available in
alternative format upon request.



2022.08.11



The Rehabilitation Loan | Emergency & Accessibility Loan Programs (RLP|ELP) help low-income homeowners finance important home repair projects that directly affect the safety, habitability, energy efficiency or accessibility of their homes, and also provide financing towards the replacement of manufactured homes.



Rehabilitation Loan Program

Eligible Improvements

The following are examples of improvements and repairs that can be made with RLP:

- Electrical wiring
- Furnace or boiler replacement
- Windows, doors, siding and roofing
- Plumbing | Septic system upgrades
- Water heater repair and replacement
- Mold and radon mitigation
- Address lead-based paint hazards

Manufactured Home Replacement with RLP

RLP funds may be used for the following:

- Purchase of a replacement new or used manufactured home in good condition that is free of deficiencies
- Demolition and removal of the existing manufactured home
- Transport, installation and utility connections of the replacement manufactured home

Maximum loan amount: \$37,500

Loan terms:

- Homes taxed as real property (e.g., single family detached, townhomes, etc.): 15 years
- Manufactured homes taxed as personal property: 10 years
- 0% interest, payments deferred and the loan is forgiven at the end of the loan term if you continue to occupy it as your principal residence. If you move out, transfer title or sell the home before the loan is forgiven, you may have to re-pay part or all of the loan.

Emergency & Accessibility Loan Program

Eligible Improvements

The following are examples of emergency conditions ELP funds can be used to address:

- Heating, electrical, plumbing, or septic system failures
- Foundation, walls, roof that could cause collapse
- Accessibility improvements, such as a ramp, to enable a household member with a disability to continue to live in the home.

Maximum loan amount: \$15,000 (with a potential increase up to \$27,000)

Loan terms:

- Homes taxed as real property (e.g., single family detached, townhomes, etc.): 15 years
- Manufactured homes taxed as personal property: 10 years
- 0% interest, payments deferred and the loan is forgiven at the end of the loan term if you continue to occupy it as your principal residence. If you move out, transfer title or sell the home before the loan is forgiven, you may have to re-pay part or all of the loan.



Am I eligible?

The eligibility requirements for RLP|ELP are the same. You may be eligible if you:

- Live in Minnesota
- Own and occupy the property
- Are 18 years of age or older
- Are current with your mortgage payments and property tax payments
- Do not have assets exceeding \$25,000 (excluding your primary residence)
- Meet our income limits (subject to change)

Income Limits

Income limits for RLP|ELP are the same and are effective as of June 1, 2023 (subject to change):

Household Size	Income Limit	Household Size	Income Limit
1 person	\$26,100	5 people	\$40,300
2 people	\$29,800	6 people	\$43,300
3 people	\$33,600	7 people	\$46,200
4 people	\$37,300	8 people	\$49,200

** Minnesota Housing allows reducing household income by \$1,000 per household member. When determining income qualifications, borrowers may reduce their annual income by \$1,000 per household member.*



In connection with Single Family Division loan programs, Minnesota Housing does not make or arrange loans. It is neither an originator nor creditor and is not affiliated with any Lender. The terms of any mortgage finance transactions conducted in connection with these programs, including important information such as loan fees, the annual percentage rate (APR), repayment conditions, disclosures, and any other materials which are required to be provided to the consumer are the responsibility of the Lender.



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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 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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Rehabilitation Loan Program Expectations

Expectations of Homeowners

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

1. Homeowners provide the program staff with necessary information promptly.
2. Homeowners, not the program staff, choose contractors to put together bids.
3. Homeowners, not the program staff, select the contractor to do the work on the house.
4. Homeowners sign home improvement contracts with the selected contractor.
5. Homeowners request and approve payments to their contractors.
6. Homeowners are part of inspecting and approving work performed by their contractors
7. Homeowners work with contractors to settle disagreements during the job.
8. Homeowners 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.
2. Repairs will correct health and safety projects, but they may not solve all problems in your home.
3. Don't expect the house to be completely new after the work is done.
4. It can be stressful working in a property while a contractor is performing the work.
5. Houses always need improvements. It would be a good idea to save \$25 a month to help cover costs of future maintenance and repairs.
6. Finally, the program staff is not the contractor and cannot guarantee that homeowners will be satisfied with the work done by the contractors.

Signature of Application:_____ Date:_____

Signature of Application:_____ Date:_____





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TAXPAYER CONSENT

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

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Signature of Applicant

Date

Signature of Applicant

Date





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AUTHORIZATION TO RELEASE INFORMATION / PHOTO RELEASE FORM

Rehab Loan Program

This is your authorization to release information regarding my homeownership status, income, employment, bank accounts, insurance policies, outstanding debts including mortgages, to order a consumer credit report (if necessary), that is necessary to support my application for a housing improvement loan 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 home to be taken by the Brainerd HRA.

Signature of Applicant

Date

Signature of Applicant

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 choses 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 _____



**Rehabilitation Loan Program
Borrower Application**
INSTRUCTIONS: Complete all information on this application. Please print. Use ink.

Borrower Information

Last Name		First Name		MI
Social Security or Individual Taxpayer Identification Number		Date of Birth	Dependents under 18	Other Dependents
		<input type="checkbox"/> Yes <input type="checkbox"/> No		
		Disabled Household		
Household Size		Move in Date		Years Employed
()		()		
Business Phone		Extension		Home Phone
Mailing Address			Mailing Address 2	
City		State		Zip Code

The following information is requested for all borrowers by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Sex

- ☐
- Male
-
- ☐
- Female

Ethnicity

- ☐
- Hispanic or Latino
-
- ☐
- Not Hispanic or Latino

Marital Status

- ☐
- Married
-
- ☐
- Not Married
-
- ☐
- Separated

Race
 (select 1 or more)

- ☐
- White
-
- ☐
- Asian
-
- ☐
- Black or African American
-
- ☐
- American Indian or Alaskan Native
-
- ☐
- Native Hawaiian or Other Pacific Islander

☐ I do not wish to furnish this information


Co-Borrower Information (Repeat for all Co-Borrowers)

Last Name		First Name		MI
Social Security		Date of Birth		
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Not Married <input type="checkbox"/> Separated	Race (select 1 or more)	<input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	
<input type="checkbox"/> I do not wish to furnish this information				

Relationship to Borrower

- | | |
|---|--------------------------------------|
| <input type="checkbox"/> Co-Head of Household | <input type="checkbox"/> Other Adult |
| <input type="checkbox"/> Dependent | <input type="checkbox"/> Spouse |

Household Information**Income**

List all household members, their ages, and their estimated income (even if it is zero). Income listed should include all income which can be reasonably expected to be received during the next 12 months.

Income includes, but is not limited to, the following sources.

Base Pay	Educational Grants
Self-Employment	Transfer Payment Income (Unemployment Compensation, Public Assistance, Worker's Compensation, Disability, VA, Pensions, Social Security Benefits)
Variable Income (Bonus, Overtime, Shift Pay, Commissions, Tips, Seasonal)	Interest/Dividend
Flexible Benefit Cash	Investment Property, etc. (Rental Income, Contract for Deed Payment Income)
Housing Car/Allowance	Roommate Rent
Child/Spousal Support	Income from retirement, 401(k) and Keogh accounts
Other	



Name of ALL Household Member(s), including minor children	Age	Type of Income	Annual Income
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$

Total Annual Household Income \$

Note: Household Size listed on page 1 and the number of members listed above should match.

Assets

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

Total cash on hand, in checking and savings accounts:	\$
Bank Name #1	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Bank Name #2	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Bank Name #3	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Bank Name #4	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Cash value of life insurance policies.	\$
Securities or U.S. Savings Bonds.	\$
Market value of all interests in real estate, exclusive of the structure to be improved and a parcel of real property of not more than two contiguous platted lots or 160 continuous acres on which such structure is located.	\$
Recreational vehicles such as golf carts, snowmobiles, boats, or motorcycles.	\$
All other property, excluding household furnishings, clothing, one automobile, and real estate, equipment, supplies, and inventory used in a business.	\$
All land in which any resident of the household holds title and is selling on a contract-for-deed. Value in this case is defined as the outstanding principal balance expected to exist on the contract one year from the date of application.	\$
Total cash value of retirement, 401(k), Keogh and pension fund accounts	\$
Institution Name #1	
Institution Name #2	
Institution Name #3	
Life estate value on a property other than the subject property.	\$
Other (e.g. additional land holdings, etc.)	\$

Total Assets \$



Loan History

I/We currently have a Minnesota Homes Rehabilitation Loan

Borrower Name

Date of Loan

List the outstanding balance of all loans/Mortgages/Contract for Deed on the property, including any deferred loans:

Bank Name	Outstanding Balance	Current
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

Total Combined Balances: \$

Property Information

Address

Address 2

City

County

MN

State

Zip Code

Building Type

- ☐ Single Family
 ☐ Manufactured Home Real Property
 ☐ Townhome
☐ Duplex
 ☐ Manufactured Home Personal Property
 ☐ Twin home
☐ Condominium with common areas
 ☐ Condominium without common areas

Is this a Manufactured Home Replacement?

☐ Yes ☐ No

Manufactured Home Park

☐ Yes ☐ No

☐ New ☐ Existing

Year Built

Number of Units

Category

Number of Bedrooms

Please list the houseful improvements you wish to rehab with this loan:



Other Funding Sources

Please list any other Funding Sources and amounts that will be used to complete this project:
(Other Loans, Grants, Local Government Incentives, etc.)

	\$	
	\$	
	\$	
	\$	
	\$	
Total Other Funding Source Amount	\$	

Manufactured Home Replacement Information

Current Manufactured Home Year	
Current Manufactured Home Make	
Current Manufactured Home Model	
Current Manufactured Home VIN#	
Outcome of Current Manufactured Home (Demolition, Resale, Other-please specify)	
Manufactured Home Park Name	
Who was the Replacement Manufactured Home purchased from? (Manufacturer, Dealer, Private owner, Park owner, Other-please specify)	
Is the Replacement Manufactured Home New or Pre-owned?	

Manufactured Home Replacement Costs

Please include all the costs related to the manufactured home replacement. Check the box for the cost(s) for which the RLP loan funds will be used.

<input type="checkbox"/> Replacement Manufactured Home Price	\$
<input type="checkbox"/> Demolition Costs	\$
<input type="checkbox"/> Removal Costs	\$
<input type="checkbox"/> Installation Costs	\$
<input type="checkbox"/> Transportation Costs	\$
<input type="checkbox"/> Utility Connection Costs	\$
<input type="checkbox"/> Other Costs (please specify: _____)	\$

Total Manufactured Home Replacement Costs \$ _____



Manufactured Home Replacement Financing Information

Type of Financing (Mortgage, Chattel Loan, Personal Loan, None)	
Finance Company Name (If applicable)	
Term of Loan	
Loan Amount	\$
Interest Rate	%
Monthly Payment	\$

Disclosures:

- Minnesota Housing Finance Agency, United States Department of Housing and Urban Development or an authorized representative shall have the right to inspect the property to be improved at any time from the date of the Rehabilitation Loan, upon giving due notice to the occupants.
- The information requested in this application is legally required to determine if you qualify for participation in this Minnesota Housing program. A portion of the data requested is classified as "private data on individuals" under Minnesota Statute 462A.065. Use of data obtained is limited to that necessary for the administration and management of this program by Minnesota Housing personnel, those under contract with Minnesota Housing, and other governmental agencies when authorized by state statute or federal law.
- The disclosure of your Social Security Number or Minnesota Tax Identification Number is required for participation in this Minnesota Housing program, by virtue of the Minnesota Revenue Recapture Act of 1980 (Sections 270A.01 to 270A.12 of Minnesota Statutes). Supplying these numbers could result in the application of state tax refunds to the payment of any delinquent indebtedness you may owe to Minnesota Housing under this or any other Minnesota Housing programs. These numbers may be made available to state tax authorities and state personnel involved in the collection of obligations.
- Under the Minnesota Criminal Code, a person who obtains funds through false representation is guilty of theft and may be prosecuted and sentenced accordingly.
- 15 year Mortgage (taxed as real property): If the property ceases to be your principal residence or is sold, title is transferred or conveyed, then the full amount of the loan will be due and payable.
- 10 year Manufactured Home Note and Security Agreement (taxed as personal property): If, prior to the maturity of the Note, the home ceases to be your principal residence, or is sold, title is transferred or conveyed, the full amount of the loan will be due and payable.
- Your ability to use any potential equity in the property will be severely restricted. Subordinations are granted only under strictly limited circumstances.

Certifications:

- I/We understand loan funds may not be used to pay existing debt or improvements begun or completed before the date of the loan.
- I/We understand that all work contained in the Scope of Work must be completed within nine months from the date of the loan commitment.
- I/We certify that I/We have not received a Minnesota Housing Rehabilitation Loan within the last five years I/We understand that for the next five years, I/We will be ineligible to receive further financing through this program (with the possible exception for an emergency situation as determined by Minnesota Housing, or the replacement of a manufactured home.) A Borrower who has previously received financing through the Program for only rehabilitation is eligible to receive financing through this Program for Manufactured Home replacement.
- I/We certify that if funds are used for Manufactured Home replacement, the replacement Manufactured Home will comply with all applicable federal, state, county and municipal manufactured home safety and construction codes, regulations, or other public standards including the Minnesota Manufactured Home Building Code.



- I/We certify that the statements contained in this application are true, accurate and complete to the best of my/our knowledge and belief. If any of the information included in this Borrower Application changes prior to the loan closing date, I/We agree to notify the lender of these changes within 5 business days of the loan closing date.

Verifications:

I/We certify that I/We have received, read, and understand the booklet "Renovate Right: Important Lead Hazard Information for Families, Child Care Providers and Schools."

Borrower/Co-Borrower Initials

I/We understand that I/We will be provided with any and all lead-based paint inspections, risk assessments and/or clearance examination results.

Borrower/Co-Borrower Initials

Each of the undersigned hereby acknowledge that any owner of this loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Identification: All Borrowers must provide a valid Minnesota Driver's License, United States Passport, or Minnesota State issued ID card.

Signatures: All residents age 18 or over must sign this application.

Signature	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Other Adult	Date of Application
Signature	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Other Adult	Date of Application
Signature	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Other Adult	Date of Application
Signature	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Other Adult	Date of Application
Lender	\$ _____	Estimated Loan Amount

TIL and NMLSR ID

Loan Originator Company Name

Loan Originator Individual Name
(as name appears on NMLSR)

Loan Originator Company NMLSR ID

Loan Originator Individual NMLSR ID
(if applicable)



Minnesota Housing does not discriminate on the basis of race, color, creed, national origin, sex, religion, marital status, status with regard to public assistance, disability, familial status, or sexual or affectional orientation in the provision of services.

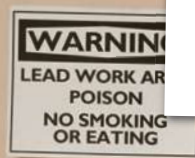


Please keep this packet.

Return the last page signed with your application.

Thank you!

THE LEAD-SAFE CERTIFIED GUIDE TO RENOVATE RIGHT



CAUTION CAUTION CAUTION CAUTION CAUTION CAUTION



1-800-424-LEAD (5323)

epa.gov/getleadsafe

EPA-740-K-10-001

Revised September 2011



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

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



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?

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?



- 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.

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.

LEAD AND YOUR HEALTH

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 or call 1-800-424-LEAD (5323).

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.

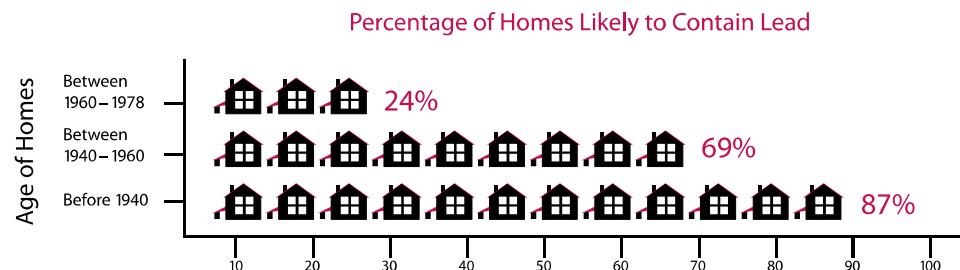
The key to protecting yourself and your family during a renovation, repair or painting job is to use lead-safe work practices such as containing dust inside the work area, using dust-minimizing work methods, and conducting a careful cleanup, as described in this pamphlet.

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 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 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 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

- 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.

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

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

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/



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.

Printed Name of Owner-occupant

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).

Printed Name of Person Certifying Delivery

Attempted Delivery Date

Signature of Person Certifying Lead Pamphlet Delivery

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.