Re: Pierce County Downpayment Assistance Budget Counseling

Thank you for choosing Parkview Services for your housing counseling needs. Below you will find a list of documents we require completed, signed and submitted from the borrower and a list of documents we will need from the Loan Officer, prior to scheduling a counseling appointment. To get you started, I've enclosed our Pre-Purchase Intake Form, Acknowledgment of Housing Counseling Fee, Parkview Services Disclosure Statement, and Fannie Mae Budget Worksheet.

From you/ the borrower we will need the following:
- PV Pre-Purchase Counseling Intake Form (2 Pages)- See attachment
- Acknowledgement of Counseling Fee - See attachment
- Parkview Services Disclosure Statement- See attachment
- Inspection Summary
- Fannie Mae Borrower Budget Worksheet (3 pages) only fill out the “current” column
- 2 Bills; 1 Utility bill, 1 Non-Utility bill e.g. cable, cell phone etc.
- Lead Disclosure & Lead Pamphlet

From the Lender we will need the following documents:
- 1003/ Loan Application
- 1st page of Purchase and Sale Agreement
- First 2 pages of most current Tax return
- Proof of all household income e.g. SSI Benefits, pension, child support, paystubs for 1 month
- Bank Statement (most recent month)
- Escrow Agent’s contact information (name, email, phone, escrow #)
- Loan Estimate which includes PVS counseling fee of $260 listed in section B

Once I receive your complete application package, we will schedule a time for you to meet with a counselor. Feel free to call me with any questions you have.

I look forward to working with you.

Sincerely,

Maya Ramp
**Parkview Services Pre-Purchase Counseling Application**

- **I am interested in:**
  - [ ] Home Choice Counseling
  - [ ] ARCH Counseling
  - [ ] City of Tacoma
  - [ ] Pierce County DPA
  - [ ] Refinance Counseling
  - [ ] Pre Purchase Counseling
  - [ ] HOEPA Counseling (Home Ownership and Equity Protection Act)
- **Referral Resources:**
- **Lender Name/Phone/Email (if applicable):**

**Borrower Information**

<table>
<thead>
<tr>
<th>First Name:</th>
<th>Co-Borrower Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last Name:</td>
<td>First Name:</td>
</tr>
<tr>
<td>Date of Birth:</td>
<td>Date of Birth:</td>
</tr>
<tr>
<td>Gender (M/F):</td>
<td>Gender (M/F):</td>
</tr>
<tr>
<td>Home Phone: ( ) ---</td>
<td>Home Phone: ( ) ---</td>
</tr>
<tr>
<td>Work Phone: ( ) ---</td>
<td>Work Phone: ( ) ---</td>
</tr>
<tr>
<td>Mobile Phone: ( ) ---</td>
<td>Mobile Phone: ( ) ---</td>
</tr>
<tr>
<td>Best number to reach client:</td>
<td><strong>Additional Contact:</strong></td>
</tr>
<tr>
<td>☐ Home ☐ Work ☐ Cell</td>
<td>Full Name:</td>
</tr>
<tr>
<td>Fax Number: ( ) ---</td>
<td>Phone: ( ) ---</td>
</tr>
<tr>
<td>Email Address:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Best time to reach client (including time zone):</td>
</tr>
</tbody>
</table>

**Household Demographics**

<table>
<thead>
<tr>
<th>Race (check only one):</th>
<th>Ethnicity: ☐ Hispanic ☐ Non-Hispanic ☐ Choose not to respond</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ American Indian / Alaskan Native</td>
<td>☐ American Indian/ Alaska Native and White</td>
</tr>
<tr>
<td>☐ Asian</td>
<td>☐ Asian and White</td>
</tr>
<tr>
<td>☐ Black or African – American</td>
<td>☐ Black/African-American and White</td>
</tr>
<tr>
<td>☐ Native Hawaiian or other Pacific Islander</td>
<td>☐ American Indian / Alaska Native and Black/Africa American</td>
</tr>
<tr>
<td>☐ White</td>
<td>☐ Choose Not to Respond</td>
</tr>
<tr>
<td>☐ Other Race (describe):</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Preferred Language:</th>
<th>Other Language:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of People in Household:</td>
<td>Numbers of Dependents:</td>
</tr>
<tr>
<td>☐ Single</td>
<td>Age (s) of Dependents:</td>
</tr>
<tr>
<td>☐ Domestic Partner</td>
<td></td>
</tr>
<tr>
<td>☐ Married</td>
<td></td>
</tr>
<tr>
<td>☐ Separated</td>
<td></td>
</tr>
<tr>
<td>☐ Divorced</td>
<td></td>
</tr>
<tr>
<td>☐ Widowed</td>
<td></td>
</tr>
<tr>
<td>Household Type (check only one):</td>
<td></td>
</tr>
<tr>
<td>☐ Single Adult</td>
<td></td>
</tr>
<tr>
<td>☐ Female-Headed Single Parent Household</td>
<td>Married without Dependents</td>
</tr>
<tr>
<td>☐ Male-Headed Single Parent Household</td>
<td>Married with Dependents</td>
</tr>
<tr>
<td>☐ Two or More Unrelated Adults</td>
<td></td>
</tr>
<tr>
<td>☐ Other Household Type (describe):</td>
<td></td>
</tr>
<tr>
<td>Household Head: ☐ Borrower ☐ Co-Borrower ☐ Neither</td>
<td>Number of Years in Current Job:</td>
</tr>
<tr>
<td>Highest Educational Level (check only one):</td>
<td></td>
</tr>
<tr>
<td>☐ No H.S. Diploma</td>
<td>☐ Vocational Certificate</td>
</tr>
<tr>
<td>☐ H.S. Diploma</td>
<td>☐ Some College – Never</td>
</tr>
<tr>
<td></td>
<td>Graduated</td>
</tr>
<tr>
<td>☐ GED Diploma</td>
<td>☐ Associates Degree</td>
</tr>
<tr>
<td></td>
<td>☐ Doctorate</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Are you a Migrant Farm Worker? ☐ No ☐ Yes</th>
<th>Are you a Colonias Resident? ☐ No ☐ Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you Disabled? ☐ No ☐ Yes</td>
<td>Is the Co-Borrower Disabled? ☐ No ☐ Yes</td>
</tr>
</tbody>
</table>

---

**Parkview Services**

17544 Midvale Ave N, Suite LL (Lower Level)

Shoreline, WA 98133-3992

**Revision 03/09/2017 MR**
### Property or Rental Address

<table>
<thead>
<tr>
<th>Property Address:</th>
<th>County:</th>
</tr>
</thead>
<tbody>
<tr>
<td>City, State ZIP:</td>
<td></td>
</tr>
<tr>
<td>Current Property Value (if you own your home): $</td>
<td></td>
</tr>
<tr>
<td>Type of Property:</td>
<td>☐ Single Family ☐ 2-Unit ☐ 3-Unit ☐ 4-Unit ☐ 5 or more Units</td>
</tr>
<tr>
<td>Is this property your principle residence?</td>
<td>☐ No ☐ Yes</td>
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### Household Income and Assets

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<thead>
<tr>
<th>Employer</th>
<th>Start date: <strong>/</strong>/__</th>
<th>Employer</th>
<th>Start date: <strong>/</strong>/__</th>
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<tbody>
<tr>
<td>Name:</td>
<td></td>
<td>Name:</td>
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</tr>
<tr>
<td>Address:</td>
<td></td>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State Zip</td>
<td>City</td>
<td>State Zip</td>
</tr>
<tr>
<td>Type of Business:</td>
<td></td>
<td>Type of Business:</td>
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</table>

| Business Phone: | Business Phone: |

### Monthly Income Before Taxes (gross)

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<thead>
<tr>
<th>Base Salary: $</th>
<th>Base Salary: $</th>
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<tbody>
<tr>
<td>Other Income: (please list what kind &amp; amount)</td>
<td>Other Income: (please list what kind &amp; amount)</td>
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<tr>
<td>Kind</td>
<td>Amount $</td>
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</tbody>
</table>

### Monthly Income After Taxes (Net)

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<thead>
<tr>
<th>Base Salary: $</th>
<th>Base Salary: $</th>
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</thead>
<tbody>
<tr>
<td>Other Income: (please list what kind &amp; amount)</td>
<td>Other Income: (please list what kind &amp; amount)</td>
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<tr>
<td>Kind</td>
<td>Amount $</td>
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### Other Monthly Income

<table>
<thead>
<tr>
<th>Retirement</th>
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<th>Retirement</th>
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<tbody>
<tr>
<td>Disability</td>
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<td>Disability</td>
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</tr>
<tr>
<td>Social Security</td>
<td>$</td>
<td>Social Security</td>
<td>$</td>
</tr>
<tr>
<td>Rental Income</td>
<td>$</td>
<td>Rental Income</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets</th>
<th>Available Cash</th>
<th>$</th>
<th>Available Cash</th>
<th>$</th>
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</thead>
<tbody>
<tr>
<td>Checking</td>
<td>$</td>
<td>Checking</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td>$</td>
<td>Savings</td>
<td>$</td>
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</tr>
<tr>
<td>CD's</td>
<td>$</td>
<td>CD's</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>401 (K)</td>
<td>$</td>
<td>401 (K)</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Stocks</td>
<td>$</td>
<td>Stocks</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Other Assets</td>
<td>$</td>
<td>Other Assets</td>
<td>$</td>
<td></td>
</tr>
</tbody>
</table>
Parkview Services Disclosure Statement

I, ____________________________-understand that Parkview Services provides Pre-Purchase Counseling during which I will receive recommendations for handling my finances, budgeting for the future and possibly including referrals for services within Parkview Services or with another agency.

I understand that Parkview Services receives funding from the Washington State Housing Finance Commission, indirectly through HUD and Congressional funds through the National Foreclosure Mitigation Counseling program and it is required to share some of my personal information with NeighborWorks America, the Department of Housing and Urban Development, the Washington State Housing Finance Commission, or their agents for the purposes of program monitoring, management, compliance, and evaluation.

I understand that a counselor may answer questions and provide information, but not give legal advice.

I understand that, in addition to Pre-Purchase Homeownership Counseling, Parkview Services also provides the following types of services:

- Foreclosure Intervention Counseling
- Down Payment Assistance
- Mortgage Delinquency and Default Counseling
- Reverse Mortgage Counseling
- Affordable Rental Housing for People with Developmental Disabilities

I understand that Parkview Services is required to fully disclose potential and actual conflicts of interest so that I am in a position to make fully informed decisions.

I understand that Parkview Services or one of its homeownership counselors may have one of the following conflicts through referral or in fact:

- We receive Federal Neighborhood Stabilization Program funds to, redevelop, and sell, bank and government owned properties to provide affordable housing for people with disabilities;
- We receive financial support from mortgage servicers or investors.

I understand that I may be referred to other services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. **I understand and have been advised that I am not obligated to use any of the services offered to me.**

<table>
<thead>
<tr>
<th>Homeownership Client Printed Name</th>
<th>Homeownership Client Signature</th>
<th>Date</th>
</tr>
</thead>
</table>

The undersigned verifies that the client was fully informed of the information contained herein and understood its nature. The client has given verbal authorization and acknowledgement.

_Marnie Claywell_  
Counselor  
Date  
Counselor’s Signature
Acknowledgement of Housing Counseling Fee

Date___

Client Name___________

Current Address___

City, State, ZIP_____________________

Re: Pierce County Downpayment Assistance Counseling Fee

Dear Client,

Thank you for choosing ___Parkview Services____ to provide your one-on-one counseling session. This session is required by the Washington State Housing Finance Commission in order to qualify you for the Pierce County Downpayment Assistance Program.

This counseling session will include the following:
- Pre-purchase counseling
- Verification of income
- Completion of the Fannie Mae Budget Worksheet

Sincerely,

__________________________
Housing Counselor

Upon loan closing of qualifying property using the Housing Finance Commission's Pierce County Downpayment Assistance Program, I agree to pay a fee of $260 from second mortgage proceeds.

Client Name________________________

Client Signature_________________________________ Date________________________

Escrow/Settlement Agent, payment should be directed to:

Organization Name _______________ Parkview Services

Attn: __________________________ Marnie Claywell

Organization Address _______________ 17544 Midvale Ave North, Suite LL

City, State, Zip ____________________ Shoreline, WA 98133

□ Submitted to Lender __________ Date________________________

□ Submitted to Escrow Agent __________ Date________________________

□ Submitted to Housing Finance Commission __________ Date________________________

17544 Midvale Ave N, Suite LL, Shoreline WA 98133 • phone: 206.542.6644 • fax: 877.751.6381

www.parkviewservices.org

Parkview Services creates affordable housing solutions for people with disabilities
Instructions for Completing the Budget Worksheet

To the borrower: You must complete pages two and three of this work sheet if you are applying for a loan. (Your homebuyer education counselor should be able to tell you whether this applies to you). You will have to submit this worksheet with your loan application and the lender will be required to verify your income and expense figures. Be sure to provide as much information as possible to help the lender understand all your sources of income and support and all your expenses.

Following is a line-by-line description of the budget worksheet.

**Page One: Monthly Income Analysis**

A. Wage/Salary Income (Gross) – Enter the gross amount of any income you earn at a job (before taxes or other deductions).

B. Benefit Income (Nontaxable) – Enter all government benefits that you receive, such as Social Security, Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Food Stamps, Veterans Benefits, Aid to Families with Dependent Children (AFDC or ADC), and any state or local supplements to federal benefits.

C. Other Funds Designated Specifically for Mortgage – Include any funds that may be used only to make a mortgage or other housing payment. Examples of such funds are the housing portion of room and board payments for a live-in personal assistant made through a state Medicaid Home and Community-Based Services (HCBS) Waiver program, or housing payments designated from a special needs trust.

D. Total Monthly Income. Add the first three categories (A + B + C) together.

E. Other Sources of Support – List any other sources of cash or noncash support that help with your daily living expenses (such as food, transportation, or home maintenance), and record their dollar amount or value. Examples of items to include are regular monthly financial support from a parent or family member, funds from a government or private source for personal assistance, food club, or food voucher assistance, transportation vouchers, and other sources of support you receive through a housing or support service organization. All items must be verifiable with documentation from the source of support. Although the lender will not count these types of resources as true income for purposes of calculating how much mortgage you qualify for, listing them will help the lender better understand your overall financial situation.

F. Total Effective Income – Add D + E. This is the total amount of resources you have to meet your personal needs, including your proposed mortgage payment and the housing-related expenses.

**Page Two: Monthly Expense Analysis**

G. Living Expenses – The best way to develop an accurate monthly expense budget is to keep track of everything you spend for a period of six months to a year. Add any expense categories under “Other” that apply to your situation but are not listed. Remember to account for any expenses that may increase or decrease when you live in your own home. Also be sure that you have included an expense to match each specific resource listed on page one. For example, if you listed $60 under “Transportation” in your monthly expense list. If you’re actual transportation costs are greater that the voucher amount, list the total or actual cost of transportation.

H. Monthly Bills (Debt) – List your monthly payments for credit card debt, student loans, car payment or other consumer loans, and any other monthly payments you are making that are not for current living expenses. Your credit history should also reflect that you are making these payments.

I. Total Non-Housing Expenses – Calculate your total living expenses, not including housing (G + H).

J. Housing Expenses – In the first column, enter the amount you currently pay for rent in the second column, enter the expected amount of your mortgage payment.
<table>
<thead>
<tr>
<th>Monthly Income Analysis</th>
<th>Current</th>
<th>Proposed</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>List All Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. List Wage/Salary (Gross) Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Wages/Salary Income**

**List Benefit Income (Nontaxable)**

B. SSI, State SSI Supplement

**Total Benefit Income**

C. List other Funds Designated Specifically for Mortgage (Attach Documentation)

**Total Other Funds**

D. **Total Monthly Income** (A)=(B)+(C)

E. List Other Sources of Support (Dollar Amount or Value of Services) Note: These amounts are included in the income and expense analysis, but may NOT be used to calculate qualifying ratios. Any income sources designated for a specific type of support must also be reflected in monthly expenses on page 2.

- Personal Home Care Assistant

**Total Other Sources of Support**

F. **Total Effective Income** (D)+(E)
### Monthly Expense Analysis

<table>
<thead>
<tr>
<th>List All Living Expenses</th>
<th>Current</th>
<th>Proposed With New Mortgage Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>G. Food</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household Supplies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities e.g. gas, electric, water, sewer, trash</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Maintenance &amp; Repair</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation e.g. gasoline, public transit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone/Cell phone service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cable Television</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recreational/ Entertainment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance e.g. renters, auto, etc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxes e.g. Income, FICA, Personal Property Taxes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other e.g. personal assistance, child care, pet costs, gifts, donations, religious offerings, etc. List here or itemize on separate sheet and enter total amount</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Total Monthly Living Expenses

H. List Monthly Bills/Debts e.g. Auto Loan, Credit Cards

### Total Monthly Bills

I. Total Non-Housing Expenses: Add (G) + (H)

J. Housing Expenses

J-1 Enter current Rent; J-2 Enter proposed mortgage

K. Total Monthly Expenses: Add (I)+ (J)
For Your Protection:
Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems;
- Identify items that need to be repaired and
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that the home meets FHA and/or your lender’s minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety – see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

(Signed) Homebuyer ______________________/__/____ (Signed) Homebuyer ______________________/__/____
Date ______________________/__/_____ Date ______________________/__/_____
I, the undersigned do hereby acknowledge that I have received the pamphlet (EPA747-K-12-001) entitled, “Protect Your Family from Lead in Your Home”. I understand that if I purchase a home built prior to 1978, it may have paint that contains lead.

______________________________________  ___________
Signature                                    Date

______________________________________  ___________
Signature                                    Date
Protect Your Family From Lead In Your Home
Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.

Owners, buyers, and renters are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:

Landlords have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.

Sellers have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.

Renovators disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.
IMPORTANT!

Lead from Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

FACT: Lead exposure can harm young children and babies even before they are born.

FACT: Even children who seem healthy can have high levels of lead in their bodies.

FACT: People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.

FACT: People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.

FACT: Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.
Lead Gets In the Body in Many Ways

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

- People can get lead in their body if they:
  - Breathe in lead dust (especially during renovations that disturb painted surfaces).
  - Put their hands or other objects covered with lead dust in their mouths.
  - Eat paint chips or soil that contains lead.

**Lead is even more dangerous to children under the age of 6:**
- At this age children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.

**Lead is also dangerous to women of childbearing age:**
- Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.
Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

In children, lead can cause:

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

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

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

In adults, lead can cause:

- Increased chance of illness during pregnancy.
- Harm to a fetus, including brain damage or death.
- Fertility problems (in men and women).
- High blood pressure.
- Digestive problems.
- Nerve disorders.
- Memory and concentration problems.
- Muscle and joint pain.
Where Lead-Based Paint Is Found

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

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

Checking Your Family for Lead

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

To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

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

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

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

**Lead-based paint** is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

**Deteriorating lead-based paint** (peeling, chipping, chalking, cracking or damaged) is a hazard and needs immediate attention. It may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear, such as:
- Windows and window sills.
- Doors and door frames.
- Stairs, railings, banisters, and porches.

**Lead dust** can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:
- 40 micrograms per square foot (\(\mu g/ft^2\)) and higher for floors, including carpeted floors.
- 250 \(\mu g/ft^2\) and higher for interior window sills.

**Lead in soil** can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. The following two federal standards have been set for lead hazards in residential soil:
- 400 parts per million (ppm) and higher in play areas of bare soil.
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.
Checking Your Home for Lead

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

- A paint inspection tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.

- A risk assessment tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards.

- A combination risk assessment and inspection tells you if your home has any lead hazards and if your home has any lead-based paint, and where the lead-based paint is located.

Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.

- Visual inspection of paint condition and location.

- A portable x-ray fluorescence (XRF) machine.

- Lab tests of paint, dust, and soil samples.

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency (see bottom of page 11) for more information, or call 1-800-424-LEAD (5323) for a list of contacts in your area.

Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.
What You Can Do Now To Protect Your Family

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

◆ If you rent, notify your landlord of peeling or chipping paint.
◆ Clean up paint chips immediately.
◆ Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.
◆ Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
◆ Wash children's hands often, especially before they eat and before nap time and bed time.
◆ Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
◆ Keep children from chewing window sills or other painted surfaces.
◆ Clean or remove shoes before entering your home to avoid tracking in lead from soil.
◆ Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and dairy products. Children with good diets absorb less lead.
Reducing Lead Hazards In The Home

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.

In addition to day-to-day cleaning and good nutrition:

- You can temporarily reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called "interim controls") are not permanent solutions and will need ongoing attention.

- To permanently remove lead hazards, you should hire a certified lead "abatement" contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- 40 micrograms per square foot (\( \mu g/ft^2 \)) for floors, including carpeted floors;
- 250 \( \mu g/ft^2 \) for interior windowsills; and
- 400 \( \mu g/ft^2 \) for window troughs.

Call your state or local agency (see bottom of page 11) for help in locating certified professionals in your area and to see if financial assistance is available.
Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

◆ Have the area tested for lead-based paint.

◆ Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.

◆ Temporarily move your family (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.

◆ Follow other safety measures to reduce lead hazards. You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure “Reducing Lead Hazards When Remodeling Your Home.” This brochure explains what to do before, during, and after renovations.

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

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

- **The job.** If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family’s clothes.

- **Old painted toys and furniture.**

- **Food and liquids stored in lead crystal or lead-glazed pottery or porcelain.**

- **Lead smelters** or other industries that release lead into the air.

- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture.

- **Folk remedies** that contain lead, such as “greta” and “azarcon” used to treat an upset stomach.
For More Information

The National Lead Information Center
Call 1-800-424-LEAD (424-5323) to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit www.epa.gov/lead and www.hud.gov/offices/lead/.

EPA's Safe Drinking Water Hotline
Call 1-800-426-4791 for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline
To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call 1-800-638-2772, or visit CPSC's Web site at: www.cpsc.gov.

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

For the hearing impaired, call the Federal Information Relay Service at 1-800-877-8339 to access any of the phone numbers in this brochure.
EPA Regional Offices

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
Regional Lead Contact
U.S. EPA Region 1
Suite 1100 (CPT)
One Congress Street
Boston, MA 02114-2023
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)
Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 209, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, Washington DC, West Virginia)
Regional Lead Contact
U.S. EPA Region 3 (3WC33)
1650 Arch Street
Philadelphia, PA 19103
(215) 814-5000

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
Regional Lead Contact
U.S. EPA Region 5 (DT-8J)
77 West Jackson Boulevard
Chicago, IL 60604-3866
(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
(AR1D-RA1)
501 N. 5th Street
Kansas City, MO 64101
(913) 551-7020

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact
U.S. EPA Region 8
999 18th Street, Suite 500
Denver, CO 80202-2466
(303) 312-6021

Region 9 (Arizona, California, Hawaii, Nevada)
Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)
Regional Lead Contact
U.S. EPA Region 10
Toxics Section WCM-128
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1985
CPSC Regional Offices

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

**Eastern Regional Center**
Consumer Product Safety Commission
201 Varick Street, Room 903
New York, NY 10014
(212) 620-4120

**Western Regional Center**
Consumer Product Safety Commission
1301 Clay Street, Suite 610-N
Oakland, CA 94612
(510) 637-4050

**Central Regional Center**
Consumer Product Safety Commission
230 South Dearborn Street, Room 2944
Chicago, IL 60604
(312) 353-8260

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

**U.S. Department of Housing and Urban Development**
Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, P-3206
Washington, DC 20410
(202) 755-1785

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Simple Steps To Protect Your Family From Lead Hazards

If you think your home has high levels of lead:

- Get your young children tested for lead, even if they seem healthy.
- Wash children’s hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods.
- Get your home checked for lead hazards.
- Regularly clean floors, window sills, and other surfaces.
- Wipe soil off shoes before entering house.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- Don’t use a belt-sander, propane torch, high temperature heat gun, scraper, or sandpaper on painted surfaces that may contain lead.
- Don’t try to remove lead-based paint yourself.