How to Apply

1. Contact a mortgage lender to apply for a first mortgage and determine the price of a home you can afford.
2. Attend a homeownership course.
3. Find the home you would like to purchase in the City limits.
4. Submit an application to Regional Housing Authority of Sutter and Nevada Counties for underwriting of second City mortgage.

FOR MORE INFORMATION, PLEASE CONTACT:

Regional Housing Authority
of Sutter and Nevada Counties
1455 Butte House Road
Yuba City, CA 95993

Phone: 530-671-0220, ext. 121
Fax: 530-674-8505
Toll Free: 888-671-0220, ext. 121

The City of Gridley is an Equal Opportunity Fair Housing Lender. Funding provided by grants received through the State Department of Housing and Community Development. Programs administered on behalf of the City of Gridley by Regional Housing Authority of Sutter and Nevada Counties.

City of Gridley

EQUAL HOUSING LENDER

REGIONAL HOUSING AUTHORITY OF SUTTER AND NEVADA COUNTIES
1455 BUTTE HOUSE ROAD
YUBA CITY, CA 95993

City of Gridley First Time Homebuyer Loan Program

CITY OF GRIDLEY AND REGIONAL HOUSING AUTHORITY OF SUTTER AND NEVADA COUNTIES

Tel: 530-671-0220, ext. 121
Fax: 530-674-8505
Toll Free: 888-671-0220, ext. 121

City of Gridley First Time Homebuyer Loan Program

The City of Gridley has funds available to help first-time homebuyers purchase a home. The program is available to income-eligible applicants who haven't owned a home in the past three years. The home purchased must be located in the City limits.

- City loan will be a "silent" second mortgage to assist in the purchase of your first home.
- City may loan up to $75,000 or 49% of the purchase price, whichever is less.
- 3% simple interest with monthly payments deferred for 45 years.
- No loan or application fees.
- Minimum 1% down payment required.

Frequently Asked Questions...

Who is eligible?

As the homebuyer, you cannot have owned a home in the past 3 years and will make this home your permanent residence. Also, you must meet the income guidelines listed in the Income Eligibility table.

What homes are eligible?

The appraised value of the home cannot exceed $228,000 (HOME only) and at the time of sale, the home must meet minimum housing quality standards. The home must be located within the City limits.

How long does loan approval take?

Once your loan is approved by your first mortgage lender, you can apply for the City's first-time homebuyer loan assistance. We will take approximately 3-4 weeks to process your application for approval.

Income Eligibility

Household Size	Maximum Annual Income
1	$30,650
2	$35,000
3	$39,400
4	$43,750
5	$47,250
6	$50,750
7	$54,250
8	$57,750

You will need to attend a homeownership education workshop to qualify for the City's program. Please call...

City of Oroville Housing Department
1735 Montgomery Street
Oroville, CA 95965
(530) 538-2495

NeighborWorks of Sacramento
2400 Alhambra Blvd.
Sacramento, CA 95817
(916) 452-5356
www.nwsac.org

...and sign up for a workshop today!

CITY OF GRIDLEY
FIRST-TIME HOMEBUYER PROGRAM INFORMATION & CHECKLIST

(This information is subject to change without prior notice)

BASIC PROGRAM INFORMATION

- Program is available to income-eligible applicants that have not owned a home within the last three years prior to applying for the program
- A minimum 1% down payment is required from the borrower(s). City will accept seller's credit or gifted funds as the down payment. If gifted, the borrower(s) must provide a letter.
- City will loan up to $75,000, or 49% of the home's purchase price, whichever is less.
- Home purchase price cannot exceed $228,000 (HOME-funded loans only).
- 3% simple interest with payments deferred for 30 years
- First and second mortgage loans cannot exceed 100% of the property's appraised value
- Married applicants are required to apply jointly on both mortgage loan applications
- Income requirements are based on total household size and cannot exceed 80% area median income as published by the U.S. Department of Housing & Urban Development (HUD)
- Income and assets will be verified for all household members as required by HUD
- The City will first verify income prior to incurring any fees to the borrower(s)

ITEMS NEEDED FROM APPLICANT/BORROWER

☑ City loan application

☑ Copy of drivers license for each applicant

☑ Three (3) years income taxes with W-2's from borrower(s) and all household members that file income taxes

☑ Three (3) months current income pay stubs (all household members)

☑ Bank statements for all accounts (all household members)
- Checking account(s): provide the last 6 months of statements
- Savings account(s): provide current statement (1 month)
- All other bank accounts (money market, CD, IRA , etc.): provide current statement (1 month)

☑ Purchase Agreement / Sales Contract

- Purchase Agreement must contain the following information: ***"The sales contract will be contingent on the family and property meeting City HOME/CDBG guidelines and receiving HOME/CDBG loan approval."*** The Purchase Agreement will not be accepted without this clause.
- Purchase Agreement must be valid at all times. If there are additions or amendments to the Purchase Agreement, please provide the City with an updated copy.

☑ Disclosure to Seller with Voluntary, Arm's Length Purchase Offer (borrower/seller/agents)

- The Disclosure to Seller with Voluntary, Arm's Length Purchase Offer must be signed by the buyer, seller and agents for each, and included in the Purchase Agreement. If the Disclosure is not given and signed by the seller at the time or the purchase offer, then the Disclosure must be attached as a rider to the Purchase Agreement.

☑ Homebuyer Education Certificate of Completion

- This is a one-day class that is offered on Saturdays. Please contact one of the following locations to sign up for a course:

  City of Oroville Housing Department
  1735 Montgomery Street
  Oroville, CA 95965
  (530) 538-2495

  NeighborWorks Sacramento (Spanish available)
  1400 Alhambra Blvd.
  Sacramento, CA 95817
  (916) 452-5356
  www.nwsac.org

ITEMS NEEDED FROM FIRST LENDER

☑ Signed copy of first lender's mortgage application

☑ Pre-approval letter

☑ Mortgage Credit Analysis Worksheet (MCAW)

☑ Signed copy of first mortgage Deed of Trust

☑ Signed copy of first mortgage Promissory Note

☑ Preliminary Title Report

☑ Appraisal

☑ Good Faith Estimate (GFE)
- Please make sure the GFE is accurate and that the copy provided to the City is the final version. The City cannot accept any changes to the GFE once the City loan has been approved.

☑ Credit report
- Any negative credit items must be explained and justified in writing by the applicant(s). If the applicant(s) have poor credit, the City may require them to attend a Financial Management Seminar.

☑ Pest inspection report
- Section 1 pest report findings must be cleared prior to purchase. Section 2 pest report findings must be cleared at the City's discretion.

OTHER PROGRAM INFORMATION

- All documentation must be dated within 6 months prior to loan closing. If the City's loan does not close within the 6-month time frame, the applicant(s) will need to submit new updated information.
- Primary loan/first mortgage must be a 30-year fixed interest rate conventional mortgage loan. The first mortgage interest rate must not exceed the current market rate as established by an index identified in the most recent HOME NOFA. No temporary interest rate buy-downs are permitted.
- An impound account is required for the primary mortgage loan.
- Title Company must be in California.
- City inspection of the property is required, and any findings must be cleared prior to purchase.
- Lead-based paint inspection is required for pre-1978 homes, and any findings must be cleared prior to purchase.
- 72-hour public notice is required prior to City Loan Review Committee Meetings. City cannot provide estimated closing date or commitment date until Loan Review Committee approves the loan.
- After the loans close and property is purchased, the City will verify the homeowner's occupancy on an annual basis.

SAMPLE LOAN CALCULATION

A.	Purchase Price	$ 175,000
B.	First Mortgage Loan Amount	$ (110,000)
C.	Borrower's Minimum Down Payment ($175,000 X 1%)	$ (1,750)
D.	**GAP financing amount Borrower needs to purchase the property*:**	**$ 63,250**

*The City's First Time Homebuyer Program will lend up to this amount provided it does not exceed 49% of the purchase price.

Project #

First Time Homebuyer

APPLICATION FOR FIRST TIME HOMEBUYER PROGRAM

City of Gridley

685 Kentucky Street, Gridley, CA 95948

I. BORROWER		
Name:		
Present Address:		
Mailing Address (if different):		
Date of Birth:	Social Security #	
Drivers License #:		DL State:
Home Phone #:		Work Phone #:
Housing Status: Own ☐	Rent ☐	Number of Years:

II. CO-BORROWER		
Name:		
Present Address:		
Mailing Address (if different):		
Date of Birth:	Social Security #	
Drivers License #:		DL State:
Home Phone #:		Work Phone #:
Housing Status: Own ☐	Rent ☐	Number of Years:

III. HOUSEHOLD INFORMATION

Name of Household Member	Relationship to Head of Household	Gender	Age	Social Security #	Disabled Y or N
	Head of Household				

Total number of persons in the household: _____

More than one family? Yes _____ No _____

IV. PROPERTY INFORMATION

Subject Property Address:		
City:	State:	ZIP:
Year Built:	Parcel Number:	
Purchase Price of Home:	Market Value:	
First Mortgage (lender) Loan Request Amount:		
City Loan Request Amount:		
Title will be Held in What Hame(s):		
Manner in which Title will be Held:		
Source of Down Payment:		

V. HOUSEHOLD INCOME AND EMPLOYMENT

Household income- Check all income sources that apply:
(Include income from all sources for all adult members)

- ☐ Employment
- ☐ Social Security
- ☐ Union Benefits
- ☐ Retirement Funds
- ☐ Worker's Compensation
- ☐ Unemployment Benefits
- ☐ Income from Asset
- ☐ Child Support
- ☐ AFDC
- ☐ Rental Income
- ☐ Self Employment
- ☐ Disability
- ☐ Pensions
- ☐ SSI
- ☐ Other

Breakdown of household income:

(For BORROWERS and CO-BORROWERS list 5 years of Employment History)

Household Member Name & Job Title	Employer/Source of Income Name, Phone & Address	# of Years Employed or Receiving Income	Total Gross Monthly Income

Total Monthly Household Income **$** _____

VI. DECLARATIONS

If you answer "Yes" to any questions A through I, please use an additional sheet for explanation.

		Borrower		Co-Borrower	
A.	Are there any outstanding judgments against you?	Yes	No	Yes	No
B.	Have you been declared bankrupt within the past 7 years?	Yes	No	Yes	No
C.	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Yes	No	Yes	No
D.	Are you party to a lawsuit?	Yes	No	Yes	No
E.	Have you directly or indirectly been obligated on any loan which resulted in foreclosure or judgment?	Yes	No	Yes	No
F.	Are you presently delinquent or in default on any Federal debt or any other loan, mortgage financial obligation, bond or loan guarantee?	Yes	No	Yes	No
G.	Are you obligated to pay alimony, child support or separate maintenance?	Yes	No	Yes	No
H.	Is any part of the down payment borrowed?	Yes	No	Yes	No
I.	Are you a co-maker or endorser on a note?	Yes	No	Yes	No
J.	Are you a U.S. citizen?	Yes	No	Yes	No
K.	Are you a permanent resident alien?	Yes	No	Yes	No
L.	Do you intend to occupy the property as your primary residence? If yes, completed question M below.	Yes	No	Yes	No
M.	Have you had an ownership interest in a property in the last three years?	Yes	No	Yes	No
	(1) If yes, what type? Principal Residence (PR), Second Home (SH), or Investment Property (IP)?				
	(2) How did you hold title to the home? Solely by yourself (S), Jointly with your spouse (SP) or Jointly with another person (O)?				

VII. RACE AND ETHNICITY

RACE:

_____ White
_____ Black/African American
_____ Asian
_____ American Indian or Alaska Native
_____ Native Hawaiian or Other Pacific Islander
_____American Indian or Alaska Native AND White
_____Asian AND White
_____Black/African American AND White
_____American Indian or Alaska Native AND Black/African American
_____Other:_____

HISPANIC/LATINO ETHNICITY:

Mexican/Chicano _____ Puerto Rican _____ Cuban _____ Other Hispanic/Latino: _____

CERTIFICATION/AUTHORIZATION FOR RELEASE OF INFORMATION:

I certify that the information given in this form is true and accurate to the best of my knowledge. I certify that I have no additional income and that there are no persons living in or contributing to my household other than those described here. I understand that the information on this form is subject to verification. Also, I hereby give permission to the City of Gridley to release the information on this application to the credit reporting agency. It is my understanding that this information is to be used solely for the purpose of approval of this loan application under the Program.

_____ _____
Borrower's Signature Date

_____ _____
Co-Borrower's Signature Date

GridleyFTHB:FTHBLoanAppGridley

City of Gridley
Income & Asset Inclusions

	Type of Income	YES or NO	Type	Received from whom?	Amount Received Annually
1	The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees tips, and bonuses, and other compensation for personal services.				
2	The net income from the operation of a business of profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Services Regulations. Any withdrawal of cash or assets from the operation or business will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.				
3	Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used in determining net income. An allowance for depreciation is permitted only as authorized in number 2 (above). Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family.				
4	The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount.				
5	Payments in lieu of earnings, such as unemployment and disability compensation, and severance pay.				
6	Welfare assistance, Welfare assistance made under the Temporary Assistance for Needy Families (TANF 45 CFR 260.31)) program.				
7	Periodic and determinable allowances such as alimony and child support payments, and regular contributions or gift received organizations or from persons not residing in the dwelling.				
8	All regular pay, special pay, and allowances of a member of the Armed Forces.				

	Type of Assets:	YES or NO	Source	Value of Asset	Interest Earned Annually
1a	Cash held in savings accounts (current balance)				
1b	Cash held in checking accounts (avg. balance for last 6 mos.)				
1c	Cash held in safe deposit boxes				
1d	Other cash				
2	Cash value of revocable trusts available to the applicant.				
3	Equity in rental property or other capital investments.				
4	Cash value of stocks or bonds.				
5a	Cash value of Treasury bills, certificates of deposit and money market accounts.				
5b	Individual retirement, 401(K), and Keogh accounts (even though early withdrawal could result in a penalty).				
6	Retirement and pension funds.				
7	Cash value of life insurance policies available before death.				
8	Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.				
9	Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments.				
10	Mortgages or deeds of trust held by applicant.				
11	Assets (cash, property, etc.) gifted or sold below market value in last 24 months.				

APPLICANT'S CERTIFICATION

I/we certify that all information on this **City of Gridley Income and Asset Inclusions** form is true and correct to the best of my/our knowledge and I/we understand that any deliberate falsifications are grounds for rejection of the application. I/we consent to all verification of any information herein contained.

Applicant's Signature Date Co-Applicant's Signature Date

Print Name Print Name

CITY OF GRIDLEY
FIRST TIME HOMEBUYER PROGRAM

Landlord Information Form

Please provide the following landlord contact information for the past three (3) years:

Current Landlord Name: _____

Address: _____

City, State, ZIP: _____

Phone: _____

Dates of Occupancy: From _____ To _____
month/year month/year

For property located at: _____

Previous Landlord Name (if any): _____

Address: _____

City, State, ZIP: _____

Phone: _____

Dates of Occupancy: From _____ To _____
month/year month/year

For property located at: _____

Previous Landlord Name (if any): _____

Address: _____

City, State, ZIP: _____

Phone: _____

Dates of Occupancy: From _____ To _____
month/year month/year

For property located at: _____

Previous Landlord Name (if any): _____

Address: _____

City, State, ZIP: _____

Phone: _____

Dates of Occupancy: From _____ To _____
month/year month/year

For property located at: _____

CITY OF GRIDLEY
FIRST TIME HOMEBUYER
Program Disclosure

PLEASE READ CAREFULLY

This Program Disclosure and Information Authorization notice is intended to provide basic information about the City of Gridley First Time Homebuyer Loan Program and the applicant(s) authorization for verification and sharing of information regarding a loan request. The loan program is intended to provide the necessary gap financing to enable you to purchase your first home. This disclosure is not a commitment of a loan. A full copy of the adopted program guidelines is available upon request.

General Information

In applying for a City loan, as with any loan, you will be asked to sign loan documents. When you have signed those documents and the loan is made, you will be bound by the terms of those loan documents, particularly the Promissory Note, Deed of Trust and Loan Agreement. You should become familiar with and understand the provisions of the loan described in this notice.

Eligibility Criteria

You are eligible for a City loan if you meet the following requirements:

1. You will occupy your home as your primary residence.
2. You will hold fee simple title to your home.
3. The combined gross household income does not exceed 80% of Butte County Median income, adjusted for the number of persons in the household.
4. You are an eligible first time homebuyer, having not owned a primary residence during the three years prior to applying for assistance under the City's First Time Homebuyer Loan Program or meeting the special exceptions listed in the City's program guidelines.
5. You will be required to pay a minimum down payment of 1% of the Purchase Price from your own funds. Your down payment may be a gift, but cannot be borrowed.
6. You have attended a First Time Homebuyer Education Seminar and can provide the Certificate of Completion.
7. Your housing expenses do not exceed 35% of your family's gross income.

Loan Amount

The maximum loan amount for this program cannot exceed $75,000, or 49% of the home's purchase price, whichever is less. Loan maximum is based on qualifications and the approval of the City's loan review committee. First and second mortgage loans cannot exceed 100% of the appraised value of the home.

Interest Rate

The interest rate charged on loans to qualified applicants will be three percent (3.0%) simple interest calculated on an annual basis.

Monthly Payments

This loan has deferred monthly payments for up to 30 years. See program guidelines section on Loan Terms for repayment triggers.

Loan Terms

Repayment of principal and interest will be deferred until the occurrence of any of the following:

1. The sale of the property;
2. The transfer of property title to any person other than a spouse;

(continued next page)

3. A change in tenure form owner occupied to rental;
4. Cash-out refinance of the first-lien mortgage;
5. Full repayment of the first lien Mortgage (with no replacement first mortgage financing);
6. Upon violation of the terms of the Promissory Note, Deed of Trust and/or Loan Agreement;
7. Thirty years from recordation; or
8. Non Payment of Property Taxes or Fire/Hazard Insurance.

Collateral for Loan

A Deed of Trust recorded against your home will secure the loan advanced to you. The lien will be recorded in second position, junior and subordinate to the first mortgage to be recorded concurrently. The lien will remain until such time as all sums due are paid in full.

Disclosure of Loan Information

I/We understand that I/we are applying for two separate loans and that the approval and processing of the two loans must be coordinated in order to receive assistance under the Program, and that authorization for a City of Gridley First Time Homebuyer loan is dependent on the availability of sufficient program funds. I/We hereby authorize the first mortgage lender and the City of Gridley to assist with administration of the Program and to share information in my/our loan applications with each other.

Initials: _____ _____

Information Authorization

I/We hereby authorize the City of Gridley to verify any information necessary in connection with the City's second Deed of Trust application and the first lender loan application, including but not limited to the following: credit information, including bankruptcies; employment record; bank accounts; criminal history; mortgage/rental history; tax information including tax returns family/marital status including divorce, child support, etc. Authorization is further granted to the City of Gridley to use a photocopy of my/our signature(s) below, to obtain information regarding any of the aforementioned items.

Initials: _____ _____

Loan Restrictions

Your new home will be restricted for use by owner occupants only during the 30 year term of the note and deed. If at any time the residence is used as a rental unit the note and deed of trust are in default and the City will demand full payment of principle and interest and may begin foreclosure procedures if necessary. This restriction is a covenant on the land, it runs with the land and it is part of the recorded Deed of Trust and Promissory Note. If the Promissory Note is paid in full at any time during the loan, the owner occupancy restriction will be lifted as part of removing the deed of trust from title on the property.

If during the term of the loan, the property is sold, or if the title is transferred to someone other than a spouse, and the purchase/new owners meet the same HOME eligibility criteria as the original family, then the City may allow the loan to be assumed. The seller must submit a formal written request asking the City to allow the proposed purchaser to assume the loan. The City will require all the documentation needed to certify income and first time homebuyer eligibility for the new owner. Upon approval, a new note and deed will be developed as part of the property's transfer. All requirements for assumption by an eligible family are given in the Deed of Trust and Promissory Note.

Loan Repayments

The City will maintain a financial record-keeping system to record payments and file statements on payment status. Payments from borrowers interested in prepaying their loans, as well as full demand payments, will be made to:

City of Gridley
Finance Department
685 Kentucky Street
Gridley, CA 95948

This Disclosure is intended for information purposes and authorization only. Important information relating specifically to your loan will be contained in your loan documents, which you are responsible for reading and understanding.

I/We acknowledge that I/We have read the above information included in this Program Disclosure and Information Authorization document concerning the City of Gridley First Time Homebuyer Loan Program; that I/We authorize the verification of any information necessary in connection with the City of Gridley second Deed of Trust application; that I/We have received a copy of this Program Disclosure and Information Authorization document.

_____ _____

Applicant Date

_____ _____

Co-Applicant Date

City of Gridley
First Time Homebuyer Loan Program
685 Kentucky Street, Gridley, CA 95948

Applicant:_____

APPLICANT CERTIFICATION OF ELIGIBILITY
(to be completed by Applicant)

I/We hereby certify the following to be true and correct:

1. I/We have not owned residential property during the past three years (verification of rental status is required); or, I/We have owned residential property during the past three years and meet the criteria specified in Section 2.3, "Definition of an Eligible Homebuyer," in the City of Gridley First Time Homebuyer Program Guidelines. If applicable, specify which criteria: _____.

2. My/Our total household size is _____ persons. The following people are members of my/our household (for all household members 18 years of age and older, documentation of income earnings and/or verification of student status is required, including but not limited to employment verification; wages; three (3) years tax returns; class registration; and report cards. If last names are different, explanations are required including documentation of child support, alimony, social security benefits, etc):

Name	Age	Relationship
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

3. My/Our combined GROSS annual household income is $_____, as specified in the general eligibility requirements of the Program and verified through enclosed documentation.

4. I/We intend to occupy the property described below as my/our principal residence:

_____
Street address City State Zip

5. Please check the applicable box and specify dates of residency and/or employment:

_____ Resided in the City of Gridley since _____

_____ Been employed in the City of Gridley since _____

_____ Have not resided or been employed in the City of Gridley.

6. My/Our down payment funds are from my/our own household assets, totaling $ _____ as specified in the general eligibility requirements of the Program (minimum 1% down payment is required). The funds for the down payment are not borrowed (If funds are a gift, then letters from the person(s) granting the gift are required stating that, as gift funds: the borrower will not have to repay them; and the person(s) gifting funds shall not be placed on title; verification of gift funds and or verification of deposit of gift funds by bank letters and/or statements are required).

I/We understand that immediate and full repayment of the loan plus interest and penalties will be demanded if I/We make false statements or fail to disclose material information in the application and/or certification forms for the City of Gridley First Time Homebuyer Loan Program.

I/We acknowledge that the Disclosure to Seller form has been given to the seller and that the seller must sign and return said form prior to proceeding with my/our loan request with the City of Gridley. Failure to follow this requirement will make the property involved ineligible for assistance through the Program.

_____

Borrower Signature Date

_____

Co-Borrower Signature Date

City of Gridley
First Time Homebuyer Loan Program
685 Kentucky Street, Gridley, CA 95948

Applicant:_____

INFORMATION RELEASE AUTHORIZATION

To whom it may concern:

I/we, the undersigned borrower(s) have applied through the City of Gridley for secondary financing using public funds under a Local/State/Federal program. You are hereby authorized to release to the City of Gridley or its agents, any information necessary for the purpose of processing my/our loan application. Such information includes but is not limited to:

Income:	history, dates, title, income, hours, etc. from employment and non-employment sources
Mortgage Loans:	loan balances, dates of loans, payment amount and history, etc.
Rent History:	payment amount and history, etc.
Other:	any related matters of credit

Privacy Act Notice Statement: The Department of Housing and Urban Development (HUD) and/or the State of California is requiring the collection of the information derived from this form to determine the applicant's eligibility for local jurisdiction, state or federal funds. This information will be used to establish the level of benefit for the HOME/CDBG Program; to protect the Government's financial interest; and to verify the accuracy of the information furnished. It may be released to the appropriate Federal, State and Local agencies when relevant, as well as to civil, criminal, or regulatory investigators, and to prosecutors. Failure to provide any information may result in a delay or rejection of our eligibility approval. The Department is authorized to ask for this information by the National Affordable Housing Act of 1990.

****Important****

Authorization: I authorize the funder/grant recipient and HUD to obtain information about me and my household that is pertinent to eligibility for participation in the publicity funded HOME/CDBG Program.

I acknowledge that:

(1) A photographic, carbon or facsimile copy of this authorization (being a valid copy of the signatures to the undersigned) may be deemed to be the equivalent of and used as a duplicate original.
(2) I have the right to review the file and the information received using this form with a person of my choice to accompany me.
(3) I have the right to copy information from this file and to request correction of information I believe inaccurate.
(4) All adult household members will sign this form and cooperate with the owner in this process.

Your prompt reply will help expedite this real estate transaction.

_____ _____
Applicant Social Security Number

_____ _____
Co-applicant Social Security Number

CITY OF GRIDLEY

First Time Homebuyer Loan Program
685 Kentucky Street, Gridley, CA 95948

Privacy Act Notice Statement:

The Department of Housing and Urban Development (HUD) and/or the State of California is requiring the collection of the information derived from this form to determine the applicant's eligibility for local jurisdiction, state or federal funds. This information will be used to establish the level of benefit for the HOME/CDBG Program; to protect the Government's financial interest; and to verify the accuracy of the information furnished. It may be released to the appropriate Federal, State and Local agencies when relevant, as well as to civil, criminal, or regulatory investigators, and to prosecutors. Failure to provide any information may result in a delay or rejection of our eligibility approval. The Department is authorized to ask for this information by the National Affordable Housing Act of 1990.

Financial Privacy Information – Notice to Applicants

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Community Development has a right of access to financial records held by any financial institution in connection with the consideration or administration of the CDBG or HOME Program for which you have applied.

Financial records involving your transaction will be available to the Department of Housing and Community development without further notice of authorization, but will not be disclosed or released to another government agency or department without your consent, except as required or permitted by law.

Fair Lending Notice

TO: ALL APPLICANTS FOR A LOAN FOR THE PURCHASE, CONSTRUCTION, REHABILITATION, IMPROVEMENT OR REFINANCING OF A ONE-TO-FOUR FAMILY RESIDENCE

It is unlawful, under the Housing Financial Discrimination act of 1977, for a public agency to consider any of the following in determining whether or not, or under what terms and conditions, to provide or arrange for financial assistance:

1. Neighborhood characteristics (such as the average age of the home or the income level in the neighborhood), except to a limited extent necessary to avoid an unsafe and unsound business practice.
2. Race, sex, color, religion, marital status, national origin, or ancestry.

It is also unlawful to consider, in appraising a residence, the racial, ethnic, or religious composition of a particular neighborhood or whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint, or if you have questions about your rights, contact:

Office of Fair Lending
Business and Transportation Agency
1120 N Street
Sacramento, CA 95814

EQUAL HOUSING OPPORTUNITY

Or call collect: (916) 322-5828

If you file a complaint, the law requires that you receive a decision within thirty (30) days.

I hereby acknowledge receipt of a copy of this notice.

Applicant Signature	Date	Co-Applicant Signature	Date

U.S DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT

NOTIFICATION
WATCH OUT FOR LEAD- BASED PAINT POISONING

TO: OWNERS AND TENANTS OF HOUSING CONSTRUCTED BEFORE 1978

If a property was constructed before 1978, there is a possibility it contains lead-based paint.

PLEASE READ THE FOLLOWING INFORMATION CONCERNING LEAD-BASED PAINT POISONING.

Sources of Lead Based Paint

The interiors of older homes and apartments often have layers of lead-based paint on the walls, ceilings, windowsills and doorframes. Lead-based paint and primers may also have been used on outside porches, railings, garages, fire escapes and lamp posts. When the paint chips, flakes or peels off, there may be a real danger for babies and young children. Children may eat the paint chips or chew on painted railings, window sills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips. For example, when children play in an area where there are loose paint chips or dust particles containing lead, they may get these particles on their hands, put their hands in their mouths, and ingests a dangerous amount of lead.

Hazards of Lead-Based Paint

Lead poisoning is dangerous—especially to children under the age of seven (7). It can eventually cause mental retardation, blindness and even death.

Symptoms of Lead-Based Paint Poisoning

Has your child been especially cranky or irritable? Is he or she eating normal? Does your child have stomachaches and vomiting? Does he or she complain about headaches? Is your child unwilling to play? These may be signs of lead poisoning. Many times though, there are no symptoms at all. Because there are no symptoms does not mean that you should not be concerned if you believe your child has been exposed to lead-based paint.

Advisability and Availability of Blood Level Screening

If you suspect that your child has eaten chips of paint or someone told you this, you should take your child to the doctor or clinic for testing. If the test shows that your child has an elevated blood lead level, treatment is available, Contact your doctor or local health department for help or more information. Lead screening and treatment are available through the Medical Program for those who are eligible. If your child is identified as having an elevated blood lead level, you should immediately notify Community Development or other agency to which you or your landlord is applying for rehabilitation assistance so the necessary steps can be taken to test your unit for lead-based paint hazard. If your unit does have lead-based paint, you may be eligible for assistance to abate that hazard.

Precautions to Take to Prevent Lead-Based Paint Poisoning

You can avoid lead-based paint poisoning by performing some preventive maintenance. Look at your walls, ceilings, doorframes, and windowsills. Are there places where the paint is peeling, flaking, chipping, or powdering? If so, there are some things you can do immediately to protect your child:

a) Cover all furniture and appliances;
b) Get a broom or stiff brush and remove all loose pieces of paint from walls woodwork, window wells and ceilings;
c) Sweep up all pieces of paint and plaster and put them in a paper bag or wrap them in newspaper. Put these packages in the trash can. DO NOT BURN THEM.
d) Do not leave paint chips on the floor or in window wells. Damp mop floors and window sills in and around the work area to remove all dust and paint particles. Keeping these areas clear of paint chips, dust and dirt is easy and very important; and
e) Do not allow loose paint to remain within your children's reach since children may pick loose paint off the lower part of the walls.

Homeowner Maintenance and Treatment of Lead-Based Paint Hazard

As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing, defective roofs and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions damage walls and ceilings and cause paint to peel, crack or flake. These conditions should be corrected immediately. Before repainting, all surfaces that are peeling, cracking, chipping or loose should be thoroughly cleaned by scraping or brushing the loose paint from the surface, and then repainted with two (2) coats of non-lead paint. Instead of scraping and repainting, the surface may be covered with other material such as wallboard, gypsum or paneling. Beware that when lead-based paint is removed by scraping or sanding, a dust is created, which may be hazardous. The dust can enter the body either by breathing or swallowing it. The use of heat or paint removers could create a vapor or fume which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take place when there are no children or pregnant women on the premises. SIMPLY PAINTING OVER DEFECTIVE LEAD-BASED PAINT SURFACE DOES NOT ELIMINATE THE HAZARD. REMEMBER THAT YOU CAN AS AN ADULT PLAY A MAJOR ROLE IN THE PREVENTION OF LEAD POISONING. YOUR ACTIONS AND AWARENESS ABOUT THE LEAD PROBLEM CAN MAKE A BIG DIFFERENCE.

Tenant and Homeowner Responsibilities

You should immediately notify the management office or the agency through which you are purchasing your home if the unit has flaking, chipping, powdering or peeling paint, water leaks from plumbing, or defective roof. You should cooperate with that office's effort to repair the unit.

"I have received a copy of the Notice entitled "Watch Out for Lead-Based Paint Poisoning."

Date_____ Print Name _____Signature _____

Date_____ Print Name _____Signature _____

City of Gridley
First Time Homebuyer Loan Program

Disclosure to Seller with Voluntary, Arm's Length Purchase Offer

DECLARATION

This is to inform you that _____ (Buyer) would like to purchase the property, located at _____, if a satisfactory agreement can be reached. We are prepared to pay $_____ for a clear title to the property under conditions described in the attached proposed contract of sale.

Because Federal funds may be used in the purchase, however, we are required to disclose to you the following information:

1. The sale is voluntary. If you do not wish to sell, the Buyer, thru the City of Gridley, will not acquire your property. The Buyer does not have the power of eminent domain to acquire your property by condemnation (i.e. eminent domain) and the City of Gridley will not use the power of eminent domain to acquire the property.
2. The estimated fair market value of the property is $_____ and was estimated by _____, to be finally determined by a professional appraiser prior to close of escrow.

Since the purchase would be a voluntary, arms length, transaction you would not be eligible for relocation payments or other relocation assistance under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), or any other law or regulation. Also, as indicated in the contract of sale, this offer is made on the condition that no tenant will be permitted to occupy the property before the sale is completed.

Again, please understand that if you do not wish to sell your property, we will take no further action to acquire it. If you are willing to sell the property under the conditions described in the attached contract of sale, please sign the contract and return it to us at: City of Gridley First Time Homebuyer Program, c/o Regional Housing Authority of Sutter and Nevada Counties, 1455 Butte House Road, Yuba City, CA 95993. If you have any questions about this matter, please contact the City's Program Administrator, Regional Housing Authority of Sutter and Nevada Counties at (888) 671-0220, ext. 121.

_____ _____
Buyer Date

_____ _____
Buyer Date

(Form continues on next page with Seller's Acknowledgment)

Disclosure to Seller with Voluntary, Arm's Length Purchase Offer (Page 2)

ACKNOWLEDGEMENT

As the Seller I/we understand that the City of Gridley or authorized agent will inspect the property for health and safety deficiencies. I/we also understand that public funds may be involved in this transaction and, as such, if the property was built before 1978, a lead-based paint disclosure must be signed by both the buyer and seller, and that a Visual Assessment will be conducted to determine the presence of deteriorated paint.

As the Seller, I/we understand that under the City's program, the property must be currently owner-occupied, vacant for four months at the time of submission of purchase offer, new (never occupied), or renter purchasing the unit. I/we hereby certify that the property is:

☐ Vacant at least 3 months; ☐ Owner-occupied; ☐ New; or ☐ Being Purchased by Occupant

I/we hereby certify that I have read and understand this "Declaration" and ☐ a copy of said Notice was given to me prior to the offer to purchase. If received after presentation of the purchase offer, I/We choose ☐ to withdraw or ☐ not to withdraw, from the Purchase Agreement.

_____ _____

Seller Date

_____ _____

Seller Date

SELLERS LEAD-BASED PAINT DISCLOSURE

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards
Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):
   (i) ____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).
   _____
   (ii) ____ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):
   (i) ____ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).
   _____
   (ii) ____Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (initial)

(c)_____Purchaser has received copies of all information listed above.
(d)_____Purchaser has received the pamphlet "Protect Your Family from Lead in Your Home".
(e)_____Purchaser has (check (i) or (ii) below):
   (i) _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
   (ii) _____waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards (NOT PERMISSIBLE FOR HOME AND CDBG).

Agent's Acknowledgment (initial)

(f)_____ Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

_____	_____	_____	_____
Seller	Date	Buyer	Date
_____	_____	_____	_____
Seller	Date	Buyer	Date
_____	_____	_____	_____
Seller's Agent	Date	Buyer's Agent	Date

Protect Your Family From Lead in Your Home

United States Environmental Protection Agency

United States Consumer Product Safety Commission

United States Department of Housing and Urban Development

September 2013

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

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

Read this entire brochure to learn:

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

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

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

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

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

Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium.
- Remove shoes or wipe soil off shoes before entering your house.

Lead Gets into the Body in Many Ways

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

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

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

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

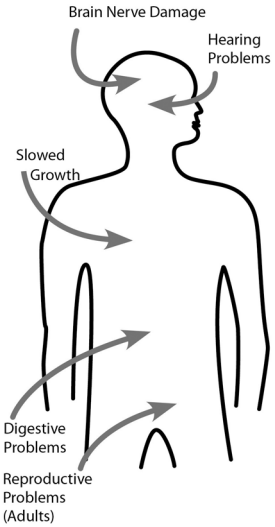
Women of childbearing age should know that lead is dangerous to a developing fetus.

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

Health Effects of Lead

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

In children, exposure to lead can cause:



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

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

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

In adults, exposure to lead can cause:

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

Check Your Family for Lead

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

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

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

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

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

Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.[1]

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

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

Lead can be found:

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

Learn more about where lead is found at epa.gov/lead.

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

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

Identifying Lead-Based Paint and Lead-Based Paint Hazards

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

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

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

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

- 40 micrograms per square foot ($\mu g/ft^2$) 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. EPA currently defines the following levels of lead in soil as hazardous:

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

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

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

Checking Your Home for Lead

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

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
  - Portable x-ray fluorescence (XRF) machine
  - Lab tests of paint samples

- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
  - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
  - Sample dust near painted surfaces and sample bare soil in the yard
  - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.

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

Checking Your Home for Lead, continued

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

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

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

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

What You Can Do Now to Protect Your Family

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

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

Reducing Lead Hazards

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

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead–safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.

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

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

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

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

- 40 micrograms per square foot (µg/ft^2) for floors, including carpeted floors
- 250 µg/ft^2 for interior windows sills
- 400 µg/ft^2 for window troughs

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

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

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

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

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

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

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

Other Sources of Lead

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

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

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

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

For More Information

The National Lead Information Center
Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD (5323).**

EPA's Safe Drinking Water Hotline
For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/lead for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline
For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772,** or visit CPSC's website at cpsc.gov or saferproducts.gov.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Region 7 (Iowa, Kansas, Missouri, Nebraska)

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

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

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

Region 9 (Arizona, California, Hawaii, Nevada)

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

Region 10 (Alaska, Idaho, Oregon, Washington)

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

Consumer Product Safety Commission (CPSC)

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

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

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

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

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

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U. S. EPA Washington DC 20460
U. S. CPSC Bethesda MD 20814
U. S. HUD Washington DC 20410

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IMPORTANT!

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

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