



**“AT HOME IN QUINCY”**  
**CITY OF QUINCY – MASSACHUSETTS**  
**A FIRST-TIME HOMEBUYERS PROGRAM**  
**2016**

This Program is made possible by funding from  
The City of Quincy’s  
Affordable Housing Trust Committee (AHTC).

Supported by:

Mayor Thomas P. Koch

James J. Fatseas, Affordable Housing Trust Committee Chairman



**Telephone (617) 376-1123**  
**Fax (617) 376-1995**

*Thank you for your interest in the City of Quincy's "At Home in Quincy".  
Please read the following information carefully to learn how the Program can help you purchase  
a home. You can call the Executive Director of the Affordable Housing Trust Committee  
(AHTC) at (617) 376-1123 with any questions or for information on other home buying programs.*

## What is the “At Home in Quincy” First-Time Homebuyers Program?

This is a program of the City of Quincy, through its AHTC that provides financial assistance to first time homebuyers that meet certain income requirements.

If you qualify, the Program can help you purchase your first home in **two** ways:

1. up to 2% assistance with **down payment and/or closing costs** from the AHTC
2. Mortgage insurance premium paid in full by the AHTC using MassHousing's Mortgage program or 30 year fixed rate mortgage when available through the approved lenders.

## Do I Qualify for the “At Home in Quincy” Program?

### **FIRST-TIME HOMEBUYER INCOME LIMITS (as of 10/15)**

1. To determine if your income is within the limits for the size of your household; you must count the income of all adult members of your household who will reside in the house. However, do not count any income of children under 18 or any income you receive for the care of foster children.

**Income limits are subject to change by the US Department of Housing & Urban Development (HUD) and limited to Mass. Housing Mortgage Insurance income limits. This program will serve Households with income up to \$128,925.**

*Note: Income limits subject to change by US Department of Housing and Urban Development (HUD) and the Commonwealth of Massachusetts Housing Acquisitions limits.*

2. All homes purchased through this program must be located in Quincy The program is limited to qualified applicants who work or have lived in the City of Quincy two (2) out of the past five (5) years.
3. If you have never owned a home or have not owned a home in the past three years. Displaced homemakers and single parents are considered first-time homebuyers even if they have previously owned a home. You must plan to use the home as your principal residence, and not as a second or vacation home.
4. You must have your own 3% of the purchase price of the home (savings, investments, etc.).
5. The property must be decent, safe and sanitary before you move in.

## HOW DOES THE AHTC OF QUINCY HELP?

1. Down payments and closing costs can be large hurdles to purchasing a home. This is where the AHTC's assistance can be particularly helpful. Under this program, the AHTC can provide you with up to 2% of the down payment. You must also have 3% of the purchase price on hand for a down payment. (Total down payment will be 5% of purchase price.)
2. Mortgage insurance premium is paid in full by the AHTC using MassHousing's Mortgage program or 30 year fixed rate mortgage when available through the approved lenders.

## HOW DO I APPLY FOR AHTF ASSISTANCE?

-  Read over the enclosed application and gather the documentation listed on the last page of the application form.
-  Complete the application and submit it, along with your documentation, to the Executive Director of the AHTC at City Hall.
-  The AHTC will check to ensure that you are within the income limits for the program.
-  If your application passes this review, you will be notified in writing, and a copy of your file will be sent to the participating bank of your choice. If you are not eligible, the AHTC will inform you of the reasons why and inform you of any possible options you may have.
-  In order to receive AHTC assistance you must also complete an approved First Time Homebuyer course. For more information on how to sign up for one of these courses, please refer to the application packet. Call :  
**Neighborhood Housing Services of the South Shore (617) 770-2387 or  
Quincy Community Action Program (617) 479-8181 x 315.**
-  You will be required to participate in post purchase counseling.

**KEY: Make sure all required documents are submitted with your application**

## WHAT HAPPENS AFTER THE BANK RECEIVES MY LOAN APPLICATION?

-  First you apply to be pre-approved for a mortgage at the Bank of Canton or South Coastal Bank.
-  Based upon your income, your debts, and the type of home you are interested in, the Bank will tell you what price range you can afford so that you can begin looking for a home.
-  If you are eligible, the Bank will conditionally issue a preapproved letter, at which point you have 90 days to find a home.
-  You locate a suitable house and sign a purchase and sale agreement.
-  The bank will ask you to complete a residential mortgage application, and will perform their own credit and employment verification. **The bank will make the final loan approval or denial.**

-  If the loan is approved, the Bank sends you a commitment letter and a date for closing is set.
-  If you are eligible for down payment and closing cost assistance from the AHTC, the Bank will send an invoice to the AHTC for the appropriate amount. The AHTC will present a check at the closing. At closing, you will also sign a promissory note and other documentation promising to re-pay the AHTC's assistance.

### HOW LONG DOES THE WHOLE PROCESS TAKE?

The process varies from person to person depending on the applicant's ability to complete the requirements. The AHTC seeks a turnaround time of two weeks upon receipt of all required documents. We process applications in the order that we receive them and therefore the processing time depends on how many applications we receive before yours. If you have already signed a Purchase and Sale Agreement, the AHTC will give your application priority. Most delays result because certain documents are missing from the application and it takes applicants time to complete the requirements. Banks can usually render a credit decision within 15 days and approved loans should usually close within 40 days of application. If you experience delays in the process, please do not hesitate to contact us.

**KEY: Complete requirements as quickly as possible.**

### WILL THE AHTC ASSISTANCE HAVE TO BE REPAID?

The goal of the AHTC is to help as many people as possible to purchase homes. In order to continue to do this we need to re-use the money we loan to people. [What this means to you](#) is that when and if you sell, take out a home equity loan or refinance the home, you must re-pay to the AHTC the same percentage of the sales price that the AHTC provided to you, including closing costs, at the time of your initial purchase. For example, if the AHTC provided you with a total of 2% to purchase a \$300,000 property (\$6,000), and if at any time in the future you sell or the property for \$400,000, you would re-pay 2% of \$400,000 (\$8,000) to the AHTC.

The future value of the property is defined by the assessed value at the time of the sale or the actual sales price, whichever is higher. *The re-payment of the AHTC funds is used to subsidize home purchases for additional first time homebuyers or for other programs providing affordable housing for low and moderate-income people.*

If the net proceeds (selling price minus mortgage repayment and other selling costs) are less than the dollar amount of the AHTC assistance plus the homeowner's investment (down payment, principal payments and any capital improvement), the AHTC will reduce the amount of the re-payment that is due.

To enforce this repayment promise, the AHTC will place a lien on the property. The AHTC will also have the right to first refusal on the property.

 **WHO DO I CONTACT FOR MORE INFORMATION?**

**Thomas A. Fabrizio, Executive Director  
Affordable Housing Trust Committee  
Quincy City Hall  
1305 Hancock Street  
Quincy, MA 02169 Telephone: (617) 376-1123**

*This program is subject to change in funding, rules, and to availability of funds.*

We do business in accordance with federal fair lending laws. Under the federal fair housing act, it is illegal, on the basis of race, color, national origin, religion, sex, handicap, or familial status (having children under the age of 18), to: deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling, or deny any loan secured by a dwelling; or discriminate in fixing the amount, interest rate, duration, application procedures or other terms or conditions of such a loan, or in appraising property.

We are pledged to the letter and spirit of U.S. Policy for the achievement of EQUAL HOUSING OPPORTUNITY throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.



**EQUAL HOUSING OPPORTUNITY**

City of Quincy  
"At Home in Quincy"  
Application

*Before you complete this application:*

 Review your Credit History

*It is important to know the status of your credit history before you attempt to purchase a home. If you are currently behind on any credit card, student loan, or other loan payments, or if you know that there are delinquent or unpaid accounts on your credit history, you should resolve these debts before applying to the "At Home in Quincy" program. The AHTC cannot help persons whose credit history contains unpaid or disputed accounts, or does not show a history of responsible use of credit.*

*For information on how to obtain a copy of your credit report, contact the Consumer Credit Counseling Service at (617) 426-6644.*

 Review your Employment History

Financial institutions generally look for at least two years of stable income from steady employment in your line of work. If you have less than two years on your present job, have any gaps in your employment history, or have had a number of different jobs within the past two years, you should be prepared to explain these circumstances (such as school, military service, layoffs, etc.). If you cannot explain and document a stable income and employment history, you may want to wait until you have two years of stable income history before applying for a home mortgage.

 Review your Personal Resources for the Downpayment and Closing Costs

There is no doubt that becoming a homeowner requires a substantial amount of money upfront! Although the AHTC can provide you with help toward your downpayment, **you must put down at least 3% of your own funds.** *You cannot use family gifts in place of your own 3% for the downpayment.* You can only use family gifts to help pay closing costs or to boost your downpayment above the 3% minimum that you must contribute yourself. Gifts can not be greater than 20% of the down payment.

The AHTC's assistance with downpayment and closing costs will not cover everything! Depending upon the type of home you are interested in buying (condo, single family ...), you should plan to have between \$3,500 and \$7,000 in easily-accessible funds to meet downpayment and closing costs.

## ***CALCULATIONS TO DETERMINE HOUSEHOLD INCOME***

### ***Inclusions and Exclusions to Income Assessment***

#### **Inclusions**

1. Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average 6-month balance.
2. Cash value of revocable trusts available to the applicant.
3. Equity in rental property or other capital investments. Equity is the estimated current market value of the asset less the unpaid balance on all loans secured by the asset and all reasonable costs (e.g., broker fees) that would be incurred in selling the asset.
4. Cash value of stocks, bonds, Treasury bills, certificates of deposit and money market accounts.
5. Individual retirement and Keogh accounts (even though withdrawal would result in a penalty).
6. Retirement and pension funds.
7. Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy).
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. Any financial gift from a family member.

#### **Exclusions**

1. Necessary personal property, except as noted in number 8 of Inclusions, such as clothing, furniture, cars and vehicles specially equipped for persons with disabilities.
2. Interest in Indian trust lands.
3. Assets not effectively owned by the applicant. That is, when assets are held in an individual's name, but the assets and any income they earn accrue to the benefit of someone else who is not a member of the household and that other person is responsible for income taxes incurred on income generated by the asset.

4. Equity in cooperatives in which the family lives.
5. Assets not accessible to and that provide no income for the applicant.
6. Term life insurance policies (i.e., where there is no cash value).
7. Assets that are part of an active business. "Business" does not include rental of properties that are held as an investment and not a main occupation.

### Compliance Income

- 1 Must be below the income limited, based on the number of household numbers, for the market area.
- 2 Based on "Gross Annual Income" of all borrower(s) and guarantor(s)/co-signer(s) who will be on the mortgage, note, and deed and will live in the household. *Do not include guarantor(s)/co-signer(s) income if they will not live in the household.*
- 3 "Gross Annual Income" includes: annualized income from full and part-time employment, taxable and non-taxable income and rental income as used to qualify for mortgage, earnings, overtime, bonuses, dividends, interest annuities, pensions, VA compensation, income from rental property, commissions, deferred income, welfare payments, social security benefits, disability payments, alimony, child-support payments, public assistance, sick pay, unemployment, compensation, and income received from trusts, business activities, investments, and all other sources.

### Review your Asset Limits

Households will be ineligible for consideration under the program if;

- a) the household has equity interest in any type of real estate;
- b) The total value of household assets exceed \$75,000.

The Affordable Housing Trust Committee reserves the right to make the final determination of asset value.

### Assets

1. Will be considered cash or non-cash item that may be converted to cash. See Inclusions and Exclusions.
2. The AHTC will use the **Market Value** of assets meaning the dollar value of the asset on the open market.

3. Assets owned by more than one person would be prorated according to the applicant's percentage of ownership. If no percentage is specified or provided by state or local law, the asset will be prorated evenly among all owners.
4. Applicants will be required to complete the AHTF Needs Assessment Form declaring all known assets.
5. Applicants will be required to provide documentation of each asset declaration. All estimated current asset value estimations must be provided by sources acceptable to the AFTC.

City of Quincy  
"At Home in Quincy"  
Application

**APPLICANT INFORMATION**

Applicant Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Street Address: \_\_\_\_\_

Town: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home telephone: \_\_\_-\_\_\_-\_\_\_\_ Work telephone: \_\_\_-\_\_\_-\_\_\_\_

Social Security number: \_\_\_-\_\_-\_\_\_\_

Annual Income: \$ \_\_\_\_\_ Position/Title: \_\_\_\_\_

Employer (Name, address, telephone number):  
\_\_\_\_\_  
\_\_\_\_\_

Years employed in this line of work? \_\_\_\_\_ Years at current job? \_\_\_\_\_

**CO-APPLICANT INFORMATION**

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

Street Address: \_\_\_\_\_

Town: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home telephone: \_\_\_-\_\_\_-\_\_\_\_ Work telephone: \_\_\_-\_\_\_-\_\_\_\_

Social Security number: \_\_\_-\_\_-\_\_\_\_

Annual Income: \$ \_\_\_\_\_ Position/Title: \_\_\_\_\_

Employer (Name, address, telephone number):  
\_\_\_\_\_  
\_\_\_\_\_

Years employed in this line of work? \_\_\_\_\_ Years at current job? \_\_\_\_\_  
 Has either applicant owned real estate before? \_\_\_\_\_

How did you find out about this housing program? \_\_\_\_\_

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Additional Household Members	Relationship	Age	Annual Income
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Please complete the following section in order to assist us in fulfilling affirmative action requirements.

	Applicant	Co-applicant	Dependents
White	_____	_____	_____
Black	_____	_____	_____
Hispanic	_____	_____	_____
Asian	_____	_____	_____
Native American	_____	_____	_____
Other	_____	_____	_____

**MONTHLY INCOME**

	<b>APPLICANT</b>	<b>CO-APPLICANT</b>
Gross wages		
Job 1	_____	_____
Job 2	_____	_____
Overtime	_____	_____
Bonuses	_____	_____
Interest/Dividends	_____	_____
Business Income	_____	_____
Child Support	_____	_____
Alimony	_____	_____
Social Security/SSI	_____	_____
Disability	_____	_____
Pensions	_____	_____
Earned Income Tax Credit	_____	_____
Welfare Income	_____	_____
Workmen's Compensation	_____	_____
Unemployment Compensation	_____	_____
Total Monthly Income	<b>(1)</b> _____	<b>(2)</b> _____
Total Monthly Income for Household (add #1 and #2)		<b>(3)</b> _____
Total Annual Income (multiply #3 by 12)		<b>\$</b> _____

**ASSETS\*\***

Bank Account (include Certificates of Deposit)

Name of Bank or Credit Union	Account No.	Balance
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Net cash value of life insurance \$ \_\_\_\_\_

Net worth of business \$ \_\_\_\_\_

Vested interest in retirement funds \$ \_\_\_\_\_

Stocks, Bonds, Treasury Bills \$ \_\_\_\_\_

Mutual Funds \$ \_\_\_\_\_

Automobiles for business use \$ \_\_\_\_\_

Other: \_\_\_\_\_ \$ \_\_\_\_\_

**Total Assets** \$ \_\_\_\_\_

**\*\* Please refer to the Asset Determination section of this application on page 9.**

<b>1. Name</b>	<b>2. Social Security Number</b>
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**ASSETS**

<b>Family Member</b>	<b>Asset Description</b>	<b>Current Cash Value of Assets</b>	<b>Actual Income from Assets</b>
<b>3. Net Cash Value of Assets.....</b>		<b>3.</b>	
<b>4. Total Actual Income from Assets.....</b>			<b>4.</b>
<b>5. If line 3 is greater than 5,000, multiply line 2% ( Passbook Rate) and enter results here: otherwise leave blank.</b>			<b>5.</b>

**ANTICIPATED ANNUAL INCOME**

<b>Family Members</b>	<b>a. Wages/ <u>Salaries</u></b>	<b>b. Benefits/ Pensions</b>	<b>c. Public Assistance</b>	<b>d. Other Income</b>	<b>e. Asset Income</b>
					<b>Enter the greater of lines 4 or 5 from above in e.</b>
<b><u>6. Totals</u></b>	<b><u>a.</u></b>	<b><u>b.</u></b>	<b><u>c.</u></b>	<b><u>d.</u></b>	<b><u>e.</u></b>

<b><u>7.</u> Enter total of items from 6a. through 6e. This is Annual Income.....</b>
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**DEBTS**

Please include information for all car loans, store accounts, credit cards, personal loans, student loans, etc.

Name of Company	Account No.	<u>Monthly Payment</u>	<u>Months Remaining</u>	<u>Unpaid Balance</u>
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
		<b>Total Balance Owed</b>		<b>\$ _____</b>

Total Monthly Debt payments (add the above)	\$ _____
Alimony	\$ _____
Child Support	\$ _____
Other Payments	\$ _____
 <b>Total Monthly Payments</b>	 <b>\$ _____</b>

**CERTIFICATION**

**Please read and sign the following certification.**

I understand that completion of this application does not imply approval of any downpayment and closing cost assistance from the Affordable Housing Trust Committee, nor any mortgage loan from a financial institution. I also understand that the AHTC may request a credit report and/or may contact third parties to verify the information I have provided in this application. I further understand that any private lender, which receives my application, has the power of final loan approval. **I HEREBY CERTIFY UNDER THE PENALTY OF PERJURY THAT THE INFORMATION CONTAINED IN THIS APPLICATION IS ACCURATE, COMPLETE, AND CORRECT TO THE BEST OF MY KNOWLEDGE.**

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

### AFTER COMPLETING THIS APPLICATION

In order to process your first-time homebuyer application, AHTC will need to verify your employment and income, as well as your present debts. **PLEASE BE SURE THAT YOU ENCLOSE THE FOLLOWING DOCUMENTATION IN SUPPORT OF YOUR APPLICATION.**

- ❑ 2015 Federal Tax Return and W-2's
- ❑ 2014 Federal Tax Return and W-2's
- ❑ 2013 Federal Tax Return and W-2's
- ❑ 3 most recent pay stubs for all employed household members (except students and children under the age of 18).
- ❑ Documentation of any additional income.
- ❑ Three most recent bank account statement(s) and documentation of other assets to be used for the 3% down payment.
- ❑ First-time Homebuyer Workshop Certificate
- ❑ Protect Your Family From Lead in Your Home (upon acceptance into the AHTC program a signed certification to be submitted to Affordable Housing Trust Committee - Attention: Thomas Fabrizio).
- ❑ Return the Verification of Employment form with **ONLY YOUR SIGNATURE ON IT**. Please **DO NOT fill out this form**. Each employed adult in the family must sign a form. If you need more forms please call 617-376-1123.

**Please return the completed application and the supporting documentation to:**

"At Home in Quincy"  
Affordable Housing Trust Committee  
Quincy City Hall, Third Floor  
1305 Hancock Street  
Quincy, MA 02169  
Attn: Thomas Fabrizio, Executive Director

## VERIFICATION OF EMPLOYMENT

<p style="text-align: center;"><b>City of Quincy Affordable Housing Trust Committee 1305 Hancock Street Quincy, MA 02169</b></p> <p><b>AUTHORIZATION: FEDERAL REGULATIONS REQUIRE US TO VERIFY EMPLOYMENT INCOME OF ALL MEMBERS OF THE HOUSEHOLD APPLYING FOR PARTICIPATION IN THE HOME PROGRAM WHICH WE OPERATE AND TO REEXAMINE THIS INCOME PERIODICALLY. WE ASK YOUR COOPERATION IN SUPPLYING THIS INFORMATION. THIS INFORMATION WILL BE USED ONLY TO DETERMINE THE ELIGIBILITY STATUS AND LEVEL OF BENEFIT OF THE HOUSEHOLD.</b></p> <p><b>YOUR PROMPT RETURN OF THE REQUESTED INFORMATION WILL BE APPRECIATED.</b></p>	<p><b>EMPLOYED SINCE:</b> _____ <b>OCCUPATION:</b> _____</p> <p><b>SALARY:</b> _____</p> <p><b>EFFECTIVE DATE OF LAST INCREASE:</b> _____</p> <p><b>BASE PAY RATE:</b> \$_____/Hour; or \$_____/Week; or \$_____/Month</p> <p>Average hours/week at base pay rate: _____ Hours</p> <p><b>NO. WEEKS _____, OR NO. WEEKS _____ WORKED/YEAR</b></p> <p><b>OVERTIME PAY RATE: \$_____/HOUR</b></p> <p><b>EXPECTED AVERAGE NUMBER OF HOURS OVERTIME WORKED PER WEEK DURING NEXT 12 MONTHS _____</b></p> <p style="text-align: center; color: magenta;"><b>Any other compensation not included above (specify for commissions, bonuses, tips, etc.):</b></p> <p><b>FOR:</b> _____ \$_____ <b>PER</b> _____</p> <p><b>IS PAY RECEIVED FOR VACATION?</b> <input type="checkbox"/> <b>YES</b> <input type="checkbox"/> <b>NO</b></p> <p><b>IF YES, NO. OF DAYS PER YEAR _____</b></p> <p><b>TOTAL BASE PAY EARNINGS FOR PAST 12 MOS. \$_____</b></p> <p><b>TOTAL OVERTIME EARNINGS FOR PAST 12 MOS. \$_____</b></p> <p><b>PROBABILITY AND EXPECTED DATE OF ANY PAY INCREASE:</b> _____</p> <p><b>DOES THE EMPLOYEE HAVE ACCESS TO A RETIREMENT ACCOUNT?</b> <input type="checkbox"/> <b>YES</b> <input type="checkbox"/> <b>NO</b></p> <p><b>IF YES, WHAT AMOUNT CAN THEY GET ACCESS TO:</b> \$_____</p>
<p><b>RELEASE: I HEREBY AUTHORIZE THE RELEASE OF THE REQUESTED INFORMATION.</b></p> <p>_____</p> <p><b>(SIGNATURE OF APPLICANT)</b></p> <p>Date: _____</p> <p><b>OR A COPY OF THE EXECUTED "HOME PROGRAM ELIGIBILITY RELEASE FORM," WHICH AUTHORIZES THE RELEASE OF THE INFORMATION REQUESTED, IS ATTACHED.</b></p>	<p style="text-align: center; color: magenta;"><b>Signature of _____ or Authorized Representative</b></p> <p>_____</p> <p>Title: _____</p> <p>Date: _____</p> <p>TELEPHONE: _____</p>
<p><b>WARNING: TITLE 18, SECTION 1001 OF THE U.S. CODE STATES THAT A PERSON IS GUILTY OF A FELONY FOR KNOWINGLY AND WILLINGLY MAKING FALSE OR FRAUDULENT STATEMENTS TO ANY DEPARTMENT OF THE UNITED STATES GOVERNMENT.</b></p>	

## VERIFICATION OF EMPLOYMENT

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### Quincy Office of Housing Rehabilitation

Please see attached/enclosed Protect Your Family From Lead in Your Home. This document contains key information about lead poisoning and residential lead hazards. All Borrowers must certify below that they have received this information.

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Date Signature

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Date Signature

If you have any questions please contact your local Health Department:

**In Quincy:**  
The Office of Housing Rehabilitation  
1305 Hancock Street  
Quincy, MA 02169  
(617) 376-1050

**BANKS CURRENTLY PARTICIPATING  
IN  
AFFORDABLE HOUSING TRUST COMMITTEE  
FIRST TIME HOMEBUYER PROGRAM**

**Bank**

**Contact Person**

**Bank of Canton**

**Judy Farmer  
(617) 770-1894**

**South Coastal Bank**

**John Ward  
(781) 681-7204**



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# Protect Your Family From Lead in Your Home

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United States  
Consumer Product  
Safety Commission



United States  
Department of Housing  
and Urban Development

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

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

## Read this entire brochure to learn:

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

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

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

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

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



## Simple Steps to Protect Your Family from Lead Hazards

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

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

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

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

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

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



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

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

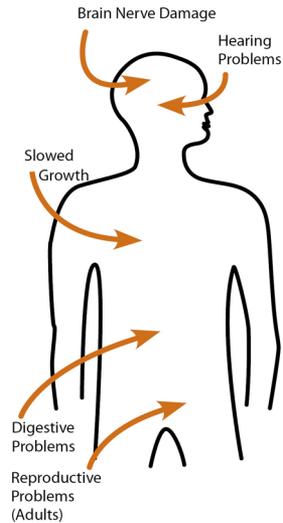
## Health Effects of Lead

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

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

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



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

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

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

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

## Check Your Family for Lead

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

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

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

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

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

## Where Lead-Based Paint Is Found

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Checking Your Home for Lead

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

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



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

## Checking Your Home for Lead, continued

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

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

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

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

## What You Can Do Now to Protect Your Family

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

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

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

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



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

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

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

## Reducing Lead Hazards, continued

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

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

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

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

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

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



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

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

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

## Other Sources of Lead

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

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

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

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

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

## For More Information

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

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

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

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

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

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

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

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

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

# U. S. Environmental Protection Agency (EPA)

## Regional Offices

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Consumer Product Safety Commission (CPSC)

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

### CPSC

4330 East West Highway  
Bethesda, MD 20814-4421  
1-800-638-2772  
[cpsc.gov](http://cpsc.gov) or [saferproducts.gov](http://saferproducts.gov)

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

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

### HUD

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

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# IMPORTANT!

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

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