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**FIRST-TIME HOMEBUYERS PROGRAM  
2016**

Thank you for your interest in the South Shore HOME Consortium's First-Time Homebuyers Program! Please read the following information carefully to learn how the Program can help you purchase a home.

This Program is made possible by funding from the HOME Program - through the South Shore HOME Consortium - a regional, decision-making body partnering to promote affordable housing opportunities. The South Shore HOME Consortium is comprised of the following Member Communities: the City of Quincy, Town of Weymouth, Town of Braintree, Town of Holbrook, and the Town of Milton.

**FOR MORE INFORMATION:**

**In Quincy: (617) 376-1378**  
**In Weymouth: (781) 340-5015**  
**In Braintree: (781) 794-8234**  
**In Holbrook: (781) 767-4312**  
**In Milton: (617) 898-4847**

EQUAL HOUSING OPPORTUNITY



## What is the South Shore HOME Consortium's First-Time Homebuyers Program?

This is a program of the South Shore Consortium that provides financial assistance to first time homebuyers that meet certain income requirements.

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

1. Assistance with **down payment and closing costs** from the Consortium.
2. **Housing rehabilitation assistance and lead paint hazard control assistance** from the Consortium
3. Connect you to affordable mortgage financing such as the **"ONE Mortgage Program"** or MassHousing's various loan products (both programs are offered through participating banks). *See page 10 for more information.*

## Do I Qualify for the South Shore HOME Consortium's Program?

1. Look at the chart below 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.

### **FIRST-TIME HOMEBUYER INCOME LIMITS (as of April 13, 2016)**

*(These income limits are subject to change by the U.S. Department of Housing & Urban Development).*

<u>Household Size</u>	<u>Maximum Annual Income</u>
1 person	\$51,150
2 persons	\$58,450
3 persons	\$65,750
4 persons	\$73,050
5 persons	\$78,900
6 persons	\$84,750
7 persons	\$90,600
8 persons	\$96,450

### **Are you above these limits? Other programs for higher income households:**

*If your income exceeds these limits, you may still qualify under another program that is funded through MassHousing. This is a separate program and is not discussed in this material. If you want to receive information about this program, please contact MassHousing at **(617) 854-1000**.*

2. [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.
3. [Please see matrix on page four that outlines the amount of homeowner down payment](#) (savings, investments, etc.) [required for each community.](#)
4. [All homes purchased through this program must be located in South Shore Consortium Member Communities \(Quincy, Weymouth, Braintree, Holbrook, Milton\).](#) Although you do not have to be a current resident of these communities local residents may be given priority.

5. [The property must be decent safe and sanitary before you move in.](#) The property must be free of lead paint hazards (chipping paint, worn window frames, etc.) and it must meet Section 8 Housing Quality Standards. These standards are found in the regulations at 24 CFR Part 982.401.
6. [The purchase price of the home must be within certain price restrictions,](#) which may include any necessary rehabilitation or lead abatement work required by the bank for mortgage approval and/or to meet housing codes. The rehabilitation work may also be undertaken after the house has been purchased. The home price limits are as follows:

FEDERAL HUD/HOME PRICE LIMITS  
(effective 04/16)\*

	New Homes	Existing Homes
Condominium	up to \$351,000	up to \$351,000
Single family	up to \$351,000	up to \$351,000
Two-family	up to \$450,000	up to \$450,000
Three-family	up to \$545,000	up to \$545,000
Four-family	up to \$675,000	up to \$675,000

*\*Note: Price limits subject to change by Housing and Urban Development (HUD).*

## HOW DOES THE PROGRAM HELP?

Down payments and closing costs can be large hurdles to purchasing a home. This is where the Consortium's assistance can be particularly helpful. The matrix below outlines amount

Community	Homeowner Down Payment Amount	Down Payment Assistance (loan)	Closing Cost Assistance (grant)	Project Limit
Quincy	3% of purchase price	Up to 9%	1%	Not to exceed \$20,000
Weymouth	1.5% of purchase price	Up to 3%		
Braintree	3% of purchase price	Up to 6%	1%	Not to exceed \$20,000
Holbrook	3% of purchase price	Up to 6%	1%	Not to exceed \$17,570
Milton	3% of purchase price	Up to 6%	1%	Not to exceed \$17,500

The South Shore Consortium provides various First Time Homebuyers Program options for you. The First Time Homebuyers Program may be used in conjunction with local [Housing Rehabilitation Programs](#).

## HOW DO I APPLY FOR South Shore CONSORTIUM ASSISTANCE?

-  Contact the Community (i.e., Quincy, Weymouth, Braintree, Holbrook, and Milton) and obtain a referral to a local housing agency. NeighborWorks Southern Mass is the agency that provides FTHB services to the South Shore Consortium.
-  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 referral agency
-  The housing agency will check to ensure that you are within the income limits for the program.
-  The housing agency may also perform a preliminary credit check.
-  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, you will be informed of the reasons why and inform you of any possible options you may have.

\*\*\*In order to receive 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 call **NeighborWorks of Southern Mass (617) 770-2227**. \*\*\* [www.nwsoma.org](http://www.nwsoma.org)

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

-  First you apply to the bank to be pre-approved for a mortgage.
-  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.
-  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 South Shore Consortium, you will work with the housing agency in coordination with your bank to obtain the appropriate amount.
-  The City of Quincy, on behalf of the South Shore Consortium, will provide a check for the closing. At closing, you will also sign a promissory note and other required documentation promising to repay the down payment assistance from the South Shore Consortium.
-  You will be required to participate in post purchase counseling if you receive a ONE Mortgage.

## HOW LONG DOES THE WHOLE PROCESS TAKE?

The process varies from person to person depending on the applicant's ability to complete the requirements. We strive for a turnaround time of three weeks upon receipt of all required documents. All applications are processed in the order received and therefore the processing time depends on how many applications are received before yours. If you have already signed a Purchase and Sale Agreement, your application will be given 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 Consortium ASSISTANCE HAVE TO BE REPAID?

### *South Shore Consortium Assistance*

The goal of the South Shore Consortium is to help as many people as we can to purchase homes. In order to continue to do this we need to re-use the money we loan to people. The re-payment is used to subsidize home purchases for additional first time homebuyers or for other programs providing affordable housing for low and moderate-income people. Please read carefully as the repayment methods are different in each community.

#### ***If you purchase a home in Braintree, Milton, Holbrook or Quincy:***

When and if you sell, take out a home equity loan or refinance the home, you must re-pay to the South Shore Consortium the original principal loan plus the same percentage of the sales price that was provided to you at the time of your initial purchase. For example, if the South Shore Consortium provided you with a total of 9% of the downpayment to purchase a \$150,000 home (\$13,500), and you sell the house for \$200,000 after 20 years, you would re-pay 9% of \$200,000 (\$18,000) plus the original principal amount (\$13,500); a total repayment of \$31,500. The future price is defined as the actual price at which the house is sold, (in the case of a resale), or the value of the house established by the current city/town assessed value (in the case of refinance or other non-sale transfer).

#### ***If you purchase a home in Weymouth:***

When and if you sell, take out a home equity loan or refinance the home, you must re-pay to the South Shore Consortium the same percentage of the sales price that was provided to you, less approved capital improvements, at the time of your initial purchase. For example, if the South Shore Consortium provided you with a total of 9% of the downpayment to purchase a \$150,000 home (\$13,500), and you sell the house for \$200,000 after 20 years, you would re-pay 9% of \$200,000 (\$18,000). If you invested \$2,000 in capital improvements during ownership, you would re-pay \$16,000. The future price is defined as the value of the house established by the sales price for a good faith, arm's length transaction (for a sale of the property), and independent appraisal (for refinance or other non-sale transfer of the property).

#### ***For all communities:***

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

To enforce this above repayment promise, a lien will be placed on the property by the Community where the home is purchased, and the respective City/Town will have the right to first refusal on the property. The Promissory Note will contain complete terms and conditions for repayment and calculation of appreciation due. The South Shore HOME Consortium strongly suggests that you hire an attorney to assist you during the homebuying process.

### *Massachusetts Housing Partnership (MHP) Subsidy*

If you are buying a house through the ONE Mortgage Program and have income under 80% of area median income (AMI), you may qualify for MHP subsidy. Subsidy funds are applied to your mortgage loan monthly by your lender, reducing your monthly payment for the first seven years of the loan. This is a 0% loan repayable upon sale or refinance. If you sell before five years (before 60 payments have been made), you will be responsible for paying back the full value of the subsidy payments applied by the ONE Mortgage lender or the net appreciation from the sale. If the property is sold after five years, the borrower is responsible for repaying the amount of subsidy applied or 20% of the net appreciation from the sale, whichever is lower. Documentation will be required by MHP to review subsidy forgiveness. If you refinance, the full amount of subsidy applied to your mortgage payments is due back to MHP.

### WHO DO I CONTACT FOR MORE INFORMATION?

In Quincy:	(617) 376-1378
In Weymouth:	(781) 340-5015
In Braintree:	(781) 794-8234
In Holbrook:	(781) 767-4312
In Milton:	(617) 898-4847

*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



## [Affordable Loan Products Info Sheet](#)

### [WHAT IS THE ONE Mortgage PROGRAM?](#)

ONE Mortgage, offered by participating lenders, is a 30-year, fixed-rate loan with a minimum down payment of 3 percent (5 percent for three-family properties). State interest subsidies are available to homebuyers who qualify and reduce monthly payments in the early years of homeownership. Public funds are repaid by borrowers when they successfully sell or refinance their home. No mortgage insurance is required. Please visit [www.mhp.net](http://www.mhp.net) for more information and for participating lenders.

The ONE Mortgage Program:

- ✓ Is available exclusively to first-time homebuyers
- ✓ Serves households with incomes of less than 100 percent of Area Median Income (AMI)
- ✓ Offers a discounted, 30-year fixed interest rate with no points charged to the borrower
- ✓ Requires no Private Mortgage Insurance
- ✓ Offers an interest subsidy for qualified buyers whose income is under 80 percent of AMI
- ✓ Provides borrowers with access to homeownership counseling for the duration of their loan
- ✓ Places **no** cap on home appreciation

### [WHAT is MassHousing?](#)

MassHousing is a quasi-public agency that works with participating lenders to provide the following affordable mortgage products. Please visit [www.masshousing.com](http://www.masshousing.com) for more information on each product and for participating lenders to find out which product might be right for you.

- ✓ **MassHousing Mortgage with No MI**  
A fixed-rate, low-downpayment loan that does not require mortgage insurance.
- ✓ **MassHousing Mortgage**  
Affordable, 30-year fixed rate MassHousing loans.
- ✓ **Purchase and Rehab**  
Buying a home in need of repair? Consider a Purchase & Rehab loan.
- ✓ **A Home for the Brave**  
Veterans can qualify for low-downpayment financing through A Home for the Brave.



## **FIRST-TIME HOMEBUYERS PROGRAM APPLICATION**

**Before you complete this application:**

### **Review your Credit History**

*It is important to know the status of your credit 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 South Shore Consortium First-Time Homebuyer Program. The South Shore Consortium 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 Money Management International 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 up-front! Although the South Shore Consortium can provide you with help toward your down payment, you must put down a percentage of your own funds (see matrix below outlining the requirements for each community).

<b>Community Name</b>	<b>Homeowner Down Payment Requirement</b>
Quincy	3% of purchase price
Weymouth	1.5% of purchase price
Braintree	3% of purchase price
Holbrook	3% of purchase price
Milton	3% of purchase price

Although the South Shore Consortium can provide you with help toward your downpayment, you must put down the minimum amount outlined above (depending on the community in which you are buying a home). **You cannot use family gifts in place of your own downpayment.** You can only use family gifts to help pay closing costs or to boost your downpayment above the minimum that you must contribute yourself. Gifts can not be greater than 20% of the down payment.

The South Shore Consortium’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.

### [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 City of Quincy Department of Planning and Community Development on behalf of the South Shore Consortium 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, below.
2. The South Shore Consortium 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 FTHB 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 City of Quincy's Department of Planning and Community Development.

### **HOUSEHOLD ASSET INCLUSIONS AND EXCLUSIONS**

*(to determine whether the household has no more than the allowable \$75,000 in assets)*

#### **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 stocks, bonds, Treasury bills, certificates of deposit, Roth IRA's and money market accounts.
3. Cash value of revocable trusts available to the applicant.
4. 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.
5. Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy).
6. Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.

7. 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.
8. Gift funds from family or friends

### **Exclusions**

1. Necessary personal property, except as noted in number 7 of Inclusions, such as clothing, furniture, cars and vehicles specially equipped for persons with disabilities.
2. Individual retirement accounts, such as 401(k), 403(b), 457 and IRA accounts.
3. Municipally funded buy-downs.
4. Government approved college savings plan.
5. Community, municipal or employer-funded downpayment or closing costs assistance that meets Fannie Mae's definition of a Community Seconds Program.
6. Interest in Indian trust lands.
7. 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.
8. Equity in cooperatives in which the family lives.
9. Assets not accessible to and that provide no income for the applicant.
10. Term life insurance policies (i.e., where there is no cash value).
11. 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.

## ***FIRST-TIME HOMEBUYERS PROGRAM APPLICATION (Continued)***

### **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):

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\_\_\_\_\_

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):

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\_\_\_\_\_

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**

	APPLICANT	CO-APPLICANT
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> _____	

***FIRST-TIME HOMEBUYERS PROGRAM APPLICATION (Continued)***

**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: \_\_\_\_\_ \$ \_\_\_\_\_

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

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

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

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

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

<b>1. Name</b>		<b>2. Social Security Number</b>			
<b>ASSETS</b>					
<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>	
<b>ANTICIPATED ANNUAL INCOME</b>					
<b>Family Members</b>	<b>a. Wages/ Salaries</b>	<b>b. Benefits/ Pensions</b>	<b>c. Public Assistance</b>	<b>d. Other Income</b>	<b>e. Asset Income</b>
					Enter the greater of lines 4 or 5 from above in e.
<b>6. Totals</b>	<b>a.</b>	<b>b.</b>	<b>c.</b>	<b>d.</b>	<b>e.</b>
<b>7. Enter total of items from 6a. through 6e. This is Annual Income.....</b>					

**DEBTS**



**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 South Shore Consortium, nor any mortgage loan from a financial institution. I also understand that the South Shore Consortium 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, the South Shore Consortium 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.**

- Last three years of both your Federal Tax Return and W-2's
- Last 2 months of pay stubs for all employed household members (except students and children under the age of 18).
- Documentation of any additional income.
- Last six month's checking account statement(s), most recent savings account statement, and documentation of other assets to be used for the required down payment.
- First-time Homebuyer Workshop Certificate.
- Protect Your Family From Lead in Your Home (upon acceptance into the FTHB program a signed certification to be submitted to PCD).
- 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.

#### **Who do I contact for acceptance of the application with supporting documentation?**

In Quincy: (617) 376-1378  
 In Weymouth: (781) 682-3639  
 In Braintree: (781) 794-8234  
 In Holbrook: (781) 767-4312  
 In Milton: (617) 898-4847

## VERIFICATION OF EMPLOYMENT

<p style="text-align: center;"><b>South Shore HOME Consortium</b>  <b>34 Coddington Street 3<sup>rd</sup> Floor</b>  <b>Quincy, MA 02169</b></p> <p><b>AUTHORIZATION:</b> 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.</p> <p>YOUR PROMPT RETURN OF THE REQUESTED INFORMATION WILL BE APPRECIATED.</p>	<p>EMPLOYED SINCE: _____ OCCUPATION: _____</p> <p>SALARY: _____</p> <p>EFFECTIVE DATE OF LAST INCREASE: _____</p> <p><b>BASE PAY RATE:</b>          \$_____/Hour; or \$_____/Week; or \$_____/Month          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>EXPECTED AVERAGE NUMBER OF HOURS OVERTIME WORKED PER WEEK DURING NEXT 12 MONTHS _____</p> <p style="color: red; text-align: center;"><b>Any other compensation not included above (specify for commissions, bonuses, tips, etc.):</b></p> <p>FOR: _____ \$_____ PER _____</p> <p>IS PAY RECEIVED FOR VACATION? <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p> <p>IF YES, NO. OF DAYS PER YEAR _____</p> <p>TOTAL BASE PAY EARNINGS FOR PAST 12 MOS. \$_____</p> <p>TOTAL OVERTIME EARNINGS FOR PAST 12 MOS. \$_____</p> <p>PROBABILITY AND EXPECTED DATE OF ANY PAY INCREASE:          _____</p> <p>DOES THE EMPLOYEE HAVE ACCESS TO A RETIREMENT ACCOUNT? <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p> <p>IF YES, WHAT AMOUNT CAN THEY GET ACCESS TO:          \$_____</p>
<p><b>RELEASE:</b> I HEREBY AUTHORIZE THE RELEASE OF THE REQUESTED INFORMATION.</p> <p>_____</p> <p><b>(SIGNATURE OF APPLICANT)</b></p> <p>Date: _____</p> <p>OR A COPY OF THE EXECUTED "HOME PROGRAM ELIGIBILITY RELEASE FORM," WHICH AUTHORIZES THE RELEASE OF THE INFORMATION REQUESTED, IS ATTACHED.</p>	<p style="color: red; text-align: center;">Signature of _____          or Authorized Representative</p> <p>_____</p> <p>Title: _____</p> <p>Date: _____</p> <p>TELEPHONE: _____</p>
<p><b>WARNING:</b> 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.</p>	

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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:

**For more information about Lead Programs Contact:**

The Office of Housing Rehabilitation  
34 Coddington Street 3<sup>rd</sup> Floor  
Quincy, MA 02169  
(617) 376-1054



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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.

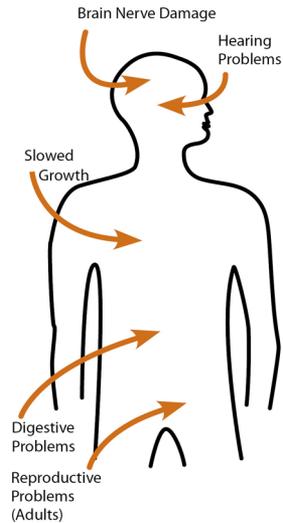
## Health Effects of Lead

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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).