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CITY OF SANTA ANA

20 CIVIC CENTER PLAZA • P.O. BOX 1988
SANTA ANA, CALIFORNIA 92702

FIRST TIME HOMEBUYER DOWNPAYMENT ASSISTANCE PROGRAM

Dear Prospective Homebuyer:

The City of Santa Ana is pleased to announce the availability of financing to assist lower income households wishing to buy their first home in Santa Ana. The program is funded through the federal HOME American Dream Downpayment Initiative (ADDI) Program and offers zero percent, deferred payment loans of up to six percent of the purchase price or \$10,000, whichever is greater. ADDI funds can help meet both a borrower's downpayment and closing cost requirements.

In order to apply for Santa Ana's ADDI Program, borrowers must meet the income requirements established by the U.S. Department of Housing and Urban Development (HUD) and have completed a pre-purchase counseling program from an agency approved by HUD. Please refer to the attached Program Description and list of approved Housing Counseling Agencies. Other HUD requirements apply, including a current maximum sales price of \$451,250 for a single family home. The borrower's ability to make a downpayment of at least three percent of the purchase price from their own funds is also required. In addition, homes must be evaluated for lead-based paint hazards and be free of building/health and safety code deficiencies. Borrowers are granted up to one year to bring their home into compliance with these requirements and special financing may be available to assist with these repairs.

These and other loan requirements are described in detail in the attached Program Description. **Most importantly, prospective purchasers interested in applying for Santa Ana's ADDI Program must first complete a pre-purchase counseling program prior to the close of escrow through a HUD approved Housing Counseling Agencies can be found at: www.hud.gov.**

In addition, please note that ADDI Program funds are limited. Should you have further questions after reviewing the attached information, please contact the Housing and Neighborhood Development Division at (714) 667-2250.

Sincerely,

Shelly Landry-Bayle
Housing & Neighborhood Development Manager
Community Development Agency

AMERICAN DREAM DOWN PAYMENT INITIATIVE (ADDI) PROGRAM AND ASSOCIATED REHABILITATION LOAN PROGRAM PROGRAM DESCRIPTION

The City of Santa Ana seeks to insure that its neighborhoods are attractive and well maintained. To achieve this goal, the City has designed the First Time Homebuyer Downpayment and Rehabilitation Loan Program (“Homebuyer/Rehab Program”) to encourage long-term homeownership. This program offers deferred payment loans intended to assist low-income households purchase a single family home, condominium or townhouse. The Program is designed and implemented in accordance with the American Dream Downpayment Initiative (ADDI) and HOME Program, and will be modified whenever necessary to insure compliance with federal regulations and continued program feasibility as stipulated by the U.S. Department of Housing and Urban Development (HUD).

The ADDI program offers zero percent, deferred payment loans of up to six percent of the purchase price or \$10,000, whichever is greater. ADDI funds can help meet both a borrower’s down payment and closing cost requirements. The associated Rehabilitation Loan Program offers low-interest rate, deferred payment loans to assist the new homebuyer in meeting ADDI program requirements. The City of Santa Ana’s program will give priority to residents and those employed in Santa Ana.

Eligibility Requirements

1. Borrowers must be first time homebuyers as defined by the U.S. Department of Housing and Urban Development (HUD). A first time homebuyer is an individual or couple who have not owned a home during the three year period prior to purchase of a home under this program. Exceptions - The ADDI program provides an exception to the first-time homebuyer rule for:

Displaced homemakers:

- Is a divorced adult; and
- Did not work in the labor force for a number of years but has, during such years worked primarily without direct compensation to care for the family; and
- Is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment; and
- While married, owned a home with his/her spouse and the residence was awarded to the spouse or required to be sold as part of the divorce settlement.

Single parent:

- Is divorced from a spouse; and
- Has one or more minor children for whom the individual applying for the loan has custody or joint custody (must be majority custody); or is pregnant; and
- While married, owned a home with his/her spouse and the residence was awarded to the spouse or required to be sold as part of the divorce settlement.

2. Total annual income of the household, meaning all adults residing in the home as their principal place of residence, cannot exceed 80 percent of the area median income as determined by HUD. Gross household income of all adults who will make the home their

principal residence will be used for underwriting purposes. The following table identifies the Orange County HUD limits effective July 1, 2010.

Household Size	Maximum Income	Household Size	Maximum Income
1 person	\$52,050	5 persons	\$80,250
2 persons	\$59,450	6 persons	\$86,200
3 persons	\$66,900	7 persons	\$92,150
4 persons	\$74,300	8 persons	\$98,100

3. The property being purchased must not exceed the current maximum sales price of \$451,250.

4. Borrowers must have a positive credit history and obtain a fixed-rate first mortgage. Co-signers and variable rate loans are not allowed.

Program Requirements

Any purchaser interested in applying for Santa Ana's ADDI Program must complete a pre-purchase counseling program by a HUD-Approved Homebuyer Counseling Centers prior to the close of escrow. Please refer to the attached list of approved local homebuyer counseling agencies or visit HUD's website at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. To ensure successful homeownership, borrowers will also be required to complete a non-delinquency post-purchase workshop with a HUD approved Housing Counseling Agency.

Borrowers are required to open an impound account for purposes of paying their hazard insurance and property taxes.

The borrower's are required to contribute at least three percent of the purchase price from their own funds. Gift funds cannot be counted towards the borrower's three percent contribution.

Borrowers must agree to maintain the home as their principal residence for the term of affordability, which is 45 years. Purchase of the property must result in fee simple title to the property, a 99-year leasehold interest in the property, or ownership of a condominium. Purchase of manufactured homes will not be allowed under this program unless the lot where the home is to be permanently fixed will be owned by the borrower.

Prior to purchase, homes must be inspected by City staff for lead-based paint hazards¹ and building / health and safety code deficiencies. Inspections are conducted once a complete ADDI application packet has been received. Please note that this inspection and any testing, if necessary, must be completed within the time period specified in your purchase agreement with the property seller. You must contact (714) 667-2250 for additional information. Based on our inspection, lead-based paint testing may be required and the cost for the testing will be an expense of the buyer. For additional information, please refer to the attached Lead-Based Paint Notification from HUD.

Within one year of purchase, the property must be free of code deficiencies, and in compliance with Federal regulations governing lead-based paint as determined by an inspection conducted by the City of Santa Ana. Borrowers must demonstrate the financial capacity to complete the necessary repairs or be approved for a rehabilitation loan offered by the City of Santa Ana that is sufficient to meet rehabilitation costs as estimated by the City

¹ A lead-based paint hazard is any condition that would cause exposure to the lead and result in adverse human health effects.

staff. If the property does not meet property standards and applicant does not qualify for a rehabilitation loan then ADDI funds will not be provided unless the applicant has funds available to pay for the rehabilitation costs.

Borrowers interested in additional information about lead based paint hazards are encouraged to contact staff of the Housing and Neighborhood Development Department or the Lead Elimination Action Program (LEAP) operated by the Community Action Partnership of Orange County (CAPOC). The LEAP Program offers lead hazard control services free of charge to income eligible households, including lead safety repair work. Contact CAPOC staff at (714) 839-0595 ext. 5331 for details. Please note that while this assistance is limited to homeowners and is not available prior to the acquisition of a home; the program may be of great benefit once a property is purchased.

Use of Loan Proceeds

ADDI loan proceeds may be applied to downpayment and closing costs associated with the purchase of the home.

Interest Rates and Repayment

ADDI proceeds are offered as a deferred loan with a zero percent interest rate and are not subject to forgiveness. Repayment of the City loan principle balance alone will be required at the end of the 45-year term of affordability.

Application and Approval Process

Prospective homebuyers interested in applying for financing through the ADDI Program will be required to submit a City of Santa Ana ADDI Application package (attached) for review and approval by Santa Ana's Loan Review Committee. All applications must contain the documents indicated in the attached Intake Checklist.

Incomplete application packets will cause delays in the approval process. Please contact Santa Ana's Housing and Neighborhood Development Department at (714) 667-2250 should you have questions or require additional information.

City of Santa Ana
Community Development Agency
Housing and Neighborhood Development Division
20 Civic Center Plaza, 3rd Floor
Santa Ana, California 92701

Rehabilitation Loans

For properties which are not free of code deficiencies and not in compliance with Federal regulations, owners may apply for a rehabilitation loan offered by the City of Santa Ana. Approval for a first time homebuyer downpayment loan does not insure approval for a rehabilitation loan. The maximum loan for rehabilitation purposes will be an amount such that all loans combined will not exceed 110 percent of appraised value. Please note that this loan to value requirement does not include hazardous substance costs which may be subject to forgiveness.

If rehabilitation costs exceed the eligible loan amount, owners may choose to fund the rehabilitation with their own funds, or with a combination of owner funds and loan funds. In such instances owner funds must be placed in a construction escrow account established for that sole purpose.

As a special feature of Santa Ana's program, should the necessary rehabilitation work include remediation of hazardous substances, all costs in excess of \$2,500 will be forgiven. This forgiveness will be effectuated at the time all required rehabilitation is completed and the City has determined that the property is in compliance with all applicable City building codes.

Use of Loan Proceeds

Rehabilitation loan proceeds may only be applied to rehabilitation costs necessary to bring the property into compliance with all applicable City building codes. All work must be performed by licensed general contractors who are in compliance with City license and insurance requirements, and who are not included on the debarment list maintained by HUD. All work must be performed in accordance with applicable Federal, State and local regulations, including abatement or control of lead-based paint and asbestos.

Interest Rates and Repayment

Rehabilitation loan proceeds not subject to forgiveness are offered as a deferred loan with a zero percent interest rate. Repayment of the City loan principle balance alone will be required at the end of the 45 year term of affordability.

DOWNPAYMENT ASSISTANCE (DPAP) PROGRAM - INTAKE CHECKLIST

		Initial	Date
1	Loan Application		
2	Picture Identification		
3	Housing Counseling Agency Certification		
4	Credit / Doc Release Executed By All Borrowers		
5	Fair Lending Notice		
6	Purchase Contract		
7	First Mortgage Loan Application		
8	Confidential Information Sheet		
9	Federal Income Tax Returns		
	2010		
	2009		
	2008		
10	Pay check stubs (last 3)		
	Applicant -- 1		
	Applicant -- 2		
	Applicant -- 3		
	Applicant -- 4		
11	Bank Statements (last 3)		
	Applicant -- 1		
	Applicant -- 2		
	Applicant -- 3		
	Applicant -- 4		
12	Current Santa Ana Resident yes / no		
13	Employee Santa Ana Business yes / no		
14	City of Santa Ana Employee yes / no		

...

Household Income Information

Please provide the following information for all household members who have a regular income, regardless of their age.

Name					
Base Monthly Employment					
Overtime					
Bonuses					
Commissions					
Dividends/Interest					
Other Income					

Other Income

Please describe "Other Income" as identified in the table above.

Name	Source of Income	Monthly Amount

Checking and Savings Accounts

Please identify the checking and savings accounts of all adult household members who will use the home as their permanent residence. This information may be provided on a combined basis by both married and unmarried persons if the accounts are jointly held.

Name	Name of Bank, S&L, Credit Union	Account Number	Current Balance
			\$
			\$
			\$
			\$
			\$
			\$

Declarations

For each of the following questions, please provide a single answer for all adult members of the household who will make the home their permanent residence. Please mark the Yes and No columns with an "X" as appropriate.

	Yes	No
Have you had property foreclosed upon or given title or deed in lieu of foreclosure in the past seven years?		
Are there any outstanding judgments against you?		
Have you been declared bankrupt within the past seven years?		
Are you a party to a lawsuit?		
Are you presently delinquent or in default on any loan, mortgage, financial obligation, bond, or loan guarantee?		
Are you obligated to pay alimony, child support, or separate maintenance?		
Are you a co-maker or endorser on a promissory note?		

CONFIDENTIAL INFORMATION STATEMENT / DECLARACIÓN DE INFORMACIÓN CONFIDENCIAL

COMPLETION OF THIS FORM WILL EXPEDITE YOUR ORDER AND WILL HELP PROTECT YOU. COMPLETAR ÉSTA FORMA HARÁ MÁS RÁPIDO EL TRÁMITE Y LE PROTEJERÁ.

THE STREET ADDRESS of the property in this transaction is: _____
 EL DOMICILIO de la propiedad en ésta transacción es: _____
(leave blank if none) (deje en blanco si no tiene domicilio)

IMPROVEMENTS: Single Residence Multiple Residence Commercial
 OCCUPIED BY: Owner Lessee Tenants
 WILL ANY PORTION OF NEW LOAN FUNDS BE USED FOR CONSTRUCTION? Yes No

MEJORAS: Residencia Unifamiliar Residencia Multifamiliar Comercio
 OCUPADA POR: Dueño Arrendatario Inquilinos
 ¿PARTE DEL PRÉSTAMO SERÁ DESTINADO A CONSTRUCCIÓN? Sí No

NAME / NOMBRE			NAME / NOMBRE		
FIRST / PRIMERO	MIDDLE / SEGUNDO	LAST / APELLIDO	FIRST / PRIMERO	MIDDLE / SEGUNDO	LAST / APELLIDO
BIRTHPLACE / LUGAR DE NACIMIENTO			BIRTHPLACE / LUGAR DE NACIMIENTO		
DATE OF BIRTH / FECHA DE NACIMIENTO			DATE OF BIRTH / FECHA DE NACIMIENTO		
I HAVE LIVED IN CALIFORNIA SINCE HE VIVIDO EN CALIFORNIA DESDE		SOCIAL SECURITY NUMBER NÚMERO DE SEGURO SOCIAL	I HAVE LIVED IN CALIFORNIA SINCE HE VIVIDO EN CALIFORNIA DESDE		SOCIAL SECURITY NUMBER NÚMERO DE SEGURO SOCIAL
WE WERE MARRIED ON _____ AT _____ NOS CASAMOS EN LA FECHA EN			WIFE'S MAIDEN NAME _____ NOMBRE DE SOLTERA DE ESPOSA		

RESIDENCE(S) FOR LAST 10 YEARS (LUGAR DE RESIDENCIA DURANTE LOS ÚLTIMOS 10 AÑOS)

NUMBER AND STREET (NÚMERO Y CALLE)	CITY (CIUDAD)	FROM (DESDE)	TO (HASTA)
NUMBER AND STREET (NÚMERO Y CALLE)	CITY (CIUDAD)	FROM (DESDE)	TO (HASTA)
NUMBER AND STREET (NÚMERO Y CALLE)	CITY (CIUDAD)	FROM (DESDE)	TO (HASTA)
NUMBER AND STREET (NÚMERO Y CALLE)	CITY (CIUDAD)	FROM (DESDE)	TO (HASTA)

OCCUPATION(S) FOR LAST 10 YEARS [OCUPACION(ES) DURANTE LOS ÚLTIMOS 10 AÑOS]

HUSBAND (ESPOSO) _____			
PRESENT OCCUPATION (OCUPACIÓN)	FIRM NAME (NOMBRE DE COMPAÑÍA)	ADDRESS (DOMICILIO)	# OF YEARS (CUÁNTOS AÑOS)
PRIOR OCCUPATION (OCUPACIÓN PREVIA)	FIRM NAME (NOMBRE DE COMPAÑÍA)	ADDRESS (DOMICILIO)	# OF YEARS (CUÁNTOS AÑOS)
PRIOR OCCUPATION (OCUPACIÓN PREVIA)	FIRM NAME (NOMBRE DE COMPAÑÍA)	ADDRESS (DOMICILIO)	# OF YEARS (CUÁNTOS AÑOS)
WIFE (ESPOSA) _____			
PRESENT OCCUPATION (OCUPACIÓN)	FIRM NAME (NOMBRE DE COMPAÑÍA)	ADDRESS (DOMICILIO)	# OF YEARS (CUÁNTOS AÑOS)
PRIOR OCCUPATION (OCUPACIÓN PREVIA)	FIRM NAME (NOMBRE DE COMPAÑÍA)	ADDRESS (DOMICILIO)	# OF YEARS (CUÁNTOS AÑOS)

FORMER MARRIAGES (MATRIMONIOS ANTERIORES)

IF NO FORMER MARRIAGES, WRITE "NONE"
 SI NO SE HA CASADO ANTERIORMENTE, ESCRIBA "NINGUNO"

NAME OF FORMER WIFE _____
 NOMBRE DE SU EX ESPOSA

DECEASED _____ WHEN _____ WHERE _____
 FALLECIDA CUÁNDO DÓNDE

NAME OF FORMER HUSBAND _____
 NOMBRE DE SU EX ESPOSO

DECEASED _____ WHEN _____ WHERE _____
 FALLECIDO CUÁNDO DÓNDE

CURRENT LOANS ON PROPERTY (PRÉSTAMOS ACTUALES EN ÉSTA PROPIEDAD)

PAYMENTS ARE BEING MADE TO (ESTÁ HACIENDO SUS PAGOS A):

1. _____
2. _____
3. _____
4. _____

DATE (FECHA) _____ SIGNATURE (FIRMA) _____

HOME PHONE (TELÉFONO DOMICILIO) _____ BUSINESS PHONE (TELÉFONO OFICINA/TRABAJO) _____

CHILDREN LIVING IN THE HOUSEHOLD (HIJOS VIVIENDO EN CASA)

NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)
NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)

CHILDREN BY CURRENT OR PREVIOUS MARRIAGE (HIJOS POR CASAMIENTO RECIENTE O PREVIO)

NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)
NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)

OTHER INDIVIDUALS LIVING IN THE HOUSEHOLD (OTRAS PERSONAS VIVIENDO EN CASA):

NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)
NAME (NOMBRE)	AGE (EDAD)	DRIVER'S LICENSE (# DE LICENSIA)	SOCIAL SECURITY (SEGURO SOCIAL)

CREDIT INFORMATION DISCLOSURE AUTHORIZATION

I/We hereby authorize you to release to the City of SANTA ANA for verification purposes, information concerning:

Employment history; dates, title, income, hours worked, etc.;

Banking and savings account records;

Mortgage loan information including open date, high credit, payment amount, due date, loan balance, interest rate, and payment record.

The above reports are for confidential use in compiling information regarding a real estate loan requested by the applicant(s) signing this form.

A photographic or carbon copy of this authorization (being a photographic or carbon copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt attention to this matter will help to expedite my real estate loan application.

Thank you,

Applicant Signature

Social Security Number

Date

Applicant Signature

Social Security Number

Date

FAIR LENDING NOTICE

RIGHT TO PRIVACY ACT: This is notice to you as required by the Right to Financial Privacy Act of 1976 that the Department of Housing and Urban Development, and the Veterans Administration have a right to access financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records will be made available to the Department of Housing and Urban Development, and the Veterans Administration without further notice or authorization, but will not be disclosed or released to another government agency or department, or private entity without your consent except as required or permitted by law.

FAIR CREDIT REPORTING ACT: AmeriNational Community Services Inc., as part of the processing of your loan application, will request both a consumer and business credit report bearing information on your credit worthiness, standing, capacity, character general reputation, personal characteristics, or mode of living. This notice is given pursuant to the Fair Credit Reporting Act of 1977, Section 606(a) (1). Pursuant to Section 606(b), you are entitled to such information within 5 days of written demand made within a reasonable period of time to: AmeriNational Community Services Inc., 8121 East Florence Ave., Downey, Calif. 90240.

EQUAL CREDIT OPPORTUNITY ACT: Pursuant to Section 209.9, paragraphs (a) (2) and (b) (1) of Regulation B regarding Section 701(a) the following notice is given. The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, and age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency which administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington D.C. 20580.

I/We acknowledge receipt of a copy of this notice.

Signature of Applicant

Date

Signature of Applicant

Date

PROGRAM SELLER STATEMENT

I / We are the owner of record for the real property located at _____, Santa Ana, CA and hereby acknowledge that the sale of the above mentioned property is a voluntary sale and is being sold at fair market value. **I / We** further understand that this property is not being taken by eminent domain. The purchase of this property may be financed with first-time homebuyer assistance provided by the federal government.

I / We certify that **I / We** currently **do / do not** (circle one) resided at the above mentioned address as **my / our** primary residence.

Seller

Date

Seller

Date

HOUSING COUNSELING AGENCIES

The following organizations have been approved by the U.S. Department of Housing and Urban Development (HUD) as providers of homebuyer education in Orange County. The City of Santa Ana First Time Homebuyer Loan Program requires that prospective homebuyers complete a pre-purchase counseling program from one of these agencies prior to applying for a loan to purchase a home. Completion of a post-purchase counseling program after purchase of the home is also required. Working with these agencies is important because they are knowledgeable about a variety of programs to assist first time homebuyers.

The information contained in this list is based on HUD's website (www.hud.gov) effective December 2010. Please contact the providers for current information or updates.

Agency	Address	Contact Information	Counseling Provided
Neighborhood Housing Services of Orange County	198 W Lincoln Ave, 2 nd Floor, Anaheim	Phone: (714) 490-1250 Email: clemente@nhsoc.org	Pre-purchase and Post-purchase Program-FREE Credit Report Fee – \$20 HELD MONTHLY
Anaheim Housing Authority	201 S Anaheim Blvd, Suite 203 Anaheim	Phone: (714) 765-4310 Email: rmeningway@anaheim.net	Pre-purchase Program-FREE Parking-FREE HELD MONTHLY
Consumer Credit Counseling Service of Orange County	2450 E Lincoln Ave. Anaheim	Phone: (714) 547-2227 Email: cccsoc@cccsoc.org	Pre-purchase and Post-purchase Program-FREE HELD MONTHLY
Consumer Credit Counseling Service of Orange County	695 Madison Way, Brea	Phone: (714) 547-2227 Email: cccsoc@cccsoc.org	Pre-purchase and Post-purchase Program-FREE HELD MONTHLY
Consumer Credit Counseling Service of Orange County	2701 S Harbor Blvd, E-6, Costa Mesa	Phone: (714) 547-2227 Email: cccsoc@cccsoc.org	Pre-purchase and Post-purchase Program-FREE HELD MONTHLY
Consumer Credit Counseling Service of Orange County	1920 Old Tustin Ave Santa Ana	Phone: (714) 547-2227 Email: cccsoc@cccsoc.org	Pre-purchase Program: FREE HELD MONTHLY
Fair Housing Council of Orange County	201 S Broadway Santa Ana	Phone: (714) 569-0823 Email: cdertorossian@fairhousingoc.org	Pre-purchase Program: FREE MONTHLY OR ONE ON ONE COUNSELING BY APPT. ONLY

NOTIFICATION

Watch Out for Lead-Based Paint Poisoning

Sources of Lead Based Paint

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

Hazards of Lead-Based Paint

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

Symptoms of Lead-Based Paint Poisoning

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

Advisability and Availability of Blood Lead Level Screening

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

Precautions to Take to Prevent Lead-Based Paint Poisoning

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

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

Homeowner Maintenance and Treatment of Lead-Based Paint Hazards

As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing, defective roofs and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions damage walls and ceilings and cause paint to peel, crack or flake. These conditions should be corrected immediately. Before repainting, all surfaces that are peeling, cracking, chipping or loose should be thoroughly cleaned by scraping or brushing the loose paint from the surface, then repainting with two (2) coats of non-lead paint. Instead of scraping and repainting, the surface may be covered with other material such as wallboard, gypsum, or paneling. Beware that when lead-based paint is removed by scraping or sanding, a dust is created, which may be hazardous. The dust can enter the body either by breathing it or swallowing it. The use of heat or paint removers could create a vapor or fume which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take place when there are no children or pregnant woman on the premises. Simple painting over defective lead-based paint surfaces does not eliminate the hazard. Remember that you as an adult play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can make a big difference.

Tenant and Homebuyer Responsibilities

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

I have received a copy of the Notification entitled "Watch Out for Lead Based Paint Poisoning," AND I have received a copy of the pamphlet, "Protect Your Family from Lead in Your Home."

Printed name of recipient

Date

Signature of recipient