10 Civic Center Plaza
Post Office Box 3368
Mankato, Minnesota 56002-3368

Phone: (507) 387-8600
Fax: (507) 388-7530
www.mankatomn.gov

May 29, 2026

Re: City of Mankato Community Development Block Grant (CDBG)
Owner-Occupied Housing Rehabilitation Program

Dear Property Owner,

The City of Mankato has made Community Development Block Grant (CDBG) loan funds available to assist owner-occupied properties with required exterior, energy efficiency and building code improvements. Eligible applicants must be low to moderate income owner-occupied property owners within one of the targeted neighborhoods, as identified on the enclosed map.

Eligible property owners may apply for a loan of up to $35,000 per property. The loans will be provided at 0.0% interest and will require no monthly payments. The loans are secured with a mortgage on the property to be improved and are forgiven after a 10-year period; provided the property ownership is not transferred and the use of the property as an owner-occupied residence does not change. If property ownership is transferred or the use of the property changes during the 10-year commitment period, the loan must be repaid to the City of Mankato on a pro-rated basis.

The City of Mankato has limited funding available for owner-occupied housing rehabilitation and projects will be awarded on a first come, first served basis. Only complete applications will be accepted and the applications should be submitted to Courtney Kramlinger, 10 Civic Center Plaza, P.O. Box 3368, Mankato, MN 56002-3368.

Please contact Courtney Kramlinger at 507-387-8711 or ckramlinger@mankatomn.gov with any questions or if additional information is required.

Sincerely,

Courtney Kramlinger
Economic Development Coordinator

City of Mankato
Community Development Block Grant (CDBG)
Owner-Occupied Housing Rehabilitation Program
CDBG Facts Homeowners Should Know

- Only improvements identified by the Rehabilitation Advisor as eligible and/or necessary will be eligible project costs.

- You must be low to moderate income to qualify; the City of Mankato will verify your income.

- The most CDBG funding you may receive is $35,000; the minimum CDBG funding amount is $5,000.

- You may have to pay 0% or 20% of the rehab costs, up to $35,000, depending on your income. You will be required to pay all rehab costs in excess of $35,000. All homeowners, regardless of income, must pay a $46.00 fee for the recording of the mortgage.

- If you sell your home within 10-years, a pro-rated portion of the loan amount must be repaid to the City of Mankato. If you do not sell your home within 10-years, the deferred loan is forgiven.

- Program participation is based on first come, first served.

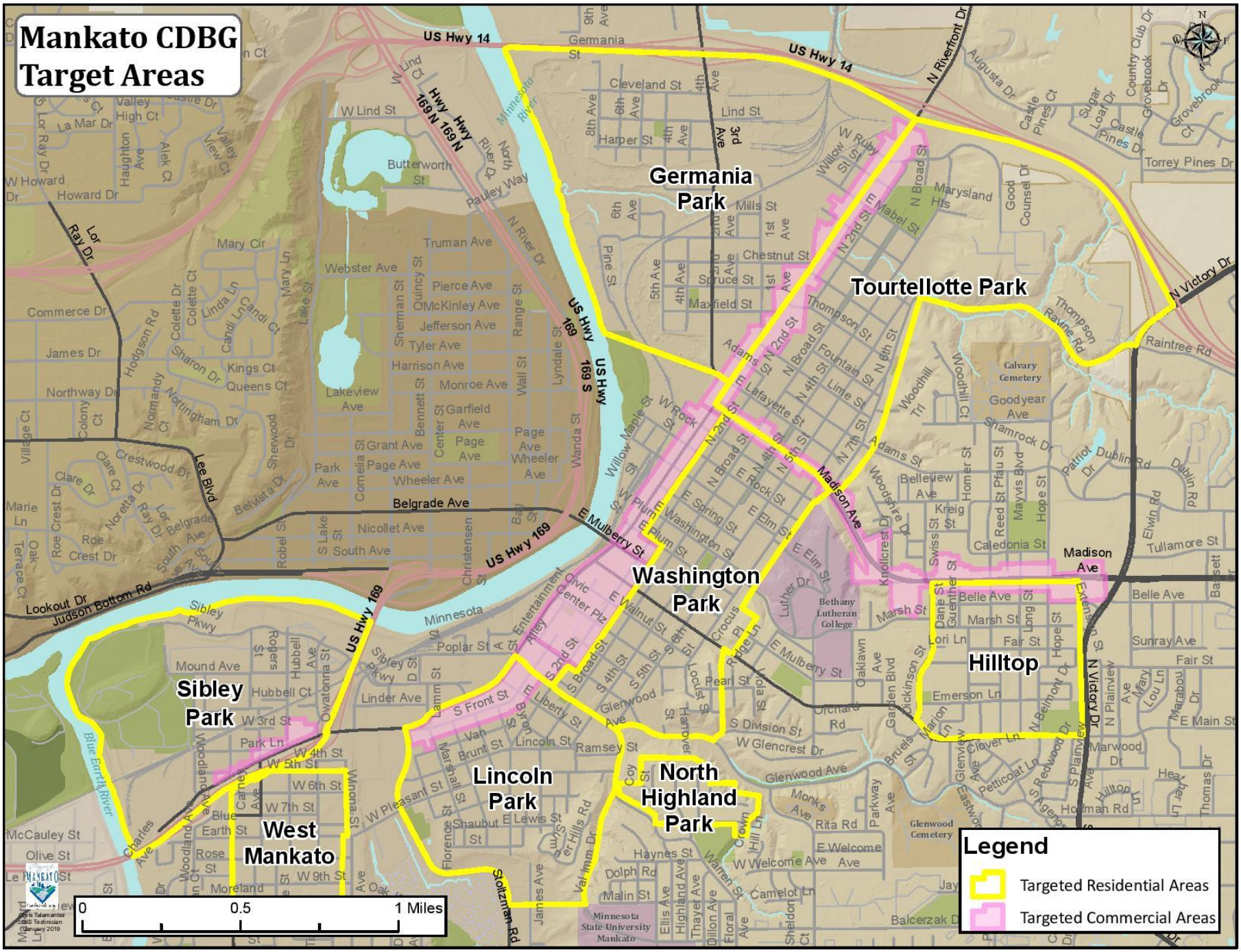
- The rehab work must be completed within 90 days from the date the loan agreements are signed.

- The Rehabilitation Specialist from the Minnesota Valley Action Council will conduct the initial inspection, provide a scope of work and bid packet. A lead assessment will also be performed on your home and any lead hazards found will be abated as part of the rehab project.

- Your property taxes, mortgage payments, property insurance, and city utility bills must be current at the time of application.

- The CDBG applicant must own the property to be improved and the property must be owner-occupied for the term of the loan.

- The CDBG loan will be secured with a mortgage on the property to be improved. The assessed market value of the property must be of a sufficient amount to provide the City of Mankato with adequate loan security.


Mankato CDBG Target Areas
Germania Park
Tourtellotte Park
Washington Park
Hilltop
Sibley Park
Lincoln Park
North Highland Park
West Mankato
Legend
Targeted Residential Areas
Targeted Commercial Areas
0
0.5
1 Miles
US Hwy 14
US Hwy 169
US Hwy 169 S
N Riverfront Dr
N Victory Dr
Madison Ave
Belgrade Ave
E Mulberry St
Lee Blvd
Judson Bottom Rd
Lookout Dr
Stoltzman Rd
Minnesota River
Blue Earth River
Minnesota State University Mankato
Bethany Lutheran College
Glenwood Cemetery
Calvary Cemetery

City of Mankato
Community Development Block Grant (CDBG)
Owner-Occupied Housing Rehabilitation Program

The City of Mankato CDBG Owner-Occupied Housing Rehabilitation Program has been designed to provide financial assistance to low and moderate income property owners in the city of Mankato. The City has designed two schedules for providing this financing.

Schedule I - Loan for Very Low-Income Households: households with incomes below 60% of median income will qualify for a 100% loan with a maximum CDBG loan of $35,000 per property.

Schedule II - Loan for Low-Income Households: households with incomes between 61% and 80% of median income will qualify for an 80% loan with a maximum CDBG loan of $28,000 per property. A minimum of 20% of the project costs must be financed from a non-City of Mankato or CDBG funding source.

Households with incomes above 81% of the median income will not qualify for the CDBG owner-occupied housing rehabilitation program.

Blue Earth County Income Limits

Household Size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Schedule I (household income below)	**$44,760**	**$51,120**	**$57,540**	**$63,900**	**$69,060**	**$74,160**	**$79,260**	**$84,360**
Schedule II (household income below)	**$59,650**	**$68,200**	**$76,700**	**$85,200**	**$92,050**	**$98,850**	**$105,650**	**$112,500**

Income Limits Effective 5/6/2026

Why Should I Apply for a CDBG Loan?

- No loan payments are required unless your home is sold within 10 years;
- The rehabilitation will protect your home for the long-term;
- Improvements to the energy efficiency of your home will lead to lower utility bills; and
- Rehabilitation work will improve the quality and appearance of not only your home, but your neighborhood and community.

Examples of Rehabilitation Work:



Spokane, Washington - (http://www.khco.com/community-building/httpkiemle-bhw1-comcommunity-building/)

Before ***After***



Omaha, Nebraska - (http://co.douglas.ne.us/omaha/planning/hcd/housing/investor-owned-housing-rehabilitation/rental-rehabilitation-program-rrp)

Eligible Housing Rehabilitation Improvements

- Each housing rehabilitation improvement must be a permanent general improvement. Such improvements shall include alteration, renovation, or repairs which correct defects and deficiencies which directly affect the safety, habitability, energy consumption, or aesthetics of the property.
- All housing rehabilitation improvements must be physically attached to the principal structure and must be permanent in nature.
    - Any improvement required to bring the dwelling into building code compliance or address health and safety concerns.
    - Any improvement resulting in a substantial weatherization and increased energy-efficiency of the house.
    - Exterior painting and/or residing, as needed; provided the Rehabilitation Advisor, in his/her sole discretion determines exterior painting and/or siding is required and not solely cosmetic.
    - Improvements which are essential in making the house more accessible and habitable for handicapped members of the household.
    - Structural improvements to and the necessary replacement of roofs, floors, exterior walls, interior walls, stairs, foundations, and other basic housing features.
    - Functional improvements to and the necessary replacement of electrical systems, plumbing fixtures, heating units, etc.

Ineligible Housing Rehabilitation Improvements

- Improvements to detached garages, garage door openers, or any out-buildings.
- Fireplaces, central air conditioning units, water softeners, or wood stoves.
- Decks, patios, fencing, or landscaping beyond that which is necessary in connection with foundation and basement work.
- Driveways and sidewalks.
- Kitchen appliances, carpeting, flooring, decorative work, or other improvements determined by the Rehabilitation Advisor to be “luxuries” or “frills” in nature.
- 200 amp services.
- Room additions.
- Funds shall not be used for the payment, in whole or in part, of assessments for public improvements; except however, that such funds may be used for that portion of improvements located on the property which will bring an individual water supply system or sewage disposal system into compliance with local, state, or federal sanitary standards.
- Unnecessary or ineligible improvements as identified by the Rehabilitation Advisor in his/her sole discretion.

CITY OF MANKATO
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
OWNER OCCUPIED REHABILITATION PROGRAM APPLICATION

To the Applicant: The information on this form will be used to determine your eligibility for rehabilitation funding.

A. Household Information

Name of Applicant: _____
First/Middle/Last

Name of Co-Applicant: _____
First/Middle/Last

Home Address: _____
Street City/State/Zip

Telephone #: Home ( ) _____ Work ( ) _____
Email Address: _____
Marital State (Check One): ☐ Married ☐ Single ☐ Divorced
☐ Widowed ☐ Separated

Are you Female Head of Household? ☐ Yes ☐ No
(Answer "yes" if the head of household is a female, who is single, separated, divorced, or widowed and there are one or more minor children living with her).

Race of Applicant (Check One):
☐ Caucasian ☐ Black/African American ☐ Asian
☐ American Indian/Alaskan Native ☐ Native Hawaiian/Other Pacific Islander
☐ American Indian/Alaskan Native & White ☐ Black/African American & White
☐ American Indian/Alaskan Native & Black/African American ☐ Asian & White
Are you Hispanic ☐ Yes ☐ No ☐ Other

Race of Co-Applicant (Check One):
☐ Caucasian ☐ Black/African American ☐ Asian
☐ American Indian/Alaskan Native ☐ Native Hawaiian/Other Pacific Islander
☐ American Indian/Alaskan Native & White ☐ Black/African American & White
☐ American Indian/Alaskan Native & Black/African American ☐ Asian & White
Are you Hispanic ☐ Yes ☐ No ☐ Other
(This information concerning minority group categories is a request for statistical purposes only so the Agency/County may determine the degree to which its programs are utilized by minority households).

Are you disabled as defined by the Social Security Administration? ☐ Yes ☐ No

If yes, is there a reasonable accommodation that we can provide to help you complete the application process? Explain _____
_____

B. Income Information

"Income" means any amount received from the following sources by all residents:

- Salaries, wages, including commissions, bonuses, overtime pay and tips.
- Interest and Dividends; Gains from the sale of property or securities.
- Any Public Assistance, including but not limited to Welfare, AFDC, SSI, and Unemployment Compensation; VA Educational Loans.
- Pensions and Annuities, including PERA and Social Security; Estate or Trust Income.
- Payments received from properties being sold on Contract for Deed; Rental Income.

List all resident persons living in your household including yourself. Include all ages and incomes (if any).

1. Income listed should include all income which your household can reasonably expect to receive during the next 12 months.
2. *"Resident"* means any person, other than a renter, living in the household for at least nine months of the year or a person who is claimed as a dependent for income tax purposes.

Name of Resident	Date of Birth	Income of Resident (Per Month)	Source of Income
		$	
		$	
		$	
		$	
		$	
		$	

Total number of residents in household: _____

C. Credit History

Please answer the following question. If the answer is "yes" please provide a written explanation.

1. Are there any outstanding or pending financial judgments or liens against you?
   ☐Yes ☐No

   _____

   _____

D. Bank Accounts

Cash in *personal checking* account: (Please give name and address of the bank or financial institution)

Name/Address: _____ Amount: $_____

Name/Address: _____ Amount: $_____

Cash in savings accounts, money market accounts, or certificates of deposit, or other liquid assets (including those hold in trust). Please give name and address of bank or financial institution).

Name/Address: _____ Amount: $_____

Name/Address: _____ Amount: $_____

Name/Address: _____ Amount: $_____

E. Debts

Please list *all current financial obligations (mortgages / contract for deed):*

Creditor	City/State Location of Creditor	Year Loan Account Opened	Original Amount Borrowed	Amount of Monthly Payments
Mortgage Co.			$	$
Contract for Deed Holder			$	$
			$	$
			$	$

F. Property Information

Provide the following information about the property that you wish to improve.

1. Is your property a: ☐ single family house ☐ duplex ☐ mobile home ☐ apt.
2. How many years have you lived in the house? _____ Age of house? _____
3. What did you pay for your house when you bought it? $ _____
4. Describe proposed improvements: _____

   _____

   _____

G. Please provide the following documents:

1. **Proof of identification and residency. This could include one of the following:**
    - Driver's license,
    - Social Security or Pension Award letters that show your address, or
    - Property Tax or Utility bills - showing your address

2. **Proof of income**
    - Names and addresses of employers and banks
    - If self-employed or receive farm income, last 3 years of IRS form 1040 and/or
    - If you receive child support or alimony, the copy of the court award

H. Certification

I hereby authorize the Housing Rehabilitation staff to enter my home to identify necessary rehabilitation work items and to inspect work in progress while construction is occurring during regular business hours.

Any person who makes a false statement or misrepresentation in connection with the application for or use of funds shall be subject to a fine or imprisonment, or both, and/or may be required to return all or part of the loan funds to the Mankato EDA.

I, the undersigned, certify subject to penalty under law, that all the above information is true and correct to the best of my knowledge and belief, and that the provisions stated above are accepted and agreed to. I understand that I will make the final selection of the improvements to be made with the loan proceeds; that the contract for the improvements will be solely between the contractor and me; and that neither City of Mankato nor the Mankato EDA will be liable for the inadequate performance of the improvements by my contractor.

_____ _____

Signature of Applicant Date of Application

_____ _____

Signature of Co-Applicant Date of Application

IMPORTANT PRIVACY NOTICE
****Read Before Completing the Application Form****

We are asking that you provide the information on the Rehabilitation Program application form to determine if you are eligible to participate in the program.

Your name, address and the amount of assistance you receive are considered public data under the Minnesota Data Practices Act. Other information that you provide to the housing rehabilitation program about you and your household is considered private data.

We will use your private data only when it is required for administration and management of the program. Persons or agencies with whom this information may be shared include:

- Staff and other persons involved in program administration.
- Local loan committee members who approve applications.
- Auditors who perform required audits of this program.
- Authorized personnel from the U.S. Department of Housing and Urban Development or other local, state and federal agencies providing oversight for the purpose of addressing/resolving applicant complaints (as addressed in the projects policy and procedural manual).
- Those persons who you authorize to see it.
- Law enforcement personnel in the case of suspected fraud or other enforcement authorities as required.

We cannot release private data to anyone else or use the private data in any other way unless you give us permission by completing a consent form that we will provide. Please keep in mind, however, that data must be released if required by court order, and, in addition, your private data may be released if Congress or the Minnesota Legislature passes a new law that authorizes or requires such release of data.

_____ _____
Signature of Applicant Date

_____ _____
Signature of Co-Applicant Date

Minnesota law gives you important rights in regards to information maintained about you. These include:

- The right to see and obtain copies of the data maintained on you;
- Be told the contents and meaning of the data; and
- Challenge the accuracy and completeness of the data.

To learn more about these rights, contact Courtney Kramlinger at (507) 387-8711

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You must be low to moderate income to qualify for the Community Development Block Grant (CDBG) owner-occupied rehabilitation program; the City of Mankato must verify your income.

"Income" means any amount received from the following sources by all residents of the household:

- Salaries, wages, including commissions, bonuses, overtime pay and tips.
- Interest and Dividends; gains from the sale of property or securities.
- Any Public Assistance, including but not limited to Welfare, AFDC, SSL, and Unemployment Compensations; VA Educational Loans, etc.
- Pensions and Annuities, including PERA and Social Security; Estate or Trust Income.
- Payments received from properties being sold on Contract for Deed; Rental Income.

Household income must be verified by one of the following methods:

1. Complete the attached Verification of Employment form for all employed members of the household and return the form to the City of Mankato with your completed application. The City of Mankato will submit the form to your employer for verification of income (Additional forms are available upon request); or
2. Submit a copy of the most recent W-2 Form for all employed members of the household; or
3. Submit a copy of the most recent Income Tax Form for all employed members of the household.

The City of Mankato is required to verify the household income for all sources listed above; please submit accurate information for all household income sources.

You will be required to sign a certification, subject to penalty under law, certifying the submitted income verification information is a true, correct and complete household income.

MANKATO EDA
ATTN: COURTNEY KRAMLINGER
PO BOX 3368
MANKATO, MN 56002-3368
PHONE: (507) 387-8711 FAX: (507) 387-7530

TO (Name and address of employer)

_____

_____

_____

VERIFICATION OF EMPLOYMENT FOR: _____
Social Security Number: _____ D.O.B. _____

The individual named above is an applicant/tenant for housing assistance, which is subsidized through the U.S. Department of Housing and Urban Development. Federal regulations require that in order for the household to be eligible, we must verify the household's income, expenses, and other information using third party written verifications. The information you provide will be used only for the purpose of determining the household's eligibility for the program and will be held in strict confidence. **We are required to complete our verification process in a short time period and would appreciate your prompt response.**

I, the undersigned do hereby authorize the release of the information requested to Mankato EDA.

Applicant/Tenant Signature: _____ Date: _____

This form should be completed and signed by a representative of the employer such as a timekeeper, bookkeeper or accountant. This form should NOT be completed by the employee.

Present Position Title: _____

Date of Employment: _____

Date of Termination: _____ If subject to recall, when? _____

Basic Rate of Pay per ( ) Hour ( ) Week ( ) Month $ _____

Overtime Rate of Pay (per Hour): $ _____

Average number of hours worked per week, including overtime: _____

Number of Weeks in Each Pay Period: _____

Gross Earnings Per Pay Period: $ _____

Medical Insurance Deduction, if applicable (per month) $ _____

Bonuses, tips, or commissions in addition to regular earnings (per month) $ _____

Total Gross Wages earned in the last 12 months: From _____ to _____ $ _____

Is this position a government funded training program? ☐Yes ☐No

Preparer Signature: _____ Date: _____

Title: _____ Telephone #: _____

WARNING: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the U.S. as to any matter within its jurisdiction.

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Your property mortgage insurance and property tax payments must be current to qualify for the Community Development Block Grant (CDBB) owner-occupied rehabilitation program; the City of Mankato must verify these payments are current.

Please complete the top section of the attached Mortgage Verification Form including:

- the address of your lender
- your name
- social security number
- date of birth
- mortgage number (you may need to contact your lender for the mortgage no.)
- sign and date

Please return to mortgage verification form to the City of Mankato with your completed application. The City of Mankato will then submit the form to your lender for verification.

If your mortgage payment does not include an escrow for Homeowners Insurance, you will be required to submit verification from your insurance provider that your Homeowners Insurance Policy is current.

_____
(Lender)

_____
(Address)

_____
(City, State, Zip)

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MORTGAGE VERIFICATION
City of Mankato Owner-Occupied Housing Rehabilitation Program

For: SSN: DOB:

Mortgage Number: _____

To the Lender named above, I hereby grant the release of information regarding my income and assets to City of Mankato. I understand that this information will be treated as private data. This verification request is required to establish my program eligibility and I would appreciate your prompt completion of the form.

Applicant Signature: _____ Date: _____

PLEASE PROVIDE THE FOLLOWING INFORMATION:

1. Original Date of Mortgage: _____
2. Type of Loan and Loan #: _____
3. Original Amount: $_____
4. Current Mortgage Balance: $_____
5. Monthly Mortgage Payment: $_____ Interest Rate Paid: _____
6. Does this Payment include an Escrow for Taxes? ☐Yes ☐No
7. Does this Payment include an escrow for Homeowners Insurance? ☐Yes ☐No
8. Is this mortgage current? ☐Yes ☐No
9. How many times has this borrower paid more than 30 days late within the last 12 months?

Comments: _____
_____

Date: _____ Title: _____ Phone: _____
Signature: _____

Please return completed form to the address above, attention: Courtney Kramlinger

Warning! Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the United States as to any matter within its jurisdiction.

City of Mankato
Community Development Block Grant (CDBG)
Owner-Occupied Rehabilitation Program
Lead-Based Paint Hazards Notification Statement

I hereby certif. that the City of Mankato has provided me with a copy of a pamphlet titled The Lead-Safe Certified Guide to Renovate Right and I have read and understood the information.

_____ _____
Signature of Property Owner/Applicant *Date*

_____ _____
Signature of Property Owner/Applicant *Date*

THE LEAD-SAFE CERTIFIED GUIDE TO

RENOVATE RIGHT



Important lead hazard information for families, child care providers and schools.

EPA

LEAD-SAFE EPA CERTIFIED FIRM

IT'S THE LAW!

Federal law requires contractors that disturb painted surfaces in homes, child care facilities and schools built before 1978 to be certified and follow specific work practices to prevent lead contamination. Always ask to see your contractor's certification.

Federal law requires that individuals receive certain information before renovating more than six square feet of painted surfaces in a room for interior projects or more than twenty square feet of painted surfaces for exterior projects or window replacement or demolition in housing, child care facilities and schools built before 1978.

- Homeowners and tenants: renovators must give you this pamphlet before starting work.
- Child care facilities, including preschools and kindergarten classrooms, and the families of children under six years of age that attend those facilities: renovators must provide a copy of this pamphlet to child care facilities and general renovation information to families whose children attend those facilities.

WHO SHOULD READ THIS PAMPHLET?

This pamphlet is for you if you:

- Reside in a home built before 1978.
- Own or operate a child care facility, including preschools and kindergarten classrooms, built before 1978, or
- Have a child under six years of age who attends a child care facility built before 1978.

You will learn:

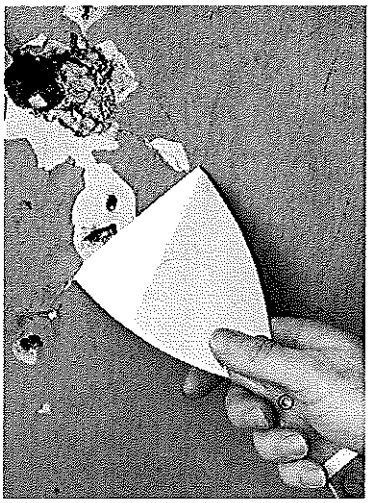
- Basic facts about lead and your health.
- How to choose a contractor, if you are a property owner.
- What tenants, and parents/guardians of a child in a child care facility or school should consider.
- How to prepare for the renovation or repair job.
- What to look for during the job and after the job is done.
- Where to get more information about lead.

This pamphlet is not for:

- **Abatement projects.** Abatement is a set of activities aimed specifically at eliminating lead or lead hazards. EPA has regulations for certification and training of abatement professionals. If your goal is to eliminate lead or lead hazards, contact the National Lead Information Center at **1-800-424-LEAD (5323)** for more information.
- **"Do-it-yourself"** projects. If you plan to do renovation work yourself, this document is a good start, but you will need more information to complete the work safely. Call the National Lead Information Center at **1-800-424-LEAD (5323)** and ask for more information on how to work safely in a home with lead-based paint.
- **Contractor education.** Contractors who want information about working safely with lead should contact the National Lead Information Center at **1-800-424-LEAD (5323)** for information about courses and resources on lead-safe work practices.



RENOVATING, REPAIRING, OR PAINTING?



- Is your home, your building, or the child care facility or school your children attend being renovated, repaired, or painted?
- Was your home, your building, or the child care facility or school where your children under six years of age attend built before 1978?

If the answer to these questions is YES, there are a few important things you need to know about lead-based paint.

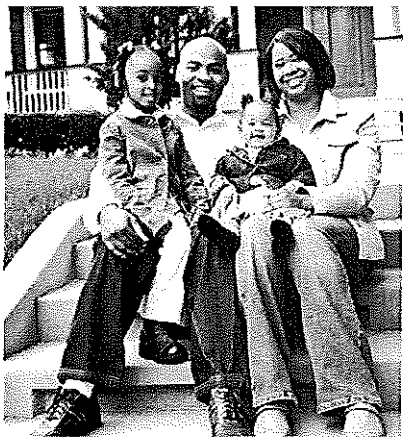
This pamphlet provides basic facts about lead and information about lead safety when work is being done in your home, your building or the child care facility or school your children attend.

The Facts About Lead

- Lead can affect children's brains and developing nervous systems, causing reduced IQ, learning disabilities, and behavioral problems. Lead is also harmful to adults.
- Lead in dust is the most common way people are exposed to lead. People can also get lead in their bodies from lead in soil or paint chips. Lead dust is often invisible.
- Lead-based paint was used in more than 38 million homes until it was banned for residential use in 1978.
- Projects that disturb painted surfaces can create dust and endanger you and your family. Don't let this happen to you. Follow the practices described in this pamphlet to protect you and your family.

LEAD AND YOUR HEALTH

Lead is especially dangerous to children under six years of age.



Lead can affect children's brains and developing nervous systems, causing:

- Reduced IQ and learning disabilities.
- Behavior problems.

Even children who appear healthy can have dangerous levels of lead in their bodies.

Lead is also harmful to adults. In adults, low levels of lead can pose many dangers, including:

- High blood pressure and hypertension.
- Pregnant women exposed to lead can transfer lead to their fetuses. Lead gets into the body when it is swallowed or inhaled.
- People, especially children, can swallow lead dust as they eat, play, and do other normal hand-to-mouth activities.
- People may also breathe in lead dust or fumes if they disturb lead-based paint. People who sand, scrape, burn, brush, blast or otherwise disturb lead-based paint risk unsafe exposure to lead.

What should I do if I am concerned about my family's exposure to lead?

- A blood test is the only way to find out if you or a family member already has lead poisoning. Call your doctor or local health department to arrange for a blood test.
- Call your local health department for advice on reducing and eliminating exposures to lead inside and outside your home, child care facility or school.
- Always use lead-safe work practices when renovation or repair will disturb painted surfaces.

For more information about the health effects of exposure to lead, visit the EPA lead website at epa.gov/lead/pubs/leadinfo or call **1-800-424-LEAD (5323)**.

There are other things you can do to protect your family every day.

- Regularly clean floors, window sills, and other surfaces.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat a healthy, nutritious diet consistent with the USDA's dietary guidelines, that helps protect children from the effects of lead.
- Wipe off shoes before entering the house.

WHERE DOES THE LEAD COME FROM?

Dust is the main problem.

The most common way to get lead in the body is from dust. Lead dust comes from deteriorating lead-based paint and lead-contaminated soil that gets tracked into your home. This dust may accumulate to unsafe levels. Then, normal hand to-mouth activities, like playing and eating (especially in young children), move that dust from surfaces like floors and window sills into the body.

Home renovation creates dust.

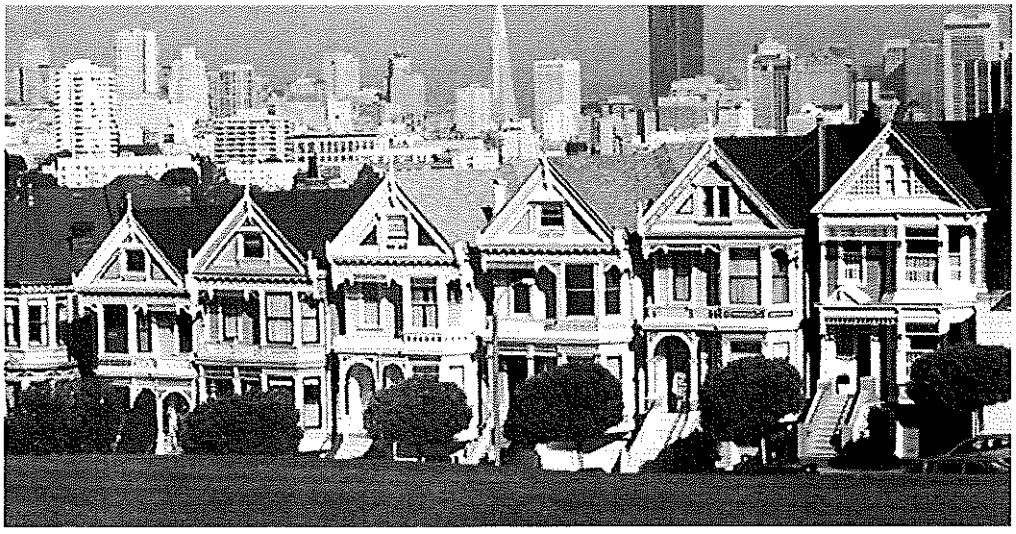
Common renovation activities like sanding, cutting, and demolition can create hazardous lead dust and chips.

Proper work practices protect you from the dust.

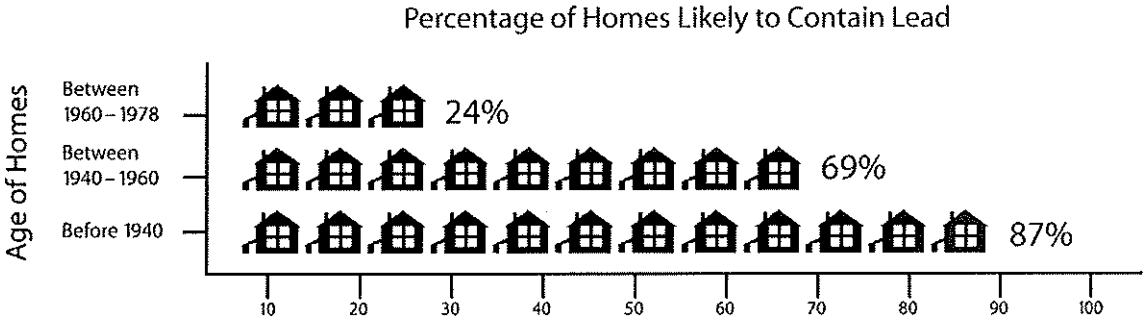
The key to protecting yourself and your family during a renovation, repair or painting job is to use lead-safe work practices such as containing dust inside the work area, using dust-minimizing work methods, and conducting a careful cleanup, as described in this pamphlet.

Other sources of lead.

Remember, lead can also come from outside soil, your water, or household items (such as lead-glazed pottery and lead crystal). Contact the National Lead Information Center at **1-800-424-LEAD (5323)** for more information on these sources.



CHECKING YOUR HOME FOR LEAD-BASED PAINT



Older homes, child care facilities, and schools are more likely to contain lead-based paint.

Homes may be single-family homes or apartments. They may be private, government-assisted, or public housing. Schools are preschools and kindergarten classrooms. They may be urban, suburban, or rural.

You have the following options:

You may decide to assume your home, child care facility, or school contains lead. Especially in older homes and buildings, you may simply want to assume lead-based paint is present and follow the lead-safe work practices described in this brochure during the renovation, repair, or painting job.

You can hire a certified professional to check for lead-based paint. These professionals are certified risk assessors or inspectors, and can determine if your home has lead or lead hazards.

- A certified inspector or risk assessor can conduct an inspection telling you whether your home, or a portion of your home, has lead-based paint and where it is located. This will tell you the areas in your home where lead-safe work practices are needed.
- A certified risk assessor can conduct a risk assessment telling you if your home currently has any lead hazards from lead in paint, dust, or soil. The risk assessor can also tell you what actions to take to address any hazards.
- For help finding a certified risk assessor or inspector, call the National Lead Information Center at **1-800-424-LEAD (5323)**.

You may also have a certified renovator test the surfaces or components being disturbed for lead by using a lead test kit or by taking paint chip samples and sending them to an EPA-recognized testing laboratory. Test kits must be EPA-recognized and are available at hardware stores. They include detailed instructions for their use.

FOR PROPERTY OWNERS

You have the ultimate responsibility for the safety of your family, tenants, or children in your care.

This means properly preparing for the renovation and keeping persons out of the work area (see p. 8). It also means ensuring the contractor uses lead-safe work practices.

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes, child care facilities, and schools built before 1978 be certified and follow specific work practices to prevent lead contamination.

Make sure your contractor is certified, and can explain clearly the details of the job and how the contractor will minimize lead hazards during the work.

- You can verify that a contractor is certified by checking EPA's website at epa.gov/getleadsafe or by calling the National Lead Information Center at **1-800-424-LEAD (5323)**. You can also ask to see a copy of the contractor's firm certification.
- Ask if the contractor is trained to perform lead-safe work practices and to see a copy of their training certificate.
- Ask them what lead-safe methods they will use to set up and perform the job in your home, child care facility or school.
- Ask for references from at least three recent jobs involving homes built before 1978, and speak to each personally.

Always make sure the contract is clear about how the work will be set up, performed, and cleaned.

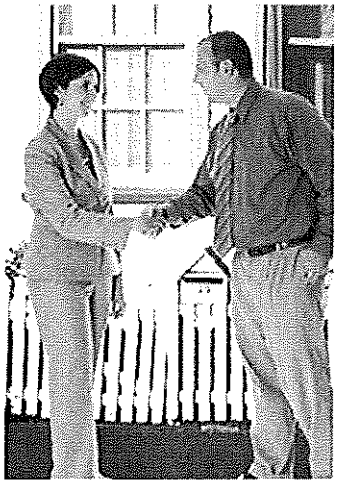
- Share the results of any previous lead tests with the contractor.
- You should specify in the contract that they follow the work practices described on pages 9 and 10 of this brochure.
- The contract should specify which parts of your home are part of the work area and specify which lead-safe work practices will be used in those areas. Remember, your contractor should confine dust and debris to the work area and should minimize spreading that dust to other areas of the home.
- The contract should also specify that the contractor will clean the work area, verify that it was cleaned adequately, and re-clean it if necessary.

If you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:

- Direct the contractor to comply with regulatory and contract requirements.
- Call your local health or building department, or
- Call EPA's hotline **1-800-424-LEAD (5323)**.

If your property receives housing assistance from HUD (or a state or local agency that uses HUD funds), you must follow the requirements of HUD's Lead-Safe Housing Rule and the ones described in this pamphlet.

FOR TENANTS AND FAMILIES OF CHILDREN UNDER SIX YEARS OF AGE IN CHILD CARE FACILITIES AND SCHOOLS



You play an important role ensuring the ultimate safety of your family.

This means properly preparing for the renovation and staying out of the work area (see p. 8).

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes built before 1978 and in child care facilities and schools built before 1978, that a child under six years of age visits regularly, to be certified and follow specific work practices to prevent lead contamination.

The law requires anyone hired to renovate, repair, or do painting preparation work on a property built before 1978 to follow the steps described on pages 9 and 10 unless the area where the work will be done contains no lead-based paint.

If you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:

- Contact your landlord.
- Call your local health or building department, or
- Call EPA's hotline **1-800-424-LEAD (5323)**.

If you are concerned about lead hazards left behind after the job is over, you can check the work yourself (see page 10).



PREPARING FOR A RENOVATION

The work areas should not be accessible to occupants while the work occurs.

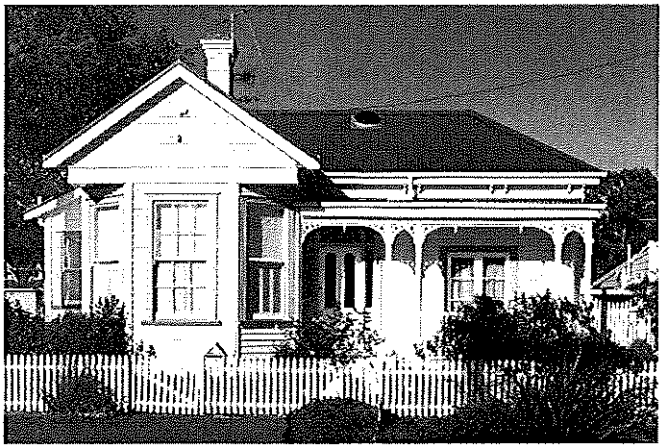
The rooms or areas where work is being done may need to be blocked off or sealed with plastic sheeting to contain any dust that is generated. Therefore, the contained area may not be available to you until the work in that room or area is complete, cleaned thoroughly, and the containment has been removed. Because you may not have access to some areas during the renovation, you should plan accordingly.

You may need:

- Alternative bedroom, bathroom, and kitchen arrangements if work is occurring in those areas of your home.
- A safe place for pets because they too can be poisoned by lead and can track lead dust into other areas of the home.
- A separate pathway for the contractor from the work area to the outside in order to bring materials in and out of the home. Ideally, it should not be through the same entrance that your family uses.
- A place to store your furniture. All furniture and belongings may have to be moved from the work area while the work is being done. Items that can't be moved, such as cabinets, should be wrapped in plastic.
- To turn off forced-air heating and air conditioning systems while the work is being done. This prevents dust from spreading through vents from the work area to the rest of your home. Consider how this may affect your living arrangements.

You may even want to move out of your home temporarily while all or part of the work is being done.

Child care facilities and schools may want to consider alternative accommodations for children and access to necessary facilities.



DURING THE WORK

Federal law requires contractors that are hired to perform renovation, repair and painting projects in homes, child care facilities, and schools built before 1978 that disturb painted surfaces to be certified and follow specific work practices to prevent lead contamination.

The work practices the contractor must follow include these three simple procedures, described below:

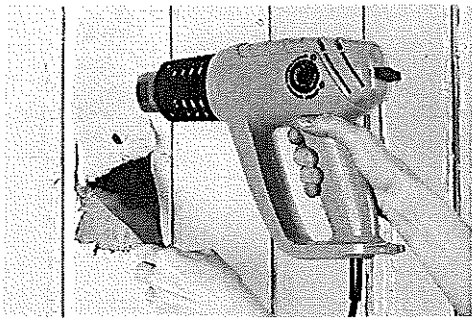
1. **Contain the work area.** The area must be contained so that dust and debris do not escape from that area. Warning signs must be put up and plastic or other impermeable material and tape must be used as appropriate to:

   - Cover the floors and any furniture that cannot be moved.
   - Seal off doors and heating and cooling system vents.
   - For exterior renovations, cover the ground and, in some instances, erect vertical containment or equivalent extra precautions in containing the work area.

These work practices will help prevent dust or debris from getting outside the work area.

2. **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.
   - Using a heat gun at temperatures greater than 1100°F.



There work places will eliminate dust, but some renovation methods make less dust than others. Contractors may choose to use various methods to minimize dust generation, including using water to mist areas before sanding or scraping; scoring paint before separating components; and prying and pulling apart components instead of breaking them.

3. **Clean up thoroughly.** The work area should be cleaned up daily to keep it as clean as possible. When all the work is done, the area must be cleaned up using special cleaning methods before taking down any plastic that isolates the work area from the rest of the home. The special cleaning methods should include:

   - Using a HEPA vacuum to clean up dust and debris on all surfaces, followed by
   - Wet wiping and wet mopping with plenty of rinse water.

When the final cleaning is done, look around. There should be no dust, paint chips, or debris in the work area. If you see any dust, paint chips, or debris, the area must be re-cleaned.

FOR PROPERTY OWNERS: AFTER THE WORK IS DONE

When all the work is finished, you will want to know if your home, child care facility, or school where children under six attend has been cleaned up properly.

EPA Requires Cleaning Verification.

In addition to using allowable work practices and working in a lead-safe manner, EPA's RRP rule requires contractors to follow a specific cleaning protocol. The protocol requires the contractor to use disposable cleaning cloths to wipe the floor and other surfaces of the work area and compare these cloths to an EPA-provided cleaning verification card to determine if the work area was adequately cleaned. EPA research has shown that following the use of lead-safe work practices with the cleaning verification protocol will effectively reduce lead-dust hazards.

Lead-Dust Testing.

EPA believes that if you use a certified and trained renovation contractor who follows the LRRP rule by using lead-safe work practices and the cleaning protocol after the job is finished, lead-dust hazards will be effectively reduced. If, however, you are interested in having lead-dust testing done at the completion of your job, outlined below is some helpful information.

What is a lead-dust test?

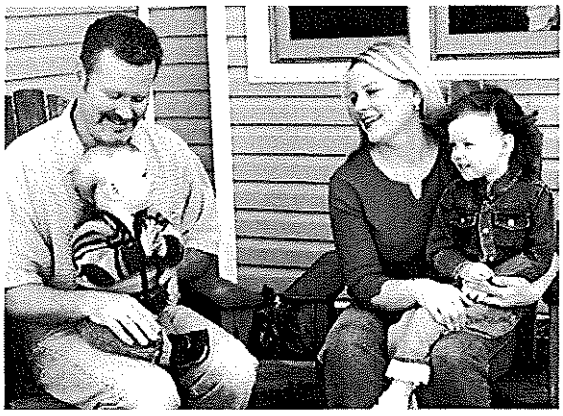
- Lead-dust tests are wipe samples sent to a laboratory for analysis. You will get a report specifying the levels of lead found after your specific job.

How and when should I ask my contractor about lead-dust testing?

- Contractors are not required by EPA to conduct lead-dust testing. However, if you want testing, EPA recommends testing be conducted by a lead professional. To locate a lead professional who will perform an evaluation near you, visit EPA's website at epa.gov/lead/pubs/locate or contact the National Lead Information Center at **1-800-424-LEAD (5323).**

- If you decide that you want lead-dust testing, it is a good idea to specify in your contract, before the start of the job, that a lead-dust test is to be done for your job and who will do the testing, as well as whether re-cleaning will be required based on the results of the test.

- You may do the testing yourself. If you choose to do the testing, some EPA-recognized lead laboratories will send you a kit that allows you to collect samples and send them back to the laboratory for analysis. Contact the National Lead Information Center for lists of EPA-recognized testing laboratories.

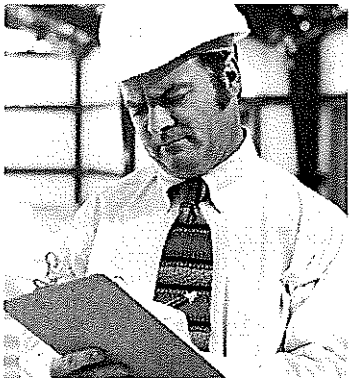


FOR ADDITIONAL INFORMATION

You may need additional information on how to protect yourself and your children while a job is going on in your home, your building, or child care facility.

The National Lead Information Center at **1-800-424-LEAD (5323)** or epa.gov/lead/nlic can tell you how to contact your state, local, and/or tribal programs or get general information about lead poisoning prevention.

- State and tribal lead poisoning prevention or environmental protection programs can provide information about lead regulations and potential sources of financial aid for reducing lead hazards. If your state or local government has requirements more stringent than those described in this pamphlet, you must follow those requirements.
- Local building code officials can tell you the regulations that apply to the renovation work that you are planning.
- State, county, and local health departments can provide information about local programs, including assistance for lead-poisoned children and advice on ways to get your home checked for lead.





The National Lead Information Center can also provide a variety of resource materials, including the following guides to lead-safe work practices. Many of these materials are also available at epa.gov/lead/pubs/brochure.

- Steps to Lead Safe Renovation, Repair and Painting.
- Protect Your Family from Lead in Your Home
- Lead in Your Home: A Parent's Reference Guide

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

EPA CONTACTS

EPA Regional Offices

EPA addresses residential lead hazards through several different regulations. EPA requires training and certification for conducting abatement and renovations, education about hazards associated with renovations, disclosure about known lead paint and lead hazards in housing, and sets lead-paint hazard standards.

Your Regional EPA Office can provide further information regarding lead safety and lead protection programs at epa.gov/lead.

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

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

Region 3
(Delaware, Maryland, Pennsylvania, Virginia, Washington, DC, West Virginia)
Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA
19103-2029
(215) 814-5000

Region 4
(Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303-8960
(404) 562-9900

Region 5
(Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
Regional Lead Contact
U.S. EPA Region 5
77 West Jackson Boulevard
Chicago, IL 60604-3507
(312) 886-6003

Region 6
(Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue,
12th Floor
Dallas, TX 75202-2733
214) 665-7577

Region 7
(Iowa, Kansas, Missouri, Nebraska)
Regional Lead Contact
U.S. EPA Region 7
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7003

Region 8
(Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop Street
Denver, CO 80202
(303) 312-6312

Region 9
(Arizona, California, Hawaii, Nevada)
Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-8021

Region 10
(Alaska, Idaho, Oregon, Washington)
Regional Lead Contact
U.S. EPA Region 10
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1200

OTHER FEDERAL AGENCIES

CPSC

The Consumer Product Safety Commission (CPSC) protects the public from the unreasonable risk of injury or death from 15,000 types of consumer products under the agency's jurisdiction. CPSC warns the public and private sectors to reduce exposure to lead and increase consumer awareness. Contact CPSC for further information regarding regulations and consumer product safety.

CPSC
4330 East West Highway
Bethesda, MD 20814
Hotline 1-(800) 638-2772
cpsc.gov

CDC Childhood Lead Poisoning Prevention Branch

The Centers for Disease Control and Prevention (CDC) assists state and local childhood lead poisoning prevention programs to provide a scientific basis for policy decisions, and to ensure that health issues are addressed in decisions about housing and the environment. Contact CDC Childhood Lead Poisoning Prevention Program for additional materials and links on the topic of lead.

CDC Childhood Lead Poisoning Prevention Branch
4770 Buford Highway, MS F-40
Atlanta, GA 30341
(770) 488-3300
cdc.gov/nceh/lead

HUD Office of Healthy Homes and Lead Hazard Control

The Department of Housing and Urban Development (HUD) provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint hazards in America's privately-owned low-income housing. In addition, the office enforces the rule on disclosure of known lead paint and lead hazards in housing, and HUD's lead safety regulations in HUD-assisted housing, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home. Contact the HUD Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control research and outreach grant programs.

U.S. Department of Housing and Urban Development
Office of Healthy Homes and
Lead Hazard Control
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
HUD's Lead Regulations Hotline
(202) 402-7698
hud.gov/offices/lead/



SAMPLE PRE-RENOVATION FORM

This sample form may be used by renovation firms to document compliance with the Federal pre-renovation education and renovation, repair, and painting regulations.

Occupant Confirmation

Pamphlet Receipt

❑ I have received a copy of the lead hazard information pamphlet informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling unit. I received this pamphlet before the work began.

_____

Printed Name of Owner-occupant

_____ _____

Signature of Owner-occupant Signature Date

Renovator's Self Certification Option (for tenant-occupied dwellings only)

Instructions to Renovator: If the lead hazard information pamphlet was delivered but a tenant signature was not obtainable, you may check the appropriate box below.

❑ **Declined** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below at the date and time indicated and that the occupant declined to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit with the occupant.

❑ **Unavailable for signature** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below and that the occupant was unavailable to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit by sliding it under the door or by (fill in how pamphlet was left).

_____ _____

Printed Name of Person Certifying Delivery Attempted Delivery Date

_____

Signature of Person Certifying Lead Pamphlet Delivery

_____

_____

_____

Unit Address

Note Regarding Mailing Option — As an alternative to delivery in person, you may mail the lead hazard information pamphlet to the owner and/or tenant. Pamphlet must be mailed at least seven days before renovation. Mailing must be documented by a certificate of mailing from the post office.


UNITED STATES
ENVIRONMENTAL PROTECTION AGENCY

WARN
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EPA

1-800-424-LEAD (5323)
epa.gov/getleadsafe

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