Sonoma County Community Development Commission
141 Stony Circle, Suite 210, Santa Rosa, CA 95401
PO Box 12025, Santa Rosa, CA 95406-2025

RE: Sonoma County Community Development Commission
Owner-Occupied Housing Rehabilitation Program

Dear Applicant,

Thank you for your interest in the Sonoma County Community Development Commission's Housing Rehabilitation Program. An application package is enclosed.

This program uses federal, state, and local funds to provide low-interest loans to income-qualified households for the rehabilitation of residential properties. Eligible property types are owner-occupied mobile homes and single-family homes. Please note, projects within the Santa Rosa and Petaluma city limits must contact their city's Housing Department and are not eligible for our program.

The current interest rate is 3%. The loan term is 20 or 30 years, depending on the funding source. You may qualify for a deferred-payment loan which requires no monthly payments if you demonstrate that monthly payments would be a hardship. Otherwise, the loan is amortized, and you would make monthly payments. Application approval is subject to funding availability.

In order to be considered for the program, you must provide documentation regarding your household income, assets, and home including evidence of insurance, evidence of ownership, mortgage information, etc. Please see the following pages for a list of documents you are required to submit. Do not submit your application without all required documentation.

Return your application and all documentation to us at:

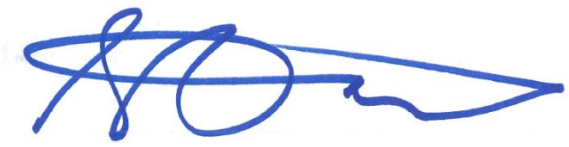
Sonoma County Community Development Commission
Attn: HRLP
PO Box 12025
Santa Rosa, CA 95406-2025

or electronically to CDC-HRLP@sonomacounty.gov.

Our staff will evaluate your application to determine your eligibility for the program. If you are eligible, a Rehabilitation Specialist will assess your home, prepare a scope of work, and solicit bids for your project. You will be able to choose the contractor from all eligible bids. The contract will be between you and the contractor, but the Rehabilitation Specialist will manage the project, inspect the work, and process payments.

If you have any questions about the program or the application process and requirements, please contact me at (707) 565-7553 or shelley.ticehurst@sonomacounty.gov.

Regards,



Shelley Ticehurst
Administrative Aide

Enclosures



SONOMA COUNTY COMMUNITY DEVELOPMENT COMMISSION
141 Stony Circle, Suite 210 | Santa Rosa, CA 95401
PO Box 12025 | Santa Rosa, CA 95406-2025
Tel (707) 565 7500 | Fax (707) 565-7583

OWNER-OCCUPIED HOUSING REHABILITATION LOAN PROGRAM APPLICATION

Please review the list of required documentation and submit all relevant documents with your application. Applications are approved in order of completion and will not be considered complete until all required documents have been received.

1. APPLICANT INFORMATION

Application date:		
Borrower* information: **Must be owner-occupant of the property*	Name:	
	Phone:	
	Email:	
Co-borrower information:	Name:	
	Relationship to borrower:	
	Email:	
	Phone:	
Property address:		
Mailing address (if different):		
Other contact name/phone (optional):		
Does anyone in the household have a known sensitivity to construction-related airborne contaminants such as dust, mold, or commonly used construction chemicals and cleaners?	◯ Yes ◯ No	
DEMOGRAPHIC INFORMATION		
Is any household member permanently disabled?	◯ Yes ◯ No	
Is any household member a veteran?	◯ Yes ◯ No	

Please check one of the categories below that best describes your household race or ethnicity (optional):

- ☐ White
- ☐ Black/African American
- ☐ Asian
- ☐ American Indian/Alaskan Native
- ☐ Native Hawaiian/Other Pacific Islander
- ☐ American Indian/Alaskan Native & White
- ☐ Asian & White
- ☐ Black/African American & White
- ☐ American Indian/Alaskan Native & Black/ African American
- ☐ Other/Multi-Racial

Is the household ethnicity Hispanic?	◯ Yes ◯ No

2. HOUSEHOLD INFORMATION

Please complete the following for all persons residing in the subject property. Use a separate sheet of paper for additional household members.

NAME	AGE	FULL-TIME STUDENT	RELATIONSHIP	SOCIAL SECURITY #
		◯ Yes ◯ No	Head of Household	
		◯ Yes ◯ No		
		◯ Yes ◯ No		
		◯ Yes ◯ No		
		◯ Yes ◯ No		
Total number of persons in household:				

3. PROPERTY INFORMATION AND MONTHLY EXPENSES

PROPERTY INFORMATION			
Is your home a:	◯ Single-family home ◯ Mobile home located in mobile home park ◯ Mobile home on property you own		
Do you currently own and occupy the property above?	◯ Yes ◯ No		
Assessor's Parcel Number or APN, if applicable (12-digit number found on your property tax bill):			
PROPERTY TAXES (if applicable)			
Do you pay property taxes?	◯ Yes ◯ No		
Assessment number:			
Annual total:	$		
MOBILE HOME INFORMATION (if applicable)			
Mobile home decal number:			
Mobile home serial number:			
Mobile home park name:			
Mobile home park manager phone number:			
Mobile home monthly space rent:	$		
Mobile home registration fees:	$		
HOMEOWNERS' INSURANCE (required)			
Do you have homeowners' insurance (required)?	◯ Yes ◯ No		
Homeowner's insurance carrier:			
Policy number:		Annual premium	$

Additional insurance carrier, if applicable (earthquake, flood, etc.):			
Policy number:		Annual premium	$
MORTGAGE INFORMATION (if applicable)			
Do you have a mortgage on your property?		☐ Yes ☐ No	
Check, if applicable to your mortgage:		☐ Reverse mortgage ☐ Balloon payment ☐ Variable interest rate	
First mortgage holder name:			
Balance:	$	Monthly payment:	$
Second mortgage holder name:			
Balance:	$	Monthly payment:	$

4. GROSS MONTHLY HOUSEHOLD INCOME

Please include any rental income, including from roommates, if applicable.

NAME OF EARNER	NAME OF INCOME SOURCE	MONTHLY AMOUNT
		$
		$
		$
		$
		$
	TOTAL MONTHLY INCOME:	$

5. ASSETS

Please list all accounts you currently maintain or have an interest in. For the assets listed below, provide the name of the institution in which the assets are held and the account number, and include copies of relevant documentation. ***Please see the Required Documentation section at the end of this application for more information.***

Assets are

- Cash on hand
- Amount in checking and savings accounts
- All investment accounts
- Personal property held as an investment
- Cash value of trusts, except irrevocable trusts
- Cash value of life insurance policies
- Annuities in the applicant's name that could be liquidated
- Equity in real property (other than applicant's principal residence)
- Lump sum receipts such as:
  - Inheritances
  - Capital gains
  - Lottery winnings
  - Cash from sale of assets
  - Insurance settlements
  - Other claims

Assets are not

- Other personal property not described in Assets
- Equity in primary residence
- Retirement plans which, if withdrawn, would result in a penalty.

ASSET ACCOUNTS AND HOLDINGS		
NAME OF INSTITUTION	DESCRIPTION OF ASSET	ACCOUNT #

RETIREMENT ACCOUNTS/ANNUITIES		
NAME OF INSTITUTION	TYPE OF ASSET	ACCOUNT #
STOCKS & BONDS		
NAME OF INSTITUTION	TYPE OF ASSET	ACCOUNT #
NOTES/OTHER ASSETS		
TYPE OF ASSET (DESCRIBE)	MONTHLY INCOME	TOTAL VALUE

REAL PROPERTY (other than current residence)	
Do you own property other than your primary residence? *If yes, please request a Rental Income Questionnaire*	☐ Yes ☐ No
Property address 1:	
Property address 2:	

6. ABOUT YOUR HOME

Number of bedrooms:		Number of bathrooms:	

Utilities you pay: *Check yes or no to indicate whether you pay for this utility or not and check the fuel source as applicable to your home.*		
	Space heating:	☐ Yes ☐ No
	Fuel source:	☐ *Natural Gas* ☐ *Propane* ☐ *Electric* ☐ *Electric Heat Pump* ☐ *Wood*
	Cooking:	☐ Yes ☐ No
	Fuel source:	☐ *Natural Gas* ☐ *Propane* ☐ *Electric*
	Water heating:	☐ Yes ☐ No
	Fuel source:	☐ *Natural Gas* ☐ *Propane* ☐ *Electric*
	Water:	☐ Yes ☐ No
	Sewer:	☐ Yes ☐ No
	Garbage:	☐ Yes ☐ No

7. REQUIRED DOCUMENTATION

In order to be considered for the Program, you must submit documentation verifying income and assets for all members of your household. You may be eligible for a deferred payment option wherein no payments are due for 20 or 30 years depending on available funding source if your eligible housing expenses exceed 30% of income, so we ask for documents verifying your housing expenses. In addition, in accordance with standard underwriting procedures, you must submit documentation that will allow us to verify your identity, your ownership and control of the property, and evidence of sufficient homeowner's insurance.

Please submit the following documents with your application, as applicable to any members of your household. A household is defined as a single person or a collective body of two or more persons living together in one housing unit as their common home and sharing common income.

GENERAL

- ☐ Signed, complete application
- ☐ "Protect Your Family from Lead in Your Home" acknowledgement page
- ☐ A copy of each applicant's driver's license or other government-issued photo ID
- ☐ Current schedule of classes for any adult in the household who will claim full-time student status

INCOME

- ☐ The most recent income tax return(s) for all adult household members: all pages, schedules, etc.

If you do not have a tax return, please provide the documents below as they apply to your household:

- ☐ Wages/salaries: Current pay stub(s) showing year-to-date (YTD) gross income
- ☐ Unemployment/disability income: Award letter from Employee Development Department, State Disability Office, worker's compensation provider; severance letter from employer
- ☐ Written verification of tips, commissions, or other income

Retirement Income

- ☐ The current benefit verification letter or award letter from every benefit received by any household member, such as Social Security, NBRC, or SSI. If you need to request a Social Security benefit letter, call 1-800-772-1213 or online at https://www.ssa.gov/myaccount/.
- ☐ Current statement or award letter from pension source

Other Income

- ☐ Current Notice of Action from TANF (Temporary Assistance to Needy Families), GA (General Assistance), or other welfare program
- ☐ Trust Funds: A ledger showing any disbursements made directly to you or on your behalf over the past 12 months (e.g., bills paid, items purchased, etc.). Not required for Special Needs Trusts.
- ☐ Court documents verifying the amount of child support or alimony received
- ☐ Regular contributions or gifts received from organizations or persons not residing in the household
- ☐ Rental income: copy of lease agreement or signed and dated letter from any roommates stating the address, to whom rent is paid, as well as the amount and frequency of rent.
- ☐ Written documentation of any other source of income

BUSINESS INCOME

- ☐ A signed and dated current year-to-date profit and loss statement, showing net business income
- ☐ The last two years' income tax returns

ASSETS

- ☐ Bank Accounts: The two most current statements for every account held by every household member. Submit complete bank statements—include each page of each statement, even if the page is blank or appears to have no information on it. Do not submit transaction history printed out from your online account. If you do not have bank statements, you can request them directly from your bank. Provide written explanation of deposits over $250. (Bank accounts include checking, savings, credit union, money market, brokerage accounts.)
- ☐ Other Assets: The two most current statements for any assets such as Certificates of Deposit, stocks, bonds, life insurance policies with a cash surrender value, etc. Include each page of each statement, even if the page is blank or appears to have no information on it. Do not submit a printout of your online account information. If you do not have statements, you can request them directly from your financial institution.

OTHER INVESTMENTS

If you own any real estate as an investment or hold any promissory notes, submit the following:

- ☐ Property tax statement for any investment real estate held by any household member (not the household's primary residence)
- ☐ Most recent statement for mortgage, line of credit, or any other loans against the property
- ☐ Copy of any promissory note(s) you hold, showing the total amount owed and the interest rate charged
- ☐ If anyone in the household receives rental income from investment properties, request a Rental Income Questionnaire

PROPERTY INFORMATION

Submit the following documents relevant to the household's primary residence:

- ☐ Most current property tax statement
- ☐ Declarations page for homeowners' insurance policy showing the type and amount of coverage, the annual premium, and a current policy expiration date.
- ☐ Declarations page for any other property insurance (flood, earthquake, etc.).
- ☐ Most current statement for mortgage, line of credit, or any other loans against the property
- ☐ If the title to your home is held in a trust, a copy of the trust agreement, showing that that the applicant(s) has the legal right to encumber the property. Please also include the signature and notary pages.

For mobile homes only:

- ☐ Copy of the HCD Certificate of Title
- ☐ Most current HCD Registration Card showing the amount of registration fees paid
- ☐ Most current mobile home park space rent statement

Real property or mobile home sited on real property only:

- ☐ Copy of the Grant Deed for the property, showing ownership interest and the property's legal description

8. APPLICATION AND LOAN FEES

These services listed below may be required as part of application underwriting:

- Credit report on each loan applicant
- Structural pest control and other inspections or tests necessary to determine property condition
- Lead and asbestos risk assessments
- For loans intended to be secured by real estate, an appraisal of the market value of the property, preliminary title report, and title insurance

Charges for these services will be included in any loan made, if required. There will be no charge to the applicant for these services if the application is not approved. If the applicant makes a *voluntary* decision not to proceed with the loan after approval, and if there is no other reason why the project cannot proceed, the applicant must reimburse the Commission for the costs incurred for these expenses incurred in evaluating the application.

9. CERTIFICATION

I/we certify that:

- I/we am/are the property owner(s) of record.
- I/we meet program qualifications and will abide by such conditions set forth in the application and all conditions which may be issued by the Commission in the implementation of this project.
- I/we declare under penalty of perjury that all the information that we submit is true and accurate to the best of my/our knowledge.
- I/we understand that failure to disclose all financial information or the submission of incorrect information may result in denial of financial assistance.

☐ I/we agree and understand that typing my/our name in the signature field below is the legal equivalent of my/our handwritten signature.

OR

☐ I/we will print and sign a paper copy of this document.

Applicant Signature	Date	Co-applicant Signature	Date
Print Name		Print Name	

Please submit application to: Sonoma County Community Development Commission
ATTN: HRLP
PO Box 12025
Santa Rosa, CA 95406-2025

OR email to: CDC-HRLP@sonomacounty.gov

REQUEST FOR CONSUMER CREDIT INFORMATION

In connection with a credit transaction initiated by the undersigned consumer or consumers involving the extension of credit, and in accordance with Civil Code section 1785.11 and 1785.12, the undersigned hereby instructs you to provide the following information to the Sonoma County Community Development Commission. A photostatic copy of my signature may be used to obtain any or all the information stated below.

All information regarding the matters indicated below:

1. Mortgages
2. Any previous or present credit, whether on a closed or open status
3. A full credit report on my/our previous and present credit history
4. Mobile home space rent

This authorization shall remain in effect until _____

☐ I/we agree and understand that typing my/our name in the signature field below is the legal equivalent of my/our handwritten signature.

OR

☐ I/we will print and sign a paper copy of this document.

Applicant Signature: _____ Date: _____

Print Name: _____

Social Security Number: _____

Co- Applicant Signature: _____ Date: _____

Print Name: _____

Social Security Number: _____

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one- to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one- to four-unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the

Secretary of Business, Consumer Services and Housing
915 Capitol Mall, Suite 350-A ❖ Sacramento, CA 95814
916-653-4090 ❖ info@bcsh.ca.gov

ACKNOWLEDGMENT OF RECEIPT: I/WE RECEIVED A COPY OF THIS NOTICE.

☐ I/we agree and understand that typing my/our name in the signature field below is the legal equivalent of my/our handwritten signature.

OR

☐ I/we will print and sign a paper copy of this document.

Signature of Applicant _____ Date _____

Signature of Co-Applicant _____ Date _____

VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES

If this loan is for the purchase, construction, rehabilitation or refinancing of a housing accommodation, the following information is requested by the State of California and the Federal government to monitor this financial institution's compliance with the Housing Financial Discrimination Act, Equal Credit Opportunity Law, and Fair Housing Law. The law provides that a financial institution may neither discriminate on the basis of this information nor on whether or not it is furnished. Furnishing this information is optional. If you do not wish to furnish this information, please initial below. If you choose not to provide the information, Federal law requires us to note to the extent possible, the race or national origin and sex of the applicant(s) on the basis of visual observation or surname.

Applicant
I do not wish to furnish this information. **Initial:** _____
Race/National Origin:
☐ American Indian, Alaskan Native
☐ Asian, Pacific Islander
☐ Black
☐ Hispanic
☐ White
Marital Status: ☐ Married ☐ Unmarried ☐ Separated
Sex: ☐ Female ☐ Male

Co-Applicant
I do not wish to furnish this information. **Initial:** _____
Race/National Origin:
☐ American Indian, Alaskan Native
☐ Asian, Pacific Islander
☐ Black
☐ Hispanic
☐ White
Marital Status: ☐ Married ☐ Unmarried ☐ Separated
Sex: ☐ Female ☐ Male

PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME

US EPA

After carefully reading the included notice entitled, “Protect Your Family from Lead in Your Home,” please sign this receipt and return it with your application.

☐ I agree and understand that typing my name in the signature field below is the legal equivalent of my manual/handwritten signature.

OR

☐ I do not agree that typing my name in the signature field below is the legal equivalent of my manual/handwritten signature. I will print and sign this document manually.

RECEIPT

I have received a copy of the notice entitled “Protect Your Family from Lead in Your Home.”

Print Full Name: _____

Signature: _____

Address: _____

Date: _____

I HAVE READ AND UNDERSTAND THE INFORMATION PRESENTED IN THIS PROGRAM DESIGN FOR THE HOUSING REHABILITATION PROGRAM.

☐ I/we agree and understand that typing my/our name in the signature field below is the legal equivalent of my/our handwritten signature.

OR

☐ I/we will print and sign a paper copy of this document.

Property Owner Signature_____ Date_____

Print Name_____

Property Owner Signature_____ Date_____

Print Name_____

Save Application **Email Application** **Reset Application**



Sonoma County Community Development Commission
Sonoma County Housing Authority
141 Stony Circle, Suite 210 | Santa Rosa, CA 95401
PO Box 12025 | Santa Rosa, CA 95406-2025

Frequently Asked Questions about the Housing Rehabilitation Loan Program

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The roof of my house leaks. Can you help?

The Sonoma County Community Development Commission offers low-interest loans to income-qualified owner-occupants of single-family and mobile homes to make necessary repairs to their dwellings through the Housing Rehabilitation Program. Loans are available to eligible property owners throughout unincorporated Sonoma County and to residents of Cloverdale, Cotati, Healdsburg, Rohnert Park, Sebastopol, Sonoma and the Town of Windsor. Leaking roofs, furnaces, wiring, plumbing, windows, doors and anything that may threaten your health and safety are some other examples of things that can be repaired.

Oh, it's a loan. I have bad credit.

In many cases, we can help anyway. Talk to us about your situation.

What are the loan terms?

3% interest, for 20 or 30 years depending on the available funding source, with no pre-payment penalty.

I already have a mortgage, and I can't afford another payment.

Having a mortgage is OK. Depending on your specific situation, we may be able to offer you a deferred payment loan, with no payments required during the life of the loan. The whole loan amount is paid back at the end of the loan term or whenever you sell your home. However, we do not lend behind reverse mortgages or mortgages that contain a balloon payment.

Are there other terms or conditions?

Yes, they vary depending on the available loan-funding source. We can explain those to you once we determine which funding source suits your needs.

How much can you lend me?

We will work with you during the project process to develop a Scope of Work and determine the appropriate loan amount for rehabilitation of your home.

How do I qualify?

You must own your home, meet the income guidelines and be current on your property taxes and/or mobile home registration fees. You must also have homeowner's insurance. These are the basics qualifications. Properties within the city limits of Santa Rosa and Petaluma must are not eligible for our program, but you may check with the appropriate city to see if they have a similar program. We will explain other qualifications when you submit your application.

What are the income guidelines and who sets them?

U.S. Department of Housing and Urban Development (HUD) determines the income guidelines. They are adjusted regularly, typically once a year. The amount varies with the household size. Effective June 1, 2026, the income limits are as follows:

Household Size	*Income Limit*
1	$ 92,300
2	$ 105,500
3	$ 118,700
4	$ 131,850
5	$ 142,400
6	$ 152,950
7	$ 163,500
8	$ 174,050

Please check our website for the most up-to-date federal income limits -- sonomacounty.gov/incomelimits.

What are the asset guidelines and who sets them?

HUD determines the income limits including the Area Median Income (AMI) for a 4-person household. For residents who are at or over the age of 62 or disabled the asset limit is three (3) times the 4-person household AMI. For residents under the age of 62 who are not disabled the asset limit is one-and-a-half (1.5) times the 4-person household AMI. Please check our website for the most up-to-date federal AMI at sonomacounty.gov/incomelimits. Effective June 1, 2026, the asset limits are as follows:

Resident	Asset Limit
Disabled	$ 400,200
Elderly	$ 400,200
None	$ 200,100

Assets do not include your main residence or car. Generally, assets are bank and investments accounts or items, life insurance policies, etc. Please see the application for a more complete list.

I have a single-family house, and I have been cited for Building Code violations. Can you help?

Maybe, depending on the violations. Any code violations must be fixed as part of the project.

Are there other repairs that are required to be part of the project, too?

Everything that presents a danger to your health and safety, and all code violations, cited or not, must be corrected. If there are lead-based paint or asbestos hazards in the home, they must be addressed.

What else can be fixed on a mobile home?

Projects may include, depending on conditions, re-roofing and gutter replacement, replacement of windows, and a new furnace and water heater, wall and ceiling repairs, structural repairs, re-blocking, handicap accessibility modifications, replacement of concrete walkways, porches, decks

and stairs, painting and floor covering all may be eligible. Kitchen and bathroom rehabilitation may also be eligible, along with electrical and plumbing repairs.

What about on a single-family house?

The same kinds of repairs are available, plus concrete perimeter foundations and septic system repair or replacement. We will go over the items once we have had an opportunity to meet with you and look at your home.

Wow! Is there any work that can't be done?

We can repair or replace most of the basic elements of your home provided the repair is related to your health and safety. Luxury items, like dishwashers, skylights, Jacuzzi® tubs, swimming pools, and built-in barbeques cannot be included in the project. We typically don't move walls, except for handicap accessibility.

Who determines what work is to be done?

You should make a list of items to discuss with us. We will meet with you, discuss your needs and the loan requirements, review the condition of your home, and provide you with a proposed scope of work.

Who does the work? Can I do it myself?

No, only a California licensed contractor can do the work. We manage the project and will conduct the competitive bidding process for you.

Do I have to use a Commission contractor, or can I get my own contractor?

The Commission maintains a list of contractors whose background, character and references have been verified. They are invited to bid on projects that match the type of work they do. Any licensed contractor can bid on a project. Prior to award the contractor will need to go through a simple process to be qualified to work in the program.

Does the Commission choose the contractor that does the work?

No. You can choose any contractor that submits an eligible bid.

Who pays the contractors?

Commission staff makes periodic inspections during the course of the project. Whenever the contractor submits a bill, we inspect the work to make certain that it is done correctly and to determine the percentage of completeness per the bill. The Commission sends the check directly to the contractor.

OK, if I apply today, how long will it take to get the repairs done?

That depends on the complexity of the project. After your loan approval the usual time frame is five or six months.

How do I get an application?

Give us a call at 707-565-7553 or visit our website at sonomacounty.gov/hrlp and click on the link for the Housing Rehabilitation Loan Program Application Packet.

Do you need a lot of paperwork from me?

We must verify your income, assets, home ownership, property taxes, and insurance. There is a checklist of what is needed in the application. Usually, it is pretty straightforward, and we can help you if you need it.

I've heard that I have to sign my home over to the Commission. Is that true?

No, you remain the owner. As your lender, we are listed on the mobile home title as having an interest in the mobile home. On a single-family house, we record a Deed of Trust for the cost of the project.

Is there ever anyone you cannot help?

Yes, we really can't help in an emergency situation. People whose income or assets exceed the limits set by HUD aren't eligible. Properties with negatively amortizing mortgages or balloon payments and situations with certain non-occupants on the title are unlikely to qualify. In limited cases, bad credit, a recent bankruptcy, or a poor mortgage or space rent payment history may disqualify an applicant. Don't disqualify yourself! Talk with one of our staff about your situation when you apply and find out if we can help.



SONOMA COUNTY COMMUNITY DEVELOPMENT COMMISSION

HOUSING REHABILITATION LOAN PROGRAM DESIGN

OWNER-OCCUPIED AND RENTAL PROPERTIES (1-4 UNITS)

I. INTRODUCTION

A. Purpose & Objectives

1. The purpose of the Housing Rehabilitation Loan Program (the "Program") is to maintain residential properties within Sonoma County (County) which are predominantly occupied by low-income households.

2. The primary objective of the Program is to provide decent, safe and sanitary housing for low-income residents of Sonoma County through the correction of actual or potential health and safety problems in existing structures.

3. The secondary objectives of the Program are to:

   a. preserve Sonoma County's affordable housing stock;

   b. mitigate hazards and correct potential health and safety problems in designated areas of special need; and

   c. assist in the process of neighborhood revitalization.

B. Authority

1. The five members of the Sonoma County Board of Supervisors, acting in their capacity as Commissioners, form the governing body for the Community Development Commission (Commission). This Program Design, containing the policies which form the framework for the Housing Rehabilitation Program, has been adopted by the Commissioners. No revisions may be made hereto without the express action of the Commissioners.

2. The Executive Director of the Commission is hereby granted the authority to make exceptions to the policies contained in this Program Design to the extent necessary to provide assistance required to correct health and safety hazards that are deemed an imminent threat to the occupants' physical well-being.

C. Program Funding

1. Funding for this program will be from a variety of sources, including Federal Community Development Block Grant (CDBG), County Reinvestment and Revitalization Fund (R&R), Commission Low- and

Moderate-Income Housing Asset Fund (LMIHAF), and other funds as designated from time to time by the Sonoma County Board of Supervisors/Sonoma County Community Development Commission[1].

2. The applicable regulations, priorities, and policies of each available funding source shall govern use of such funds and, in any instances of conflict with the provisions of this Program Design, the funding source regulations, priorities, and policies shall prevail.

II. ELIGIBILITY

The Commission shall not discriminate in the provision of financial assistance because of race, color, ancestry, national origin, religion, sex, marital or familial status, age, medical condition, handicap, disability, sexual orientation, domestic partnership or other prohibited basis.

A. Conflict of Interest

No member of the governing body of the County of Sonoma, participating city, or the Community Development Commission and no other official or employee or agent of the County government, participating city, or Commission who exercises any policy decision-making functions or responsibilities in connection with the planning and implementation of the Housing Rehabilitation Loan Program shall directly or indirectly be eligible for assistance under the Program.

B. Ownership & Residency

The applicant must be the legal owner of the real property, or the registered owner of the mobile home, to be rehabilitated.

1. For owner-occupied properties, the property must be occupied by the owner as their principal residence.

2. It is not required that non-occupants on title to a real property, or listed as registered owners on a mobile home title, be named as a maker of the loan, but they must sign the related Deed of Trust or Security Agreement.

3. Applicants who occupy and control a residential property through a revocable or irrevocable trust, a life-estate, or other similar arrangement shall be eligible for a loan if the applicant has the legal right to encumber the property. If the trust, life estate or other arrangement requires the trustee or other non-occupant on title to approve any encumbrance on the property, the trustee or other non-occupant on title will be required to co-sign the Deed of Trust or Security Agreement to secure the loan.

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[1] Funding that may be available through the State of California's CalHome Program is governed under a separate policy document entitled "CalHome Owner-Occupied Housing Rehabilitation Loan Program Design".

C. Eligible Properties

Subject to funding availability, loans may be made for improvements to mobile homes, single-family residences, and multifamily residential properties located within the unincorporated areas of the County of Sonoma or within the boundaries of the participating cities and town.

1. Mobile homes must be legally sited. For mobile homes situated in mobile home parks, the applicant must have a valid space lease and be current on space lease payments.

2. Properties which have benefited previously through a Commission grant or loan program may be eligible for the program upon the review and approval of the Commission Director or their designee and if all prior loans are fully repaid.

3. Multifamily properties may contain up to four units in one or more buildings sited on one or more contiguous parcels under common ownership.

   (Note: Assistance for multifamily properties with more than four units, as defined above, is governed by the Sonoma County Community Development Commission Loan Policies.)

4. Secondary residences (e.g. summer homes, guest cottages not used as rentals) are not eligible for the program.

5. Condominiums and co-operative units are not eligible. Townhouses and co-housing may be eligible if permitted by regulations and policies of available funding sources.

D. Displacement

Rental property owners shall provide certification of the following:

1. The proposed rehabilitation work will not cause permanent displacement of any of the tenants currently residing at the project.

2. No tenant has been, nor will be, forced to move from the project permanently so that the project may qualify for the Housing Rehabilitation Program.

E. Income and Asset Limits

All occupant households must demonstrate income and asset eligibility.

1. Eligible properties shall be occupied by low-income households with incomes not to exceed 80% of area median income (AMI) adjusted for family size.

2. At least 51% of the units in a multifamily complex and one unit in a duplex must be occupied by income-eligible tenants.

3. AMI is determined by the U.S. Department of Housing and Urban Development (HUD) or the California Department of Housing and Community Development (HCD), depending upon the funding source for the rehabilitation loan.

4. Household income is computed as defined in Section VIII.

5. There shall be a cap on the level of assets allowed for program eligibility for owner-occupied properties.

   a. Household assets cannot exceed 150% of the HUD AMI for a household of four persons except as provided for below, regardless of funding source for loan.

   b. Elderly and/or permanently disabled households may have assets not exceeding 300% of the HUD AMI for a household of four persons, regardless of funding source for loan.

6. Current AMI schedule can be found on the Commission website at https://sonomacounty.ca.gov/IncomeLimits, or by calling the Commission at (707) 565-5701.

7. Notwithstanding the foregoing provisions of this Section II, properties in areas designated in Appendix A as areas of special need for purposes of mitigating hazards or correcting potential health and safety problems are not subject to income or asset requirements to be eligible for assistance.

III. LOAN TERMS AND CONDITIONS

The Commission will offer amortized and deferred-payment loans with below-market interest rates. Each of these is described in greater detail below. All property owners must provide financial documentation sufficient for Commission staff to make loan approval decisions in compliance with the following loan terms and conditions.

A. All loans under this policy are non-recourse loans.

B. Amortized Loans

All loans to rental property owners shall be fully amortized loans. Loans to owner-occupants who are able to afford the regular monthly payments on the loan shall also be fully amortized. An owner-occupant household will be considered able to afford monthly payments on an amortized loan if their total monthly housing costs are less than 30% of their gross monthly income. Monthly housing costs shall be defined as the sum of all mortgage payments including the rehabilitation loan payments, property taxes, homeowner's insurance (including flood, earthquake, etc.), homeowner’s association dues, and utility costs. Housing costs for mobile home owners shall also include the monthly park space rent. Utility costs shall include gas, electricity, other heating fuel, water, sewer, garbage, and shall be

calculated using allowances established by the Sonoma County Housing Authority.

1. Term

   All amortized loans will be for a 20-year term. Except as allowed under Section VII B, amortized loans shall be due and payable in full prior to 20 years should one or more of the following occur: 1) the borrower dies; 2) the property or any interest therein is sold, conveyed or transferred; 3) the borrower no longer occupies the property as their principal residence for reasons other than medical treatment, disability, education, family matters or similar situation which the Commission Director or their designee approves in writing and which requires a temporary alternate residence; 4) the borrower does not make payments when due; or 5) a breach of any provision of the note or deed of trust/security instrument occurs.

   a. A borrower may prepay the outstanding loan balance, or any portion thereof, at any time without penalty.

   b. All payments on the amortized loan shall be applied first to the interest due and then to the principal balance of the loan.

2. Interest

   The annual interest rate for amortized loans is 3%.

3. Loan Amount

   The maximum amount of an amortized loan is $100,000 for a single-family house or mobile home on owned land; $50,000 for a mobile home on a rented space; and $25,000 per unit for multifamily units. Exceptions may be made in cases where hazard mitigation is required as a condition for the rehabilitation work.

C. Deferred-Payment Loans

The Commission shall offer loans on a deferred-payment basis to owner-occupants who cannot afford monthly payments on an amortized loan at the time of application. The applicant household will be considered unable to afford monthly payments on an amortized loan if their monthly housing costs, as defined in Section III. A, exceed 30% of their gross monthly income.

1. Term

   The loan term shall be 20 years. No payments shall be required prior to the twentieth anniversary of the loan. However, except as allowed under Section VII B, the deferred-payment loan shall be due and payable in full prior to 20 years should one or more of the following occur: 1) the borrower dies; 2) the property or any interest therein is sold, conveyed or transferred; 3) the borrower no longer occupies the property as their principal residence for reasons other than medical treatment, disability,

education, family matters or similar situations which Commission Director or their designee approves in writing and which require a temporary alternate residence; or 4) a breach of any provision of the note or deed of trust/security instrument occurs.

a. At the beginning of the twenty-first year, the deferred-payment loan is due and payable in full.

b. A borrower may repay the outstanding balance of the loan, or any portion thereof, at any time without penalty. A borrower may choose to make irregular, periodic payments on the deferred-payment loan. All such prepayments will be credited first to the interest due and then to the principal balance of the loan.

2. Interest

Interest will be simple interest. Interest shall accrue on the unpaid principal balance from the date on which the Promissory Note is executed. The annual interest rate for deferred payment loans is 3%.

3. Loan Amount

The maximum amount of a deferred-payment loan is $100,000 for a single-family house or mobile home on owned land and $50,000 for a mobile home on a rented space. Exceptions may be made in cases where hazard mitigation is required as a condition for the rehabilitation work.

D. Relocation Requirements

Owners of rental properties must agree to comply with all applicable federal and state relocation laws and regulations.

1. If temporary relocation of tenants is required during rehabilitation, the borrower shall be responsible for locating comparable temporary housing which is suitable, decent, safe and sanitary.

2. The rental property owner shall be responsible for paying all reasonable out-of-pocket expenses incurred by the tenants in connection with the temporary relocation including the cost of moving to and from the temporarily occupied housing and any increase in monthly rent and utility costs at such housing.

3. The rental property owner shall deposit sufficient funds into an approved escrow account to fully cover the estimated temporary relocation costs of the project. The Commission shall issue payments from the escrow account to the tenants, or to the rental property owner if payment has already been made to the tenants, for reimbursement of all reasonable out-of-pocket relocation expenses incurred.

E. Affordability Restrictions

The following affordability restrictions will be required based on whether the rehabilitation is considered to be “substantial” or “non-substantial”, as defined in Section VIII.

1. Substantial Rehabilitation

    a. For any substantial rehabilitation of rental property assisted with any source of funds, a covenant will be recorded restricting continued occupancy of the property to low- or very low-income households for fifty-five (55) years. Said covenant shall run with the land.

    b. If required by the funding source for substantial rehabilitation of owner-occupied single-family properties, a covenant will be recorded restricting continued occupancy of the property to low- or very low-income households for up to forty-five (45) years. Said covenant shall run with the land.

2. Non-Substantial Rehabilitation

    a. For non-substantial rehabilitation of rental properties assisted with any source of funds, a covenant will be recorded restricting continued occupancy of the units to low- and very low-income households for twenty (20) years. Said covenant shall run with the land.

    b. If required by the funding source for non-substantial rehabilitation of owner-occupied single-family properties, a purchase option will be recorded in favor of the Commission for up to fifteen (15) years. The Commission will exercise the option if (a) the owner decides to sell the property during the term of the option, (b) the Commission identifies a qualified buyer, and (c) the Commission has adequate funding to support, if needed, said buyer’s acquisition of the property at fair market value. If the Commission does not exercise the option, the seller can sell the property on the open market. The specific terms of the purchase option shall be detailed in an Option Agreement, available in template form for prospective borrowers to review.

IV. ELIGIBLE IMPROVEMENTS

A. Eligible Improvements

Improvements must be of a permanently fixed nature. Repairs and improvements should be completed in the following priority order.

1. Improvements to correct health and safety hazards, including lead hazard removal, and to maintain the structural integrity of the building.

2. Repairs to correct cited code violations.

3. Repairs to correct other code items.

4. Repairs to correct incipient code items.

B. Ineligible Improvements

1. Items which exceed the Commission's "moderate quality" standards for fixtures, windows, floor coverings, finishes, and other items.

2. Improvements of a recreational nature are not eligible.

3. Luxury improvements.

C. In no event shall the Commission approve loans for work unless all identified items described in IV.A:1 and 2 are corrected as a result of the work carried out in conjunction with the Commission's loan, except as permitted in areas of special need as designated in Appendix A.

D. The Commission shall not approve loans for work required to repair a condition for which the applicant has received, or will receive, an insurance settlement or funds from another source (such as FEMA or SBA) to pay for the repair except to augment the insurance or other funds in cases where such funds are insufficient to make the required repairs in compliance with all applicable codes or ordinances.

E. All work funded in whole or in part by the Commission is subject to the permit processes of the State, County and/or city in which the property is located.

1. All work must be done according to standards acceptable to the Sonoma County Permit and Resource Management Department, the State of California Department of Housing and Community Development, and/or the building inspection department of the city in which the property is located.

2. The proper permit(s) shall be obtained for all work which requires such permit(s). The cost of permits may be part of the loan.

F. "Self-Help" work by the owner-occupant may not be a part of the contract or loan. No "volunteer" assistance is allowed primarily for liability reasons.

V. LOAN PROCEDURES

A. Application Process

1. All loan applications will be processed and evaluated on a first-come, first-served basis. Completed applications will be considered for assistance based upon the order of receipt of completed applications by the Commission. An application will be considered to be complete when all required information has been supplied by the property owner(s) and tenant households.

2. All applicants will complete a pre-application and furnish Commission staff with all required verifications. The information in the pre-application will be used to determine the applicant's initial eligibility for assistance.

3. After initial eligibility has been established, a thorough inspection of the property will be carried out by Commission staff. If necessary, additional tests and/or inspections by third parties will be conducted. A rough scope of work and cost estimate will be developed based on the inspection(s), tests and consultation with the property owner.

4. After review and acceptance of the rough scope of work by the homeowner, Commission staff will prepare a formal loan application.

B. Loan Approval

Commission staff shall exercise sound underwriting practices in all loan transactions.

1. In all instances, the Commission's underwriting standards will be employed in a consistent, equitable manner. The Commission will at all times utilize sound judgment in making loans to ensure that the public funds are adequately protected. The Commission's underwriting standards will normally follow private lending practices but may in some cases be more lenient.

2. Loan applications shall be subject to normal commercial underwriting criteria by the Commission. Such criteria may include, but are not limited to: credit reports, appraisals, title reports, cash-flow analyses, etc.

3. The following services may be provided to all applicants. Charges for the following may be included in any loan made. There will be no charge for these services if the Commission does not approve the loan. If the applicant makes a voluntary decision not to proceed with the loan after approval, and if there is no other reason why the project cannot proceed, the owner may be requested to reimburse the Commission for all direct costs incurred.

    a. Appraisal of the market value of property.

    b. Credit report on each owner of the property.

    c. HCD title search for mobile homes.

    d. Preliminary title report and title insurance for loans to be secured by real estate.

    e. Structural pest control and other inspections or tests necessary to determine property condition.

    f. Lead and asbestos risk assessment(s).

4. The following underwriting criteria will be used to evaluate each application:

    a. Loan applicants must be the legal owner of the real property, or the registered owner of the mobile home, and must have the authority to encumber the property.

    b. A preliminary title report shall be obtained for all real estate loans (all loans except mobile homes on rented land).

    c. A formal title search will be conducted by HCD for all mobile home loans.

    d. Owner-occupants receiving deferred payment loans are exempt from the credit history requirements of this section. A consumer credit report will be obtained for all other loan applicants. Key factors to be considered in reviewing the credit history are the borrower's ability to manage financial affairs and budget for debt and necessities.

    e. At the discretion of the Commission Director or their designee, a loan may be approved despite isolated instances of slow payments or even more significant past problems, based upon careful analysis of the contributing causes and circumstances. The owner's demonstrated ability to reestablish a good credit standing, to maintain a good repayment pattern on housing-related debts, and to build equity in the property are all factors to be considered.

    f. Unreported income, outstanding judgments, unreported property liens and poor credit ratings indicate that an applicant is a poor risk for the loan program. Unreported income is fraudulent and will result in denial of a loan.

    g. Property taxes and mobile home registration fees must be current in order for an applicant to be considered for a loan and must be paid when due during the life of the loan.

    h. Property insurance, including fire (and flood, if applicable), will be required during the life of the loan. If an applicant does not have sufficient insurance to cover the amount of the Commission's loan and all senior liens or the value of the improvements whichever is less, or if the policy has lapsed, deficiencies must be corrected as a condition of loan approval. The Commission shall be named on all insurance policies as mortgagee/loss payee for the full term of the loan.

        i. The flood insurance requirement for owner-occupied properties that are located in the Special Flood Hazard Area may be waived at the discretion of the Commission's Executive Director if all of the following apply:

- The rehabilitation loan will not be funded with a federal or other source of funds that mandates maintenance of flood insurance; and

- The applicant's housing costs exceed 30% of the household income; and

- For Single Family Dwellings, the lowest living space of a structure and all non-flood resistant materials are at least 12 inches above the 100-year flood level; or

- For mobile homes, the structures are sited with all non-flood resistant materials above the 100-year flood level.

i. For all properties assisted, loans may be made that result in a loan-to-value ratio of up to 100%. Property value will be established through an appraisal prepared by a State licensed or certified real estate appraiser. For mobile homes with no lienholders on title, the appraisal requirement may be waived at the discretion of the Commission's Executive Director."

j. To determine whether rehabilitation will be considered substantial or non-substantial, the after-rehabilitation value of the property shall be presumed to equal the property value as determined above, plus the total cost of the rehabilitation work to be completed under this program.

k. Senior liens on any property will be allowed only if their terms meet the following conditions:

i. The loan is not negatively amortized.

ii. The loan terms do not contain provisions for any balloon payment which would come due during the term of the Commission loan; and

iii. Open lines of credit are calculated as the maximum credit available to the borrower for purposes of determining loan-to-value ratio.

5. Each application will be summarized and a recommendation for loan approval or disapproval will be made to the Commission's Director or their designee. The recommendation will include the maximum recommended loan amount and repayment terms.

6. The Commission Director or their designee will make the final decision on each application.

7. Discretion of Commission Staff

It shall be within the purview of the Commission Director or their designee, to disapprove any loan application at any stage of processing through any formal or informal action which is consistent with sound underwriting practices and fair housing lending procedures.

C. Loan Documents

After selection of the contractor by the property owner, Commission staff will prepare loan documents including the Fair Lending Notice, Promissory Note, Deed of Trust and/or Mobile Home Security Agreement, Truth-in-Lending Disclosure, Notice of Right of Rescission and Request(s) for Notice of Default and Sale.

1. All legal owner-occupants of the real property, and all registered owner-occupants of the mobile home, shall execute all loan documents.

2. Occupant spouses and registered domestic partners who are not listed as owner on title to the property shall sign the loan documents unless title is clearly held as the owner's sole and separate property.

3. Non-occupants who are listed on title to the property shall execute the Deed of Trust or Mobile Home Security Agreement

4. Any owner contributions necessary for completion of the rehabilitation project shall be placed in the Commission's rehabilitation escrow account for disbursement to the contractor, or in payment of other loan costs, on behalf of the property.

VI. CONSTRUCTION

A. Competitive Bidding

After a loan is approved, Commission staff will coordinate the competitive bidding process to obtain fixed-price bids from qualified, licensed contractors.

1. The Commission shall determine whether a contractor is qualified through a pre-screening process. All contractors must submit a contractor application on the required forms to the Commission at, or prior to, the time of submitting their first bid.

2. The property owner may select any responsible contractor whose bid does not exceed 110% of the Commission staff's in-house cost estimate.

B. Construction Contract

The Commission staff will coordinate contracting for all work funded through the rehabilitation loan or with owner contributions to the project, manage the contracts, inspect the work and approve and disburse payments.

1. The contract for the rehabilitation will be executed by the owner and the contractor. The Commission staff will provide the contract form.

2. The Commission staff shall assist the owner in the control, supervision and direction of the work to be performed under the contract.

3. Changes to the services to be provided under the contract and amounts to be paid pursuant to the contract may be made only by written change order by and between the owner and the contractor and only upon written approval of the Commission's Executive Director or their designee.

4. During the period of performance of the contract, the owner shall not enter into any additional agreements with the contractor, whether written or verbal, without the written approval of the Commission's Executive Director or their designee.

5. Commission staff will inspect each project during construction to assure that work is progressing in a timely manner and that it is being carried out in accordance with the Scope of Work.

    a. Phase inspections will be made by Commission staff prior to the disbursement of payments to the contractor. Any work requiring a building or other permit must also have written approval by the State, County and/or city building inspector.

    b. The owner must accept all work before payment may be authorized, except payment awarded by arbitration or legal judgment.

6. Upon satisfactory completion of all work called out in the contract, the property owner shall sign the Notice of Completion (except in the case of mobile homes) which shall be recorded in the Sonoma County Recorder's Office.

VII. LOAN ADMINISTRATION and COLLECTIONS

A. Subordination

The Commission will subordinate the loan to a new loan only in the case where the owner wants to refinance the first mortgage and the owner will not take any cash out of the property nor will the Commission's financial position in the property be negatively impacted in any way.

B. Transfer and Assumption

Owner-occupied rehabilitation loans provided through this program cannot be transferred or assumed except in the case of transfer to an occupant spouse, registered domestic partner, or child. Such occupant spouse, domestic partner, or child must provide certification of occupancy. Loans for rental properties may be assumed by subsequent purchasers of the property at the discretion of the Commission's Executive Director or their designee, as long as they are, and remain, compliant with the eligibility requirements of this Program Design.

C. Amortized Loan Collections

The borrower shall make regular monthly payments directly to the loan servicing agent as specified by the Commission. The Commission Director shall have the authority to select an outside loan servicing agent or to collect loan payments in-house. A loan servicing fee will be collected with each monthly payment.

D. Deferred-Payment Loan Collections

The borrower shall make full repayment of the loan when due directly to the Commission or loan servicing agent as specified by the Commission. A single loan set-up fee will be collected upon execution of the loan documents.

1. Recipients of deferred-payment loans will be allowed to make periodic prepayments directly to the Commission in order to reduce the amount of their indebtedness.

2. Elderly and Disabled Borrowers

At the beginning of the twenty-first year, the loan due date may be extended for households which qualify as elderly (over 62 years of age) and/or permanently disabled provided that: 1) the borrower is still the owner-occupant of the property; 2) the borrower is not in default of any of the loan terms; and 3) the dollar amount of any senior liens does not exceed the dollar amount of senior liens in effect when the Commission loan was recorded; and 4) the borrower will pay a loan modification processing fee, currently $500, which fee may be financed in the principal balance of the deferred-payment loan. The deferred-payment loan's new term and interest rate will be the less stringent of those contained in this Program Design or those which may be in effect at the time the loan modification is approved by the Commission. This provision shall apply retroactively to all housing rehabilitation loans made by Commission, notwithstanding any terms to the contrary that may be contained in the promissory note for any loan.

E. Loan Defaults

1. If a borrower appears to be in default of one or more of the loan terms contained in the Promissory Note, Deed of Trust, Mobile Home Security Agreement or any other loan document, the Commission Director shall consult with the Office of the Sonoma County Counsel.

2. If the Commission Director determines that the borrower is in default of one or more of the loan terms, the Commission Director, with the advice of County Counsel, may initiate foreclosure proceedings.

   a. The Commission may contract with a trust deed service company to carry out a Notice of Default and Sale on behalf of the Commission, or may carry out the foreclosure process in-house.

   b. The Commission may disburse funds for all costs necessary to enforce its lien and complete the foreclosure sale process,

including but not limited to: legal fees, trust deed service fees, past-due property taxes and mobile home registration fees, mobile home space rent and utility charges, property hazard and liability insurance, needed maintenance and repair, and real estate agent fees.

c. If the loan is reinstated, any expenses will be the responsibility of the owner as a condition of reinstatement.

3. If the property goes to sale pursuant to this section, the sale proceeds minus the amount of any senior liens and the Commission's foreclosure costs shall be credited against the outstanding loan balance.

a. If the sale proceeds minus the amount of any senior liens and the Commission's foreclosure costs exceed the amount of the outstanding loan balance, the excess funds shall first be used to pay any valid claims of junior lien holders and any proceeds remaining thereafter shall be forwarded to the borrower.

VIII. DEFINITIONS

Applicant/Co-Applicant: Any member of the household who is listed on title to the property and who will be accepting responsibility for repayment of any loan made by signing the required loan documents.

Assets: Assets of the applicant and household members shall be considered in determining household income. Household assets include:

1. Amounts in savings and checking accounts. (The greater of the current amounts, or the average balance for the last 2 months in savings and checking accounts.)

2. Stocks, bonds, savings certificates, money market funds and other investment accounts.

3. Equity in real property (other than the applicant's principal residence) 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.

4. The cash value of trusts that are available to the household, not including irrevocable trusts.

5. Annuities in the applicant's name that could be liquidated.

6. Assets, which although owned by more than one person, allow unrestricted access by the applicant.

7. Lump-sum receipts such as inheritances, capital gains, lottery winnings, cash from sale of assets, insurance settlements, and other claims.

8. Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.

9. Cash value of life insurance policies.

10. Household Assets Do Not Include:

    a. Personal property (except as noted in #8 above).

    b. Interest in Indian trust lands.

    c. Assets not accessible by the household (e.g.: irrevocable trusts).

    d. Assets that are a part of an active business or farming operation.

    e. Retirement plans which, if withdrawn, would result in a penalty.

Below Market Interest Rate: An interest rate lower than the interest rate generally accepted for use by commercial lenders at the time of consideration.

Code Standards: All applicable housing, planning, fire prevention, building, zoning, health codes, and other pertinent local ordinances.

Disabled Household: A household in which any applicant or co-applicant is physically or mentally disabled. It may include two or more disabled persons living together, or one or more of these persons living with one or more live-in-aides or other household members.

Elderly Household: A household in which any applicant or co-applicant is 62 years of age or older. It may include two or more persons 62 years of age or older living together, or one or more of these persons living with one or more live-in-aides or other household members.

General Property Improvements: Items not specifically required by code which will generally improve the appearance and/or livability of the property and the neighborhood.

Gross Income: The total income of the household before any withholdings are taken.

Household: A single person or a collective body of two or more persons living together in one housing unit as their common home and sharing common income.

Incipient Code Violations: An incipient code violation exists if, at the time of inspection, it is thought that the physical condition of an element in the structure will deteriorate into an actual code violation within one year. Examples are an old roof which is beginning to leak or a furnace which can reasonably be expected to become inoperative or hazardous because of its age or condition.

Income: All income from persons in a household must be included in the household income. Except as noted below*, income from minors/dependents is not included in household income. Annual household income includes:

Annual gross amounts of wages, salaries, tips and commissions.

Net annual income from operation of business or profession.

Net annual income from rental of real or personal property.

If one or more of the bedrooms of an owner-occupied single-family property is/are rented to non-household members, the non-household members' incomes shall not be included in income calculations for the owner's household. However, the rent paid to the owner shall be included in income calculations for the owner's household.

Actual or imputed annual income from assets.

If household assets are below $5,000, actual income earned from assets will be added to the household income.

If household assets are $5,000 or more, the actual income earned from assets will be compared to an imputed income earned figure arrived at by multiplying the total assets by HUD's imputed income rate, also known as the passbook rate. This rate is periodically adjusted by HUD. The current HUD passbook rate is 2%, and may be adjusted from time to time. The higher of the actual income earned or the imputed income earned figures will be added to the household income.

Annual income from periodic payments such as Social Security, insurance, retirement funds, pensions, alimony, or child support.

Annual amount of payment in lieu of earnings, such as unemployment, disability, worker's compensation.

Annual amount of public assistance allowances or grants.

Total annual income divided by 12 equals monthly income. The income shall mean the anticipated income of a person or family for the twelve-month period following the date of determination of income.

*Survivor's Social Security, SSI, other public assistance or disability payments and pension payments paid to a minor/dependent are the only types of income received by a minor/dependent which are included in the household income.

Minor/Dependent: Members of the household (other than the applicant or co-applicant[s]) who are under 18 years old or who are full-time students and live at home, or who are disabled in such a manner as to require ongoing dependency.

Mobile Home: For purposes of this program, a mobile home is defined as a transportable structure, designed for use as a dwelling, whose minimum exterior dimensions are 8-1/2 feet wide and 32 feet long measured from wall to wall.

Multi-Family Residential Properties: A multi-family residential property is a residential property with up to four individual rental units set up to accommodate one to four-families living separately. Properties may include duplex, triplex, fourplex, townhouse or semi-detached house.

Non-Household Member(s): A single person or a collective body of two or more persons who rent one of the bedrooms of a single-family house or mobile home and who do not share common income with the owner-occupant household.

Non-substantial rehabilitation: Non-substantial rehabilitation is defined as rehabilitation, the value of which constitutes less than 25% of the after rehabilitation value of the dwelling, inclusive of land value.

Single-Family Residences: A single-family dwelling is a detached dwelling containing only one dwelling unit and is completely separated by open space on all sides from any other structure, except its own garage or workshop.

Substantial Rehabilitation: Substantial rehabilitation is defined as rehabilitation, the value of which constitutes 25% or more of the after-rehabilitation value of the dwelling, inclusive of land value.

I HAVE READ AND UNDERSTAND THE INFORMATION PRESENTED IN THIS PROGRAM DESIGN FOR THE HOUSING REHABILITATION PROGRAM.

Property Owner Signature _____ Date _____

Print Name _____

Property Owner Signature _____ Date _____

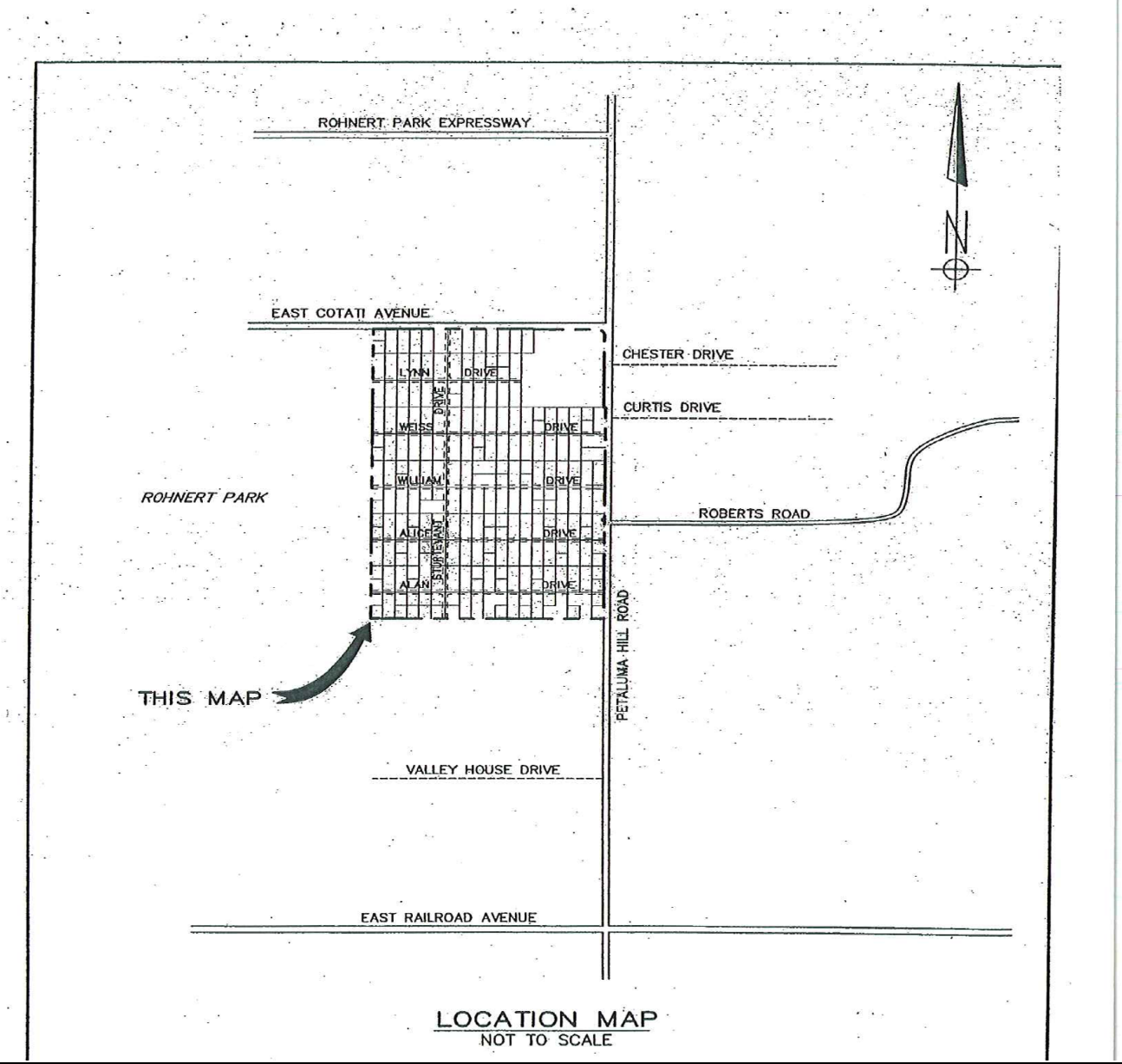
Print Name _____

APPENDIX A

DESIGNATED AREAS OF SPECIAL NEED

Canon Manor

As of July 1, 2016, developed properties located within the Canon Manor subdivision in the unincorporated area of the County shown on the map below shall be eligible for assistance from County Reinvestment and Revitalization (R&R) Funds, without regard to the income or asset level of the occupant household, solely to pay any and all costs necessary to connect their homes to public water and/or sewer. All other provisions of the Housing Rehabilitation Program Design shall apply.









Protect Your Family From Lead in Your Home

United States Environmental Protection Agency

United States Consumer Product Safety Commission

United States Department of Housing and Urban Development

March 2021

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

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

Read this entire brochure to learn:

- How lead gets into the body
- How lead affects health
- 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 or lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

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

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



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

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

Lead Gets into the Body in Many Ways

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

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

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

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



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

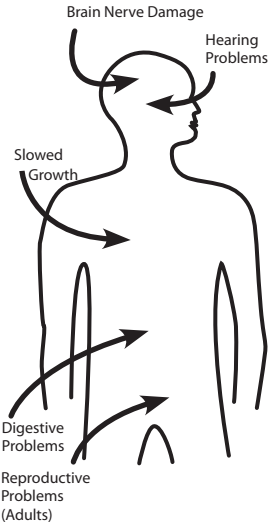
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

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

In children, exposure to lead can cause:

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



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

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

In adults, exposure to lead can cause:

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

Check Your Family for Lead

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

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

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

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

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

Where Lead-Based Paint Is Found

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

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

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

Lead can be found:

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

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

[1] "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm^2), or more than 0.5% by weight.

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

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorated 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:

- 10 micrograms per square foot ($\mu g/ft^2$) and higher for floors, including carpeted floors
- 100 $\mu g/ft^2$ and higher for interior window sills

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

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

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

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

Checking Your Home for Lead

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

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



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

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

Checking Your Home for Lead, continued

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

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

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

[3] Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

What You Can Do Now to Protect Your Family

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

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

Reducing Lead Hazards

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



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

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

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement contractor. 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

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:

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

Abatements are designed to permanently eliminate lead-based paint hazards. However, lead dust can be reintroduced into an abated area.

- Use a HEPA vacuum on all furniture and other items returned to the area, to reduce the potential for reintroducing lead dust.
- Regularly clean floors, window sills, troughs, and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner.

Please see page 9 for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 15 and 16), epa.gov/lead, or call 1-800-424-LEAD.

Renovating, Repairing or Painting a Home with Lead-Based Paint

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

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



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

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

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

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800 424-LEAD.*

Call your local health department or water company to find out about testing your water, or visit epa.gov/safewater for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

* Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

Other Sources of Lead, continued

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

[4] In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. 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.

For More Information

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

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

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

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

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

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

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

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

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

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

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 906-6809

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 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 353-3808

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.
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 (20-C04)
Air and Toxics Enforcement Section
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200

Consumer Product Safety Commission (CPSC)

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

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

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

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Office of Lead Hazard Control and Healthy Homes 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/lead

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

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IMPORTANT!

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

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