



CITY OF NEWMAN

First-Time Homebuyer Assistance Program

Dear Prospective Client,

The City of Newman is offering a First-Time Home Buyers (FTHB) Program. This program provides assistance in the form of a low interest, 10-year deferred second mortgage loan to assist first-time homebuyer's purchase homes in the City of Newman.

The City will loan qualified homebuyers up to 20% of the sales price or \$40,000.00 - whichever is less, depending on credit rating, income level, employment status and debt ratios. All eligibility is contingent upon approval, availability of funds and other rules related to the funding sources being used.

To qualify for the FTHB Program, household income levels cannot exceed the amounts below:

2015 Income Limits Adjusted for Family Size*

Household Size	1	2	3	4	5	6	7	8
Income Limit	\$31,850.00	\$36,400.00	\$40,950.00	\$45,500.00	\$49,150.00	\$52,800.00	\$56,450.00	\$60,100.00

**Limits updated annually by HUD*

Participants cannot have owned a home within the last three years and must complete a home financing and budgeting workshop. Participants must also be pre-qualified with a primary lender.

Participants must contribute one percent (1%) or one-thousand-five-hundred dollars (\$1,500) - whichever is greater, of the home purchase price towards their down-payment. The acceptable front and back-end debt ratios are 35% / 41%.

If your interested in applying for assistance, please fill out the attached **Program Interest Form, Borrowers' Certification And Authorization Form** and *for each applicant* an **Employment Verification Form**, an **Authorization for Credit Report**, copies of the last three (3) year's IRS Tax Returns, copies of the last three (3) months pay stubs, three (3) months checking account summary statements, the current month's **savings account statement** and signed **Lead Pamphlet Receipt Confirmation form**; and send to:

City of Newman
P.O. Box 787
Newman, CA 95360
ATTN: Community Development Department

Phone: 209-862-3725
Fax: 209-862-3199

{This Page Intentionally Left Blank}



CITY OF NEWMAN
First Time Home Buyer Program
Program Interest Form

Date: _____

Applicant's Name _____ Age _____ Are You Disabled Yes No

Applicant's Name _____ Age _____ Are You Disabled Yes No

Race/Ethnicity of Applicants _____

Names and Ages of Applicants' Children That Will Live In The Home: _____

Names and Ages of All Other Persons Living In The Home: _____

Income of All Persons Living In The Home (Specify Total *Monthly* Amount): _____

Number of People In Household: _____ Telephone: _____

Employer Information For All Members of Household: _____

Current Mailing Address: _____

Signature of Applicant(s) _____, _____

Fax or Mail Form to:

City of Newman
 P.O. Box 787
 Newman, CA 95360
 ATTN: Community Development Department
 Fax: 209-862-3199

For Agency Use Only

If Qualified: Date Assistance Provided: _____

If Not Qualified: Reason(s): _____

{This Page Intentionally Left Blank}



BORROWERS' CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through the **City of Newman FTHB Program**. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount, source of down payment, employment, income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that the **City of Newman** reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by a fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/we have applied for a mortgage loan through the **City of Newman FTHB Program**. As part of the application process, the City of Newman may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to the **City of Newman**, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income, bank, money market and similar account balances, credit history, and copies of income tax returns.
3. The copy of this authorization may be accepted as an original.

Borrower Signature

Co-Borrower Signature

S.S.N. # Date

S.S.N.# Date



{This Page Intentionally Left Blank}

Request for Verification of Employment

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected.

Part I - Request		
To (Name and address of employer):	From: City of Newman Community Development Department P.O. Box 787 Newman, CA 95360	
I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.		
Name and address of applicant (include employee or badge number):		
Part II - Verification of Present Employment		
Applicant's date of employment	Occupation	Base Pay Rate: \$ _____/Hour; or \$ _____ Week; or \$ _____/Month
Average hours per week at base pay rate: _____	No. of weeks worked per year: _____	Effective date of last pay rate increase: _____
Overtime Pay Rate: \$ _____/Hour	Expected weekly average number of hours overtime to be worked during next 12 months: _____	
Any other compensation not included above (specify for commissions, bonuses, tips, etc.) For: _____ \$ _____ Per _____		
Is pay received for vacation? ____ If yes, no. of days per year: _____		
Total base pay earnings for past 12 months: \$ _____	Total overtime earnings for past 12 months: \$ _____	
Probability and expected date of pay increase: _____		
Does employee have access to a retirement account? ____ Yes ____ No	If Yes, what amount can be accessed: \$ _____	
RELEASE: I hereby authorize the release of the requested information _____ (Signature of Applicant) Date: _____	Signature of Employer Authorized Representative: _____ Title: _____ Date: _____ Telephone: _____	

Fax or Mail Form to:

City of Newman
P.O. Box 787
Newman, CA 95360
ATTN: Community Development Department

FAX: (209) 862-3199

{This Page Intentionally Left Blank}

City of Newman
First Time Homebuyer Program

AUTHORITY TO VERIFY CREDIT INFORMATION

This is your authority to verify my bank accounts, employment, outstanding debts, including any present or previous mortgages, to order a consumer credit report, and to make any other inquiries pertaining to my qualification for a loan from you. You may make copies of this letter for distribution to any party with which I have a financial or credit relationship and that party may treat such copy as an original.

Financial Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective borrower under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective borrower may be delayed or rejected.

Applicant Printed Name: _____

Applicant Signature: _____

Date: _____

Social Security Number: _____ Date of Birth: _____

Co-Applicant Printed Name: _____

Co-Applicant Signature: _____

Date: _____

Social Security Number: _____ Date of Birth: _____

{This Page Intentionally Left Blank}

City of Newman First-Time Homebuyer Program

Frequently Asked Questions

Q: What is the maximum assistance amount that the City will provide?

A: The maximum amount of assistance is 20% of the home sales price or \$40,000.00, whichever is less.

Q: Am I required to be a resident of Newman to apply?

A: No, the City of Newman does not require you to be a Newman resident at the time you apply.

Q: Do I have to be a first-time homebuyer?

A: Yes, you are considered a first-time homebuyer as long as you have not owned a home for the last 3 years, with limited exceptions.

Q: How is income determined?

A: Annual income is determined by projecting the rate of the household over a 12 month period, using the most recent pay stubs, income tax returns, W-2's and 1099 forms of all adults in the household.

Q: Is there a limit on the sales price of a home?

A: Yes, the maximum sales price of an existing single-family home (1-unit) is currently \$204,000.00; for new construction (1-unit) the limit is \$255,000.00

Q: What will my interest rate be?

A: The interest rate of the City's loan is 3% simple interest with a 30 year term.

Q: What will my monthly payment be?

A: The City's loan will be deferred for ten (10) years (i.e. a "silent" second), meaning that you will not have to make monthly payments for the first 10 years of the loan; however you can make early payments at any time, for example:

If you have a loan amount of \$40,000.00 and you begin making monthly payments from the beginning of the loan term (i.e. the first month of residency), your *estimated* monthly payment will be: \$168.64 for 360 months.

If you have a loan amount of \$40,000.00 and you begin making monthly payments on the eleventh (11th) year of the loan term, your *estimated* monthly payment will be: \$271.84 for 240 months.

Please note that payments vary in accordance with loan amounts.

Q: When would I be required to pay the loan in full?

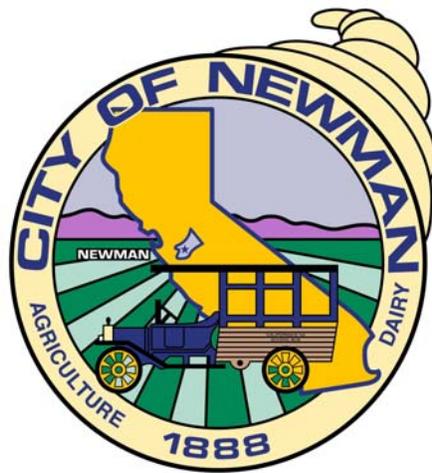
A: You will be required to repay the full amount of the loan upon:

- 1) Sale, transfer, rental or lease of the property.
- 2) Borrower's failure to occupy the Property as Borrower's principal place of residence (Borrower must certify occupancy annually).
- 3) The maturity date (i.e. 30 years), or full repayment, of any debt secured by the Property that is senior to the FTHB deed of trust.
- 4) Upon default under the FTHB promissory note, deed of trust, the deed of trust rider or the covenants, or other recorded documents of record pertaining to the property (i.e. not making required monthly payments).
- 5) Borrower's cash-out refinance of any superior mortgages.

Additional Questions? Please Contact Stephanie Ocasio at (209) 862-3725, option 4.

{This Page Intentionally Left Blank}

City of Newman



First-Time Homebuyer Program Manual

Funded Through the HOME Investment Partnerships Program



Table of Contents	Page No.
Introduction	
1. Overview	1
1-A. Purpose of Manual	1
1-B. Program Summary	1
1-C. General Definitions	1
2. HOME Program Requirements	
2-A. Overview	3
2-B. Eligible Household	3
2-C. Eligible Property	4
2-D. Affordability Period	4
2-E. Loan Terms	5
2-F. Financing Subordinate to HOME Loan	6
2-G. HOME Target areas	6
2-H. Program Income	6
2-I. Matching	6
3. First Time Homebuyer Mortgage Underwriting Requirements	
3-A. Overview	6
3-B. Verification of Previous Ownership Status	6
3-C. Verification of Borrower Income	7
3-D. Credit	8
3-E. Purchase Price	8
3-F. Maximum Sales/Price Value Limits	8
3-G. Maximum Loan Amount	8
3-H. Loan Documentation	8
3-I. Gift Funds	8
4. Application and Delivery Process	
4-A. Overview	8
4-B. FTHB Mortgage Application Process	8
4-C. Application Handling Priority	10
4-D. Property Standards	10
4-E. Lead Based Paint (LBP)	10
4-F. Environmental Review	11
4-G. Homebuyer Education Requirement	11
4-H City Mortgage Assistance Limit	11
4-I. Transfer of FTHB Mortgage	11
4-J. Transfer of FTHB Application to Substitute Lender	11
4-K. Pre-approval Letter from City	11
4-L. Changing Properties during the FTHB Second Application Process	11
4-M. Resubmittal of FTHB Second Application Returned or Rejected	12
4-N. Changes Prior to Closing	12
4-O. Conflict of Interest	12
5. First Time Homebuyer Mortgage Loan Servicing by City	
5-A. Overview	12
5-B. Payment of Property Taxes and Insurance	12
5-C. Owner-Occupancy	12
5-D. Required Noticing and Restrictions on Any Changes of Title or Occupancy	13
5-E. Subordination	13
5-F. Demand/Pay-Off	13
5-G. Request for Notice of Default	13
5-H. Foreclosure by Senior Lien Holder	14
5-I. Recapture Provision	14
5-J. Foreclosure by City	15
5-K. Use of Third Party Agent	15
5-L. Loan-To-Value Limit	15

5-M. Borrower Contribution	15
5-N. First Mortgage Underwriting Requirements	15
5-O. Appraisal	16
5-P. Cash Out of Escrow	16
5-Q. Title Insurance	16
5-R. Hazard Insurance	16
6. Federal Regulatory Provisions	
6-A. Conflict of Interest	16
6-B. Fair Housing and Non-Discrimination	16
6-C. Relocation of Displaced Tenants	17
7. Exhibits	
A. 24 CFR Part 5 Annual Income Inclusions and Exclusions	18
B. Maximum Loan Amount	20
C. Income Limits	20
D. Homebuyer Education Curriculum	20

Introduction

This Manual sets forth policies and procedures for the City of Newman's First Time Homebuyer (FTHB) Program. The FTHB Program is designed to make home ownership a reality for income eligible households.

Most income eligible households do not qualify for a mortgage sufficiently large enough to purchase a house. The City of Newman's FTHB Program provides funds to help make up the difference between the value of the primary loan, for which an income eligible Applicant qualifies, and the purchase price of the house. Essentially, the funds are used to boost the Applicant's down payment and are recorded as a silent second mortgage.

Funds available for this program come from various sources including but not limited to the Home Investment Partnership Program (HOME). The City will comply with all city, state, and federal regulations and guidelines.

Use of funds is subject to change and shall be in accordance with the requirements of the State of California Department of Housing and Community Development Division and/or the Housing and Urban Development and other regulations governing the funding for these programs and any amendments or policy revisions thereto which shall become effective during the term of these Policies and procedures.

1. Overview

1-A. Purpose of Manual

The purpose of the Policies and Procedures is to describe the First Time Homebuyer (FTHB) Program and set forth the roles of the City of Newman and the program applicants. These Policies and Procedures contain the regulations pertaining to specific funding sources and the Program's general requirements and processing procedures.

The ultimate goal of the FTHB Program is to provide eligible Applicants with an affordable housing opportunity that would not otherwise be available.

1-B. Program Summary

The City of Newman has established the FTHB Program to assist low and moderate income first time homebuyers with the purchase of a home. The home buying process can be overwhelming, especially to the inexperienced first time homebuyer. The City's FTHB Program staff will assist the Applicant to insure a successful and timely completion of the home purchase process.

To maximize the effectiveness of the FTHB Program as a vehicle for enhancing affordability, Borrowers pay no current principal on the City's mortgage during the 10-year deferment period. Principal and interest are due and payable upon a variety of conditions or circumstances, the most common one being the sale or transfer of the home.

1-C. General Definitions

As used in the Policies and Procedures and all program documents, unless the context requires otherwise, the following words and terms have the meanings set forth below:

Affordable: In reference to housing costs, means that the financial obligation can be paid by the person or household, along with all other financial responsibilities of that person or household, without endangering the financial stability of the household.

Affordability Period: The minimum period of time properties are required to be occupied by a Borrower as his/her principal place of residence under the regulations pertaining to the funding source(s) used.

Applicant: Any person who applies for a FTHB loan under the Program.

Assisted unit: A unit purchased with loan(s) funded under this Program.

Borrower: A buyer who has or will receive financing under this Program for the purchase of an eligible property.

Capital Improvements: Expenditures for improvements to land or improvements and remodeling of existing buildings which increase the value, and extend the useful life of the property. The identification of capital improvements shall be as set forth in IRS Publications 530 "Tax Information for First Time Homeowners" and 551 "Basis of Assets", included herein by reference.

Certification: A written statement of fact filed in connection with this Program and subject to penalties of perjury.

City: The City of Newman, California.

Current Sale Price:

1. In the event of a first sale or transfer after the date of a loan issued under this program, the current sale price shall be defined as the amount received by borrower as the sales price of the property plus amounts received but paid out to third parties for any closing costs and commissions paid by Borrower.
2. In the event of a default and subsequent foreclosure and acquisition of the property by a creditor, the current sale price shall be defined as the amount paid for the property upon the creditor's sale of the property.
3. In the event of Borrower's cash-out refinance of the property, the current sales price shall be defined as the market value as determined by an appraisal acceptable to City.
4. In the event of the first note and deed of trust becoming payable, the current sales price shall be defined as the market value of the property, as determined by an appraisal acceptable to City, on the maturity date of the first note and deed.
5. In the event the property ceases to become Borrower's principal place of residence, the current sales price shall be defined as the market value of the property, as determined by an appraisal acceptable to City, on the date City determines that Borrower does not occupy the property as his or her principal place of residence.

Eligible Household: A household that is a first time homebuyer and who meets applicable criteria specific to the funding source used.

First Mortgage:

1. A mortgage which is in first lien position, taking priority over all other liens.
2. An extension of credit for which a Deed of Trust is recorded and the proceeds of which are used to finance the purchase of an eligible property which meets the requirements set forth in this Manual.

First Time Homebuyer: A purchaser of a unit who neither has, nor has had, a present ownership in a principal residence at any time during the three year period prior to the date on which a mortgage pursuant to this Program is executed, except as otherwise allowed.

Gross Income: The anticipated income of a person or family for the 12 month period following the date of determination of income.

FTHB Second Mortgage: An extension of credit for which a Deed of Trust is recorded and is subordinate to the First Deed of Trust. A monthly payment of both principal and interest is deferred for a specific amount of time and payment in full plus interest as defined herein is due in accordance with the regulations pertaining to the funding source(s) used.

First Time Homebuyer pre-approval:

A commitment issued by the City of Newman pursuant to the rules and regulations included in this Manual.

HUD: The United States Department of Housing and Urban Development.

Income: To determine a Borrower's eligibility for program assistance, income is determined using definitions specific to the particular funding source(s) utilized.

Lender:

1. A bank or trust company, mortgage banker, mortgage broker, federal or state chartered savings and loan association, state or federal governmental agency or credit union whose principal business is to originate, process, close and service loans for the purchase of property.
2. Nationwide institutions whose primary purpose is to develop housing and provide first mortgage financing to low and moderate income purchasers of the developed housing.
3. The provider of primary mortgage financing for the purchase of an eligible property assisted with secondary financing under this Program.

Manufactured Housing Unit: A home manufactured offsite and transported to a lot, and a mobile home as defined by Section 18007 of the California Health and Safety Code.

Maturity Date: The date upon which a mortgage loan comes due and payable in full in accordance with the regulations pertaining to the funding source(s) used.

Moderate Income Household: Persons and families who are not lower income households and whose gross incomes do not exceed 120% of the area median income adjusted for household size in accordance with adjustment factors adopted by HUD in establishing income limits for lower income families.

- a. The maximum gross income limits for moderate income households is the same as that for “persons and families of moderate income” and “persons and families of low or moderate income”.
- b. “Persons and families of low or moderate income” includes very low, lower, and moderate income households.

Middle Income: Persons and families whose gross income ranges from 81% to 120% of the area median income adjusted for household size in accordance with adjustment factors adopted by HUD in establishing income limits for lower income families.

Mortgage: A deed of trust used to secure a lien on real property or, in the case of some manufactured housing, another security interest acceptable to the City and the State of California Department of Housing and Community Development.

Mortgage Assistance:

Permanent financing used towards homebuyer costs, up to the maximum limit stated in the regulations pertaining to the funding source(s) used.

Ownership Interest: Any of the following interests in residential real property:

- Fee simple estate
- Joint tenancy
- Tenancy in common

Ownership does not include a remainder interest, a lease with or without an option to purchase or any interest acquired on the execution of the purchase contract.

Principal Residence: A property occupied by the Borrower continuously all year.

Related Person: As defined under the Internal Revenue Code and applicable regulations: siblings, spouses, ancestors and lineal descendants or any other related persons.

Remaining Spouse/Partner: A now single individual who, while married or during cohabitancy, owned a home with his or her spouse/partner or resided in a home owned by the spouse/partner and has no ownership interest in a residence other than that provided by this program.

Second Mortgage: A mortgage that is junior or subordinate to a first mortgage.

Owner-Occupied Residence: A housing unit intended and used for occupancy by one household which is the owner of the property.

Silent Second: A second mortgage in which there are no payments required of either principal or interest on the mortgage until such payments are required in accordance with the regulations pertaining to the funding source(s) used.

2. HOME Program Requirements

2-A. Overview

The Federal Home Investment Partnerships (HOME) Program is the primary funding source providing assistance to eligible Borrowers under this Program. The following applies to HOME funded loans made under this Program.

2-B. Eligible Household

1. To be eligible to receive HOME funds, an individual household shall:
 - a. Be a low/moderate income household (income equal to or less than 80% of area median income as adjusted for household size) when considering the gross annual income of all household residents 18 years old or older. Annual income is as defined in the Code of Federal

Regulations, Title 24 Part 5. The following household members are not counted to determine family size for income limits purposes: foster children, unborn children and children being pursued for legal custody or adoption who are not currently living with the household. A child who is subject to a shared-custody agreement in which the child resides with the household at least 50% of the time, can be counted.

1) City shall determine annual gross income in accordance with the Code of Federal Regulations (CFR), Title 24, Part 5, Section 5.609(b) attached hereto as Exhibit "A".

2) Income from assets is recognized as part of annual income under 24 CFR Part 5. City shall determine income from assets in accordance with 24 CFR 5.

b. Include as Borrowers all persons who will be or are on title to the property. Cosigners and co-mortgagors who do not intend to occupy the property are prohibited.

c. Be a first time homebuyer and occupy the property as a principal place of residence. A first time homebuyer is defined as a purchaser of a unit who neither has, nor has had, a present ownership in a principal residence at any time during the three-year period prior to the date on which a mortgage pursuant to this Program is executed, except as otherwise allowed by the specific funding source(s) utilized.

2. The following individual or individuals may not be excluded from consideration as a first time homebuyer under this section:

a. A single parent or remaining spouse/partner who, while married or during cohabitancy, owned a home with his or her spouse or resided in a home owned by the spouse/partner, and has no ownership interest in a residence other than provided for in this Program. A single parent is an individual who is unmarried or legally separated from a spouse and has one or more minor children for whom the individual has custody or joint custody or is pregnant.

3. For purposes of qualifying Borrower for a first mortgage, credit worthiness criteria shall be:

a. No late payments 1 year from date of applying.

b. No outstanding judgments or liens.

c. Outstanding collections may be paid out of closing not to be included as part of required down payment or from City funds.

d. Bankruptcy must have been a minimum of two years from date of discharge with no additional collections.

2-C. Eligible Property

1. Property purchased with HOME funds must be located in:

a. The City of Newman city limits.

2. Property type must be:

a. Single-family housing; or

b. Condominium unit; or

c. Townhome unit; or

d. Manufactured housing unit, must at the time of purchase be on a permanent foundation, connected to permanent utility hook-ups, and be located on land that is to be owned by the purchaser.

3. Eligible property must have the following occupancy characteristics:

a. Currently occupied by the owner-seller of the property; or

b. If a rental property, sold only to the existing tenant; or

c. Vacant for three (3) months or longer prior to submission of purchase offer by Borrower.

d. Bank-owned

4. Property must be structurally sound. The City reserves the right to determine structural soundness. Any Building Code violation discovered shall be corrected prior to recording a new deed of trust.

5. Property shall be sufficient in size to meet the needs of the purchaser household without overcrowding. Generally, this means no more than two (2) persons per bedroom and living room.

2-D. Affordability Period

1. Housing purchased with HOME funds under this program must remain the principal place of residence of the Borrower for a minimum period of time as defined by the amount of HOME funds invested and as shown below:

Under \$15,000 - 5 years

\$15,000 to \$40,000 - 10 years

2. Failure of Borrower to occupy the HOME-assisted unit as his or her principal place of residence for the applicable period shall cause the HOME loan to become immediately due and payable.

2-E. Loan Terms

1. Security:

- a. HOME loans shall be secured by the property.
- b. The lien securing repayment of the HOME loan shall be subject only to liens, encumbrances and other matters of record reviewed and approved by the City.

2. Deferment:

- a. Principal and interest payments shall be deferred for a period not to exceed ten (10) years.

3. Repayment:

- a. The HOME loan principal and interest shall be due and payable upon:

- 1) Sale, transfer, rental or lease of the property.
- 2) Borrower's failure to occupy the Property as Borrower's principal place of residence (Borrower must certify occupancy annually).
- 3) The maturity date, or full repayment, of any debt secured by the Property that is senior to the HOME deed of trust.
- 4) Upon default under the HOME promissory note, deed of trust, the deed of trust rider or the covenants, or other recorded documents of record pertaining to the property.
- 5) Borrower's cash-out refinance of any superior mortgages.
- 6) The City will provide deferred payment loans; the City may accept voluntary payments on the loan. Loan payments will be credited to the principal first and then to interest. The borrower may repay the loan balance at any time with no pre-payment penalty.
 - I. Upon conclusion of the ten (10) year deferral period, monthly payments at 3% simple interest will be due beginning on the eleventh year and continue for 20 years or until the balance has been paid in full, whichever comes first.

4. Assumability:

- a. HOME loans are not assumable.

5. Transfer of Interest Exceptions:

- a. HOME loans do not have transfers of interest exceptions.

6. Loan Term:

- a. The HOME loan term shall be 30 years, except upon the occurrence of any condition requiring repayment as noted above.

7. Prepayment Penalty:

- a. A Borrower may prepay the HOME loan, in part or whole, at any time without penalty.

8. Interest:

- a. The loan shall be at three (3%) percent simple interest for thirty (30) years and;
- b. There are no payments due on the loan during the first ten (10) years of ownership of the property by the Borrower and;
- c. Monthly payments will begin on the eleventh (11th) year of ownership and continue for 20 years or until the balance has been paid in full, whichever comes first.
- d. The total amount of the silent second loan plus any accrued interest becomes due and payable at the time of sale, refinance, transfer of ownership, rental, is no longer occupied by the primary borrower or thirty (30) years whichever comes first.
- e. In instances where the City loan would be in first position, the loan will become a 30 year fully amortized loan at 3% simple interest.

9. Restrictions on Sale:

- a. In any transaction in which the HOME loan is the only secondary financing, the Borrower cannot be restricted from selling the home at its fair market value at any time.
- b. Subsequent buyers, unless assisted with a HOME loan under this Program, do not need to meet the Eligible Household requirements set forth above.
- c. Resale restrictions required by other secondary financing sources used in conjunction with a HOME loan shall prevail.

10. Recapture of HOME Funds:

- a. In the event of any event requiring repayment as defined above, the entire amount of the original HOME loan principal and any contingent interest due shall be recaptured by City.

2-F. Financing Subordinate to HOME Loan

1. Fees and/or charges for subordinate loan financing shall be consistent with reasonable loan origination fees for first mortgage financing as determined by the City based on industry standards.
2. Balloon payments due before the maturity date of the HOME loan are not permitted.
3. All subordinate financing shall defer principal and interest payments for the term of the HOME loan.

2-G. HOME Target Areas

No target areas defined.

2-H. Program Income

1. All repayments of HOME loan principal and interest shall be received by City and deposited into a separate account maintained by City's Finance Department or its designee.
2. The account shall be interest bearing into which all earned interest shall be deposited.
3. All funds deposited into the account shall be the property of the City.
4. A line item for Program Income of HOME funds will be inserted into City's fiscal year budget allocating and approving use of funds for HOME eligible activities.
5. All Program Income funds shall be expended in accordance with the HOME regulations and the HOME Agreement between the City and HUD.

2-I. Matching

Matching is the commitment of non-federal funds to supplement HOME funds used to assist in the provision of affordable housing. HOME funding require a matching contributions of not less that 25 percent of the funds drawn from the City's HOME Investment Trust Fund Treasury account in that fiscal year, unless waived or reduced by HUD. Matching funds are calculated on a project-by-project basis and applied on a program-wide basis.

3. First Time Homebuyer Mortgage Underwriting Requirements

3-A. Overview

1. The primary mortgage lender (Lender) shall utilize its own underwriting standards in reviewing and approving a Borrower's application for a first mortgage loan.
2. In addition, the City shall ensure that the Borrower meets the underwriting standards for a mortgage loan(s) issued by the City in conjunction with this Program. Many of these secondary underwriting standards will parallel those associated with the first mortgage, but the City shall take all necessary steps to ensure compliance with the requirements of this Program.
3. The Borrower must complete and sign the appropriate FTHB Program certifications. If the Lender becomes aware of misstatements whether negligently or willfully made, it must notify the City of Newman immediately.
4. Secondary underwriting requirements must be met by a Borrower and verified by City in accordance with the following sections.

3-B. Verification of Previous Ownership Status

1. The Borrower may not have held an ownership interest in his/her principal residence within the past three years.
2. The Borrower must provide copies of their last three (3) years signed federal tax returns, verifying that the Borrower did not claim a principal residence deduction for mortgage interest or taxes on real property. Acceptable alternatives are as set forth below:
 - a. If the Applicant filed the 1040 Long Form for the prior three years and cannot produce an original copy of the signed tax returns, then the Applicant must request a copy of the returns from the IRS.
 - b. If the Borrower has filed the short form 1040A or 1040EZ for the prior three years and cannot produce the signed returns, the City will accept a letter from the IRS verifying the filing status of the Borrower. The letter should confirm that the Borrower filed the 1040A or 1040EZ for the years in question. The Borrower can request tax account information from the Local IRS office. This information will be provided on IRS Letter Form 1722 and will include: (1) name and social security number; (2) type of return filed; (3) marital status; (4) tax shown on return; (5) adjusted gross income; (6) taxable income; (7) self-employment tax; and (8) number of exemptions. If the address on the tax returns filed is different than the Borrower's current address, the Borrower should also provide a written statement (signed by all Borrowers) indicating that the previous returns had been filed at a different address. The tax account information should be requested, in

person, from the IRS office. The tax returns must have an original signature certifying that "this is a true and exact copy of the returns submitted to IRS".

c. In the event the Borrower was not obligated to file federal income tax returns for any of the preceding three years, it will be necessary for the City to obtain from the Borrower a completed and signed Applicant Income Tax Certification which is required in place of (a) or (b) above. The Applicant Income Tax Certification must be accompanied with documented proof of the reason for not filing taxes.

d. When an application is submitted during the period between January 1 and April 15 and the Borrower has not yet filed his/her Federal income tax return for the preceding year with the IRS, the City may with respect to such year, rely on a certification of the Borrower that the Borrower is not entitled to claim deductions for taxes or interest on indebtedness with respect to property constituting his/her Principal Residence for the preceding calendar year. The certification is included within the Applicant Income Tax Certification.

3-C. Verification of Borrower Income

Income eligibility criteria vary according to the secondary financing source utilized. The City must verify a Borrower's income in accordance with the following:

1. HOME Borrowers must have an annual gross income equal to or less than 80% of the area median income as adjusted for household size. See Exhibit "C" for income limits.

a. Income limits used to determine eligibility for HOME funding must be those published by the U.S. Department of Housing and Urban Development and available from the City.

3. Household size is determined by counting all members of the household, regardless of age, who will be permanent residents in the home.

4. The City shall determine the Borrower's annual gross income by obtaining source documentation verifying income and asset inclusions listed in Exhibit "A" of this Manual.

a. For self-employed borrowers, source documentation shall also include but not necessarily be limited to:

1) 3 years federal tax returns. (A minimum of the two most recent years must show income as self employed)

2) A profit and loss statement prepared by an accountant or bookkeeper. The City reserves the right to request an audited Profit and Loss statement by a Certified Accountant/Bookkeeper.

5. Income from all adult household members 18 years of age or older shall be counted to determine household income eligibility. Income of borrowers will be used to determine loan eligibility.

6. The Borrower's gross annual income must then be projected by the City over the upcoming 12-month period and judged to not exceed the applicable income limit. The City shall complete an Income Summary Worksheet.

a. If documentation is provided by the Borrower that his or her current circumstances may be about to change, this information must be used in the projection of gross annual income. For instance, if a Borrower has documented income of \$10.00/hour, but a negotiated union contract will increase this amount to \$15.00/hour 6 months hence, the anticipated additional income must be counted in the projection.

7. Assets

a. All income from assets must be included in the calculations determining the Borrower's gross annual income.

b. When the cash value of all of a Borrower's assets exceeds \$5,000, annual gross income shall include the greater of:

1) The actual amount of income, if any, derived from all household assets; or

2) 2.5% (or the current HUD Passbook Rate) of the cash value of all such assets.

c. As with income, the value of a Borrower's assets must be projected over the following 12-month period and judged to not exceed the applicable income limit.

8. Income of Co-Borrower

a. If a co-Borrower will be both on the title and the deed of trust, his or her gross annual income must be included in determining eligibility for the program.

b. The income of any other person expected to both live in the residence and be secondarily liable for the mortgage must be counted and verified as noted above.

c. Co-signers and co-mortgagors who do not intend to occupy the property are prohibited.

3-D. Credit

1. A credit report will be obtained at time of application by the City for every person, 18 years and older, applying for a loan through the FTHB program. For married couples, credit reports will be required of both spouses, to determine credit worthiness and household debt, even if one spouse will not be on title. For purposes of qualifying Borrower for a City mortgage, credit worthiness criteria shall be:
 - a. No late payments 1 year from date of applying.
 - b. No outstanding judgments or liens.
 - c. Outstanding collections may be paid out of closing not to be included as part of required down payment or from City funds.
 - d. Bankruptcy must have been a minimum of two years from date of discharge with no additional collections.

3-E. Purchase Price

1. The City will obtain a copy of the signed purchase contract for verification purposes that the FTHB Program's purchase price limit has not been exceeded.

3-F. Maximum Sales/Price Value Limit

1. The maximum sales price/value limit for a home purchased with the assistance of a City loan under this Program shall be 100% of the current median sales price of a single family residence in Stanislaus County or 95% of the FHA 203b limit, whichever is less.
2. The median sales price shall be as documented in the most recent data set accepted by the United States Department of Housing and Urban Development (HUD) for use in City's mortgage assistance program. The City utilizes the single family FHA 203(b) program limits to determine the median sales price.

3-G. Maximum Loan Amount

See Exhibit "B"

3-H. Loan Documentation

1. All City loans shall be evidenced by the following documents and provisions.
 - a. Promissory Note(s) payable to City in the principal amount of the loan and stating the terms and rate of interest.
 - b. Deed of Trust(s) securing the Note; this deed shall be recorded and shall secure City's financial interest in the property.
 - c. Other appropriate security instrument naming City as beneficiary.
 - d. Request for copy of "Request for Notice of Default".

3-I. Gift Funds

- a. Gift funds to borrowers are permitted but will be limited to \$3,000. These funds cannot be used toward the borrowers required contribution.
- b. Letter for gift funds must be provided to City Housing staff prior to loan committee approval. Letter must state that funds are a gift and not a loan.

4. Application and Delivery Process

4-A. Overview

1. Eligible homebuyers apply for a first mortgage loan from a primary mortgage lender (Lender).
2. The City processes the FTHB Mortgage Application and associated documentation, and issues a FTHB pre-approval letter for the City mortgage loan.
3. The City funds the City's FTHB mortgage loan.

4-B. FTHB Mortgage Application Process

The FTHB processing procedures are designed to integrate with the Lender's standard mortgage loan processing and underwriting procedures. Recognizing there are procedural variations among lenders, the procedures outlined here are meant to serve as guidelines with respect to the sequence of events. However, all the elements of the processing sequence outlined in this section must, regardless of sequence, be completed by the Lender, the City, the Borrower, and the Seller.

The Lender, Borrower and the City are responsible for performing the tasks related to the issuance of a FTHB Mortgage as identified below:

1. Eligibility/Pre-approval Phase

Borrower:

- _ Applies to Lender for a first mortgage and a FTHB mortgage.
- _ Provides all necessary documentation and authorizations to City of processing application.
- _ Provide a copy of the certificate of completion for the homebuyer education workshop from a HUD approved housing counseling agency.

Lender:

- _ Determines if Borrower is eligible for primary mortgage financing. Lender determines acceptability of first loan in accordance with applicable loans, and private mortgage insurance standards and/or underwriting guidelines.
- _ Transmits the following to City:
 - _ Appraisal.
 - _ Preliminary report
 - _ Mortgage Credit Analysis
- _ Certified Lead Inspection, applicable only to properties built prior to 1978. See section 4-E page 12 for more details.
- _ Commitment letter from Primary Lender.

City:

- _ Examines all documents for completeness and consistency. Issues a FTHB pre-approval letter, which is valid for a maximum of ninety days.
- _ Inspects subject property for compliance with Basic Housing Quality Standards. Copy of the FTHB Inspection form is placed in Borrower's file.
- _ Provides list of HUD approved Housing Counseling agencies offering First Time Homebuyer Education workshop to Borrower.
- _ Conducts environmental review;
- _ Verifies legality of unit(s) on subject property.
- _ Verifies compliance with maximum per unit subsidies.
- _ Verifies property has successfully cleared any outstanding Housing Quality Standards issues; if applicable, verifies that responsible party (Borrower or Seller) has mitigated all deteriorated paint surfaces issues and obtains all Lead Based Paint (LBP) forms from responsible party.

2. Pre-Closing Phase

Lender:

- _ Cooperates with City to obtain any additional information required under the Program.
- _ Immediately notifies the City in writing of any cancellation of Lender's first mortgage Pre-approval or commitment. The reason for cancellation must be clearly stated.
- _ Confirms with City that the FTHB Pre-approval is still active and has not expired.

City:

- _ Confirms that the FTHB Pre-approval is still active and has not expired. If expired, an extension must be requested.

3. Closing Phase

Lender:

- _ Approves the first mortgage loan in accordance with Lender's regular procedures.

Title Co.:

- _ Submits Lender's Closing Certification to City.
- _ Submits copy of HUD-1 closing statement to City.
- _ Forwards required first loan documents and Lender's escrow instructions to City.

Borrower:

- _ Executes all first mortgage documents, FTHB mortgage documents, and all other related documents.

Borrower/Seller:

- _ If applicable, and after determination of responsible party, submits documentation certifying resolution of any deteriorated or lead-based paint issues to City.

City:

- _ Conducts final review of all FTHB submittals from Lender.
- _ Forwards FTHB mortgage promissory note, deed of trust and escrow instructions to escrow company.
- _ Reviews Lender's first mortgage loan documents and escrow instructions for compatibility with FTHB Program requirements.
- _ Loan Committee reviews and approves Request for Release of FTHB Program Funds.
- _ Writes and transmits escrow instructions to escrow company.
- _ Issues check for FTHB mortgage funds made payable to escrow company.

4-C. Application Handling Priority

All FTHB Applications will be processed by the City according to the date of receipt.

Processing is subject to change in the event of special funding and special requirements.

4-D. Property Standards

The property purchased with funds under this program must:

1. Be eligible pursuant to the program if it is a single-family residence, a condominium unit, or a townhome located within the city limits of Newman. Manufactured housing unit, must at the time of purchase be on a permanent foundation, connected to permanent utility hook-ups, and be located on land that is to be owned by the purchaser.
2. Meet or exceed HUD's Housing Quality Standards (HQS) prior to close of escrow. The City's Chief Building Official shall undertake a HQS inspection of the proposed unit to determine the property's eligibility for the FTHB Program. The Building Official inspects the property for compliance with all locally adopted codes and ordinances noted above less exceptions. All homes must pass the HQS inspection conducted by the City. Responsibility for correcting any deficient items noted shall be the sole responsibility of the buyer and/or seller. The HQS inspection should not be confused with a home inspection. The City does not provide a home inspection for the Applicant. The City recommends that the Applicant safeguard their investment by hiring a certified home inspector to provide an objective written report of the condition of the home's systems as they appear and operate at the time of the inspection.
3. Comply with all locally adopted standards at the time of purchase. Locally adopted standards include, but are not limited to: the 2007 editions of the Uniform Building Code (U.B.C.), Uniform Mechanical Code (U.M.C.), Uniform Plumbing Code (U.P.C.), the National Electrical Code (N.E.C.), the California Building Code (C.B.C.), and the Newman Municipal Code, less exceptions.
4. Must meet the accessibility requirements of the Fair Housing Act and Section 504 of the Rehabilitation Act of 1973.

4-E. Lead Based Paint (LBP)

All units assisted by the City must comply with part 35 of title 24 of the Code of Federal Regulations (24 CFR Part 35)10 implementing Lead-Based Paint regulations which include the HUD final regulation known as the Lead Safe Housing Rule effective 9/15/00 and the HUD/Environmental Protection Agency (EPA) Lead-based paint disclosure rule issued in 1996. The purpose of the Lead Safe Housing Rule is to protect young children from lead-based paint hazards in housing that is receiving federal assistance. It applies only to housing that was built before 1978; in that year, lead-based paint was banned nationwide for consumer use. The program is subject to the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821-4846), the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4851-4856), and implementing regulations at part 35, subparts A, B, J, K, M and R of this title. All housing units built prior to 1978 and utilizing City funds under this Program are subject to the following requirements:

1. Notification
 - a. All Applicants for the FTHB Program are provided with a notification of the dangers of lead-based paint. This notification takes the form of an EPA-approved lead hazard information pamphlet entitled "Protect your Family from Lead in Your 10 The 24 CFR Part 35 regulation implements sections 1012 and 1013 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, which is Title X of the Housing and Community Development Act of 1992. Sections 1012 and 1013 amend the Lead-Based Paint Poisoning Prevention Act of 1971. HOME" (EPA -747-K-94-001) or an equivalent pamphlet that has been approved by the EPA. The Lead-based paint notification shall be available in English, Spanish and other languages as offered through HUD and the EPA. The brochure can be down loaded from the HUD website at <http://www.hud.gov/offices/lead/healthyhomes/lead.cfm>.
2. Lead-based Paint exposure- Properties Constructed prior to 1978

a. A residential property built prior to 1978 may present exposure to lead from lead based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women.

b. All housing units constructed prior to 1978 and utilizing City funds under this Program are subject to additional regulations to control lead-based paint hazards and must be inspected by a certified lead-based paint inspector, for defective paint. If any defective paint is discovered during the inspection, the seller and buyer shall be notified, and the unit shall automatically be ineligible for assistance, unless the defective paint is abated.

c. All remediation shall be completed in compliance with the practices recommended by the Occupational Safety and Health Administration (OSHA), the Environmental Protection Agency (EPA) and in 24 CFR 35.1345 Occupant protection and worksite preparation.

After remediation, a certification by a certified lead based paint inspector shall be provided to the City of Newman, the seller, and the buyer that no defective paint remains in the unit. Such certification shall then make the unit eligible for assistance.

3. Consumer Information Resources

For information on lead hazards and prevention contact the National Lead Information Center (NLIC) Hotline at 1(800) 424-LEAD [5323] or their website at

<http://www.epa.gov/oppt/lead/>. NLIC provides the general public and professionals with information about lead hazards and their prevention.

4-F. Environmental Review

1. The environmental effects of activities carried out with State and Federal funds must be assessed in accordance with the provisions of the National Environmental Policy Act (NEPA).

2. The City shall conduct said environmental review in accordance with 24 CFR Part 58.

4-G. Homebuyer Education Requirement

In order to be eligible for funding, all applicant(s) for a FTHB loan must complete a Homebuyer Education Course. The course must be provided by a certified HUD or City approved housing counseling agency. A copy of the certificate of completion of the 8 hour homebuyer education course must be submitted to the City. See Exhibit "D" for Homebuyer Education Curriculum. The topics must include:

1. Preparing for homeownership
2. Available financing and credit analysis
3. Loan closing and homebuyer responsibilities
4. Home maintenance and loan servicing

HUD's interactive voice system at (800) 569-4287 provides housing counseling information. If there is a cost for the homebuyer education course the fee may be applied towards the required borrower contribution.

4-H Mortgage Assistance Limit

See Exhibit "B"

4-I. Transfer of FTHB Mortgage

The City's FTHB loan is not transferable.

4-J. Transfer of FTHB Application to Substitute Lender

1. If a Borrower decides to change from one Lender to another after a FTHB Preapproval has been issued, the City will honor the original expiration date as long as no information has changed and the new Lender will comply with all regulations and time frames as required by loan and program.

2. The FTHB Pre-approval will be re-issued to the Borrower with the same original expiration date. The expiration date will not be extended without a formal request.

4-K. Pre-approval Letter from City

Upon completion of a full application and documentation, the qualifying Borrower will receive a Pre-approval letter from the City. This letter will only be good for 90 days from date of issuance. Specific timeframes for contracts and closings will be noted in the letter.

4-L. Changing Properties During the FTHB Second Application Process

1. If a Borrower has a pending FTHB Application and changes the property he/she is purchasing, the Borrower must submit a new purchase contract and all information which the City has determined necessary for reconsideration.

4-M. Resubmittal of FTHB Second Application Returned or Rejected

If a FTHB Application has been returned or denied by the City, any resubmission, must include all information which the City has determined necessary for reconsideration.

4-N. Changes Prior To Closing

1. The Lender must immediately notify the City in writing of any change in the circumstances upon which the FTHB Pre-approval was issued. These changes may require re-certification of eligibility of the Borrower.
2. If changes to the circumstances upon which the FTHB Pre-approval was issued result in the Borrower or the Property not longer meeting the FTHB Program requirements, the FTHB Pre-approval will be revoked.
3. Eligibility of Borrower for a FTHB Second is based upon the Borrower's current and projected income. The City will issue the FTHB Pre-approval based on facts verified as of the date the FTHB Pre-approval is issued. The income verified for commitment is valid as long as the loan closes within 90 days of the date of the FTHB Pre-approval and there are no additional sources of income that were not previously reported. Any added source of Income received after the issuance of the FTHB Pre-approval but prior to closing must be verified by the City and the Borrower's continued eligibility under the FTHB Program income limits must be confirmed and reported to the City.
4. Any changes in home ownership status, acquisition cost and amount of mortgage loan after issuance of commitment and prior to closing must also be reported to the City.
 - a. If the Borrower acquires a present ownership interest in a principal residence prior to loan closing, the FTHB Pre-approval shall be revoked.
 - b. If the total acquisition cost of the residence purchased in connection with the FTHB Second increases so as to exceed the purchase price limitations set forth herein, the FTHB Pre-approval shall be revoked.

4-O. Conflict of Interest

No FTHB Program mortgage shall be issued to any person or the immediate family of any person who is in a decision-making position relative to the FTHB Program which includes but is not limited to the staff of the City.

5. First Time Homebuyer Mortgage Loan Servicing by City

5-A. Overview

These loan servicing policies and procedures are intended to preserve the City's financial interest in properties purchased with funding through the First Time Homebuyer Program.

5-B. Payment of Property Taxes and Insurance

1. Borrower must maintain property insurance coverage naming the City as loss payee when in first position or additional insured if the loan is a second mortgage. If borrower fails to maintain the necessary insurance, the City will contact the Borrower reminding them of the insurance requirement. The Borrower will have 30 days to provide proof of insurance. If verification of insurance is not received, the City may call the loan due.
2. If the Borrower fails to maintain required hazard insurance (including flood insurance if the property is located within a 100-year floodplain) the City may take out a "forced place" insurance policy in an amount adequate to cover all encumbrances on the subject property. City shall obtain a judgment for any amounts expended by City under this section, and shall record a judgment lien against the property.
3. Property taxes must be kept current during the term of the loan. If the Borrower fails to maintain payment of property taxes then the City may pay the taxes current and add the balance of the tax payment plus any penalties to the balance of the loan. Wherever possible, the City encourages Borrower to have impound accounts set up with their first mortgagee wherein they pay their taxes and insurance as part of their monthly mortgage payment.

5-C. Owner-Occupancy

1. The Borrower shall be required to complete and submit an Annual Occupancy Certification yearly. Such report shall include the following:

- a. Evidence of Borrower's occupancy of the Property as Borrower's principal place of residence;
- b. Evidence of payment of property taxes and hazard insurance.
- c. Other information reasonably required by the City.

5-D Required Noticing and Restrictions on Any Changes of Title or Occupancy:

1. In all cases where there is a change in title or occupancy or use, the Borrower must notify the City in writing of any change. City and borrower will work together to ensure the property is kept in compliance with the original First Time Homebuyer program terms and conditions such that it remains available as an affordable home for low income families. These types of changes are typical when Borrowers do estate planning (adding a relative to title) or if a Borrower dies and property is transferred to heirs or when the property is sold or transferred as part of a business transaction.
2. Change from ownership occurs at a sale, the loan is not assumable and the loan balance is immediately due and payable in full.
3. If a transfer of the property occurs through inheritance, property can only be transferred to the spouse (as owner-occupant) or disabled dependant who must reside at the home as the primary residence. All such changes are subject to the review and approval of the City's Loan Committee. Any other transfer is not permissible and loan will be due in full. In the event that the heir is neither a spouse nor a disabled dependant, the heir will not be provided the opportunity to assume the loan. If the heir intends to occupy the property and is low income, the City will work with the heir to qualify for a new primary loan to pay off the existing loan(s) and obtain a new down payment assistance loan. If the heir is a non-income eligible family, the balance of the loan is due and payable in full. If the heir intends to act as an owner-investor, the balance of the loan is due and payable in full. All such changes are subject to the review and approval of the City's Loan Committee.
4. Change from owner-occupant to owner-investor occurs when an owner-occupant decides to move out and rent the assisted property, or if the property is sold to an investor. If the owner converts any assisted unit from owner occupied to rental, the loan is due in full.
5. Conversion to use other than residential use is not allowable where the full use of the property is changed from residential to commercial or other. In some cases, Borrowers may request that the City allow for a partial conversion where some of the residence is used for a business but the household still resides in the property. Partial conversions may be allowed if it is reviewed and approved by any and all agencies required by local statute. If the use of the property is converted to a fully nonresidential use, the loan balance is due and payable.

5-E. Subordination

1. If the Borrower wishes to refinance any superior loans, the Borrower must submit a Request for Subordination to the City. Subordinations will be granted only under the following conditions:
 - a. "No cash-out" allowed. Cash out means there are no additional charges on the transaction above existing loan balance and escrow closing fees.
 - b. No third party debt pay-offs or additional encumbrance on the property above traditional refinance transaction costs.
 - c. Should lower the families housing cost with a lower interest rate
 - d. Refinancing for a shorter term will be permitted as long as the increase in housing costs do not exceed allowable back and front end ratios.
 - e. Total indebtedness secured by the property may not exceed the current market value of the property. In cases of economic crisis the subordination request will be approved on a case by case basis.
2. The City Loan Committee will review and approve or deny the Request for Subordination and, if approved, the escrow company will provide the proper subordination documentation, including a new Request for Notice of Default for the City, for execution and recordation by the Lender.

5-F. Demand/Pay-off

1. Upon receiving a Notice of Demand/Pay-off, City's Community Development Department shall calculate the amount of principal and interest due, and transmit the payoff amount to the requesting party.
2. Upon receipt of all due principal and interest, City shall reconvey the FTHB mortgage deed of trust.

5-G. Request for Notice of Default

1. The City shall record a Request for Notice of Default for each lien senior to the City's FTHB mortgage.
 - a. When the City's loan is in second position behind an existing first mortgage, it is the City's policy to have the title company handling the home loan purchase prepare and record a "Request for

Notice of Default" for each senior lien in front of City's loan. This document requires any senior lien holder listed in the notice to notify the lender of initiation of a foreclosure action. The City will then have time to contact the Borrower and assist them in bringing the first loan current. The City can also monitor the foreclosure process and go through the necessary analysis to determine if the loan can be made whole or preserved.

5-H. Foreclosure by Senior Lien Holder

1. Upon any condition of loan default: 1) non payment; 2) lack of insurance or property tax payment; 3) change in title or use without approval; 4) default on senior loans, the Lender will send out a letter to the Borrower notifying them of the default situation. If the default situation continues then the Lender may start a formal process of foreclosure.
2. When a senior lien holder starts a foreclosure process and the City is notified via a Request for Notice of Default, the City, who is the junior lien holder, may cancel the foreclosure proceedings by "reinstating" the senior lien holder. The reinstatement amount or payoff amount must be obtained by contacting the senior lien holder. This amount will include all delinquent payments, late charges and fees to date. City must confer with Borrower to determine if, upon paying the senior lien holder current, the Borrower can provide future payments. If this is the case then the City may cure the foreclosure and add the costs to the balance of the loan with a Notice of Additional Advance on the existing note. This action will be submitted to the loan committee for review and approval.
3. If the City determines, based on information on the reinstatement amount and status of borrower, that bringing the loan current will not preserve the loan, then staff must determine if it is cost effective to protect their position by paying off the senior lien holder in total and restructure the debt such that the unit is made affordable to the Borrower. If the City does not have sufficient funds to pay the senior lien holder in full, then they may choose to cure the senior lien holder and foreclose on the property them selves. As long as there is sufficient value in the property, the City can afford to pay for the foreclosure process and pay off the senior lien holder and retain some or all of their investment. This action will be submitted to the loan committee for review and approval.
4. If the City decides to reinstate, the senior lien holder will accept the amount to reinstate the loan up until five (5) days prior to the set "foreclosure sale date." This "foreclosure sale date" usually occurs about four (4) to six (6) months from the date of recording of the "Notice of Default." If the City fails to reinstate the senior lien holder before five (5) days prior to the foreclosure sale date, the senior lien holder would then require a full pay off of the balance, plus costs, to cancel foreclosure. If the City determines the reinstatement and maintenance of the property not to be cost effective and allows the senior lien holder to complete foreclosure, the City's lien may be eliminated due to insufficient sales proceeds.

5-I. Recapture Provision

1. The Recapture provision applies only to HOME funds.
 - a. When a loan is refinanced or the property is sold or the Applicant is no longer the principal resident or upon discovery of willful misrepresentation or fraud in connection with the program the money from the FTHB Program loan is instantly repayable.
 - b. The seller is entitled to a fair rate of return on his investment, including any documented improvements to the property.
2. The affordability period for funds depends on the amount of the City HOME investment in the property subject to recapture and the nature of the activity. If the FTHB HOME assistance is over \$40,000, then the affordability period is 15 years. Payments and payoffs that meet the affordability requirements are returned as Program Income to the city. Payments and payoffs that do not meet the affordability requirements are returned as Recaptured funds to the city.
3. The City imposes recapture requirements to recapture the entire amount of the City HOME investment from the homeowner, to ensure affordability. However, when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, and there are no net proceeds or the net proceeds are insufficient to repay the City HOME investment due, the city can only recapture the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than City HOME funds) and any closing costs.
4. If the net proceeds are not sufficient to recapture the full City HOME investment plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvement investment made by the owner since purchase, the City will share the net proceeds. The net proceeds are the sales price minus loan repayment (other than City HOME funds) and closing costs.

The net proceeds will be divided proportionally as set forth in the following mathematical formulas:

City HOME investment. X Net proceeds = City HOME amount to be recaptured
(City HOME investment + homeowner investment)

Homeowner investment. X Net proceeds = amount to homeowner
(City HOME investment + homeowner investment)

5-J. Foreclosure by City

1. When the City is in first position on a fully amortized loan as a senior lien holder and or the end of the deferment period, active collection efforts will begin on any loan that is 31 or more days in arrears. Attempts will be made to assist the homeowner in bringing and keeping the loan current. These attempts will be conveyed in an increasingly urgent manner until loan payments have reached 90 days in arrears, at which time the City may consider foreclosure. City's staff will consider the following factors before initiating foreclosure:
 - a. Can the loan be cured and can the rates and terms be adjusted to allow for affordable payments such that foreclosure is not necessary?
 - b. Can the Borrower refinance with a private lender and pay off the City?
 - c. Can the Borrower sell the property and pay off the City?
 - d. Does the balance warrant foreclosure? (If the balance is under \$5,000, the expense to foreclose may not be worth pursuing.)
 - e. Will the sales price of home "as is" cover the principal balance owing, necessary advances, (maintain fire insurance, maintain or bring current delinquent property taxes, monthly yard maintenance, periodic inspections of property to prevent vandalism, etc.) foreclosure, and marketing costs?
2. If the balance is substantial and all of the above factors have been considered, the City may opt to initiate foreclosure. The Borrower must receive, by certified mail, a thirty-day notification of foreclosure initiation. This notification must include the exact amount of funds to be remitted to the City to prevent foreclosure (such as, funds to bring a delinquent loan current or pay off a Deferred Payment Loan).
3. At the end of thirty days, the City will contact a reputable foreclosure service or local title company to prepare and record foreclosure documents and make all necessary notifications to the owner and junior lien holders. The service will advise the City of all required documentation to initiate foreclosure (Note and Deed of Trust usually) and funds required from the owner to cancel foreclosure proceedings. The service will keep the City informed of the progress of the foreclosure proceedings.
4. When the process is completed, and the property has "reverted to the beneficiary" at the foreclosure sale, the City would then contact a real estate-broker to market the home.

5-K. Use of Third Party Agent

Portions or all of the FTHB Program loan servicing shall be performed by City or, at City's option and shall be performed by a third party under contract with City.

5-L. Loan-to-Value Limits

1. The loan-to-value (LTV) ratio for a City loan, when combined with all other indebtedness to be secured by the property, shall not exceed 100% of the sales price.

5-M. Borrower Contribution

1. One percent (1%) or One-Thousand-Five-Hundred dollars (\$1,500), whichever is greater, shall be required of an eligible Borrower to be used towards the purchase of the property in order to receive funds under this Program. Funds cannot be borrowed, gifted or granted by seller or any other party. Proof of required down payment must be provided when application is taken. Funds can be used for the following:
 - a. Additional down payment
 - b. Closing Costs
 - c. Inspection costs
 - d. Homebuyer Education Course costs

5-N. First Mortgage Underwriting Requirements

1. In addition to the first mortgage requirements of the primary lender, the following FTHB Program requirements shall also to apply to first mortgages issued in conjunction with a FTHB mortgage:

- a. Borrower shall obtain the maximum first mortgage loan with a term and interest rate from a mortgage lender consistent with affordable housing costs as defined in herein.
- b. First mortgage loans shall not include provisions for negative amortization, principal increases, adjustable rate mortgages (ARM), balloon payments, deferred interest or temporary buy-downs.
- c. Front End Ratio:
 - 1) For purposes of qualifying Borrower for a first mortgage, and as defined herein means the ratio between monthly household income and monthly housing cost, including first mortgage principal, interest, taxes and insurance.
 - 2) This ratio shall not exceed thirty-five percent (35%).
- d. Back End Ratio:
 - 1) For purposes of qualifying Borrower for a first mortgage, and as defined herein means the ratio between monthly household income and monthly housing costs plus all payments on long-term installment debt.
 - 2) This ratio shall not exceed forty-one percent (41%).
- e. Credit Worthiness Criteria
 - 1) For purposes of qualifying Borrower for a first mortgage, credit worthiness criteria shall be:
 - a. No late payments 1 year from date of applying.
 - b. No outstanding judgments or liens.
 - c. Outstanding collections may be paid out of closing not to be included as part of required down payment or from City funds.
 - d. Bankruptcy must have been a minimum of two years from date of discharge with no additional collections.

5-O. Appraisal

- 1. Prior to close of escrow an appraisal must be obtained which meets the following requirements:
 - a. The appraisal shall be prepared by a state-licensed residential property appraiser;
 - b. The appraisal shall use the sales of comparable properties approach to determine value; and
 - c. Maximum appraised home values at time of purchase shall not exceed the purchase price/value limits established by the State of California Department of Housing and Community Development in the Notice of Funding Availability (NOFA) and as set forth above in this section. The maximum appraised home values will be based on the applicable NOFA and HUD.

5-P. Cash-Out of Escrow

- 1. Borrowers may not receive cash out of escrow from any loan package containing City financing.

5-Q. Title Insurance

- 1. The Borrower shall provide City with an ALTA title insurance policy in the amount of the City loan at Borrower's expense.

5-R. Hazard Insurance

- 1. Borrower must provide and maintain fire and flood (if the property is located in a 100 year floodplain) insurance in an amount at least adequate to cover all encumbrances on the property.
- 2. City must be named as an additional loss payee on the policy.

6. Federal Regulatory Provisions

6-A. Conflict of Interest

In accordance with Federal and State regulations no person who is an employee, agent, consultant, officer, or elected official or appointed official of the City of Newman who exercise or have exercised any functions or responsibilities with respect to HOME assisted activities under this Program, or who are in a position to participate in a decision making process or gain inside information with regard to such activities, may obtain a financial interest or benefit from this activity, or have a financial interest in any contract, subcontract, or agreement with respect to this activity, or with respect to the proceeds of the this activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for one year thereafter.

6-B. Fair Housing and Non-Discrimination

Implementation of the First Time Home Buyers Program will be consistent with the City's commitment to non-discrimination. No person shall be excluded from participation in, denied the benefit of, or be subject to

discrimination under any program or activity funded in whole or in part with state and federal funds on the basis of religion or religious affiliation, age, race, color, creed, gender (sex), sexual orientation, marital status, familial status (children), physical or mental disability, national origin, or ancestry, or other arbitrary cause. The City shall comply with all Federal and State Laws and Regulations pertaining to fair housing and equal opportunity including but not limited to the following references:

- Title VI of the Civil Rights Act of 1964, As Amended (42 U.S.C. 2000d et seq.) The provisions for HUD programs may be found in 24 CFR Part 1.
- Section 109 of the Housing and Community Development Act of 1974
- Age Discrimination Act of 1975, As Amended (42 U.S.C. 6101). Regulations found at 24 CFR Part 146.
- Section 504 of the Rehabilitation Act of 1973
- Americans with Disability Act (ADA) (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225).
- Equal Employment Opportunity (Executive Order 11246, as amended) Implementing regulations may be found at 41 CFR Part 60.
- Equal Opportunity in Housing (Executive Order 11063, as amended by Executive Order 12259). Regulations may be found in 24 CFR Part 107.
- Title VIII of the Civil Rights Act of 1968, As Amended by the Fair Housing Amendments Act of 1988 (The Fair Housing Act).
- Fair Housing Act (42 U.S.C. 3601-3620) Fair Housing Act implementing regulations for HUD programs may be found in 24 CFR Part 100-115.

6-C. Relocation of Displaced Tenants

1. Eligible properties purchased with funds under this Program must be owner-occupied, bank-owned, sold to existing tenants or vacant for three (3) months or longer in order to avoid displacing tenant households. It is not anticipated that the implementation of this Program will result in the displacement of any person, household or family.
2. All assisted units must comply with the Code of Federal Regulations (49 CFR Part 24) "Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) of 1970, as amended" and Section 104(d). This means that any person "displaced" as a result of the property being acquired with Federal funds is eligible for relocation assistance. As all assisted units under the City's FTHB Program must be vacant, owner-occupied, or occupied by the tenant making the purchase. No one shall be displaced as a result of the FTHB Program therefore URA or Section 104(d) will not be invoked.
3. Relocation assistance under the URA is not available to existing tenants displaced as a result of a sale assisted with City funds.

7. Exhibits

- A. 24 CFR Part 5 Annual Income Inclusions and Exclusions
- B. Maximum Loan Amount
- C. Income Limits
- D. Homebuyer Education Curriculum

Exhibit "A"

24 CFR Part 5 Annual Income Inclusions and Exclusions

Part 5 Inclusions

This following presents the Part 5 income inclusions as stated in the Code of Federal Regulations.

General Category Statement from 24 CFR 5.609 (b) - April 1, 2008

1. Income from wages, salaries, tips, etc. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.
2. Business Income: Net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness cannot be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.
3. Interest & Dividend Income: Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in number 2 (above). Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD.
4. Retirement & Insurance Income: The full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic payment (except as provided in number 14 of Income Exclusions).
5. Unemployment & Disability Income: Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (except as provided in number 3 of Income Exclusions).
6. Welfare Assistance: Welfare Assistance payments. If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of:
 - (A) the amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities;
 - (B) the maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph is the amount resulting from one application of the percentage.
7. Alimony, Child Support, & Gift Income: Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.
8. Armed Forces Income: All regular pay, special day and allowances of a member of the Armed Forces (except as provided in number 7 of Income Exclusions).
9. Section 8 Programs: For section 8 programs only and as provided in 24 CFR 5.612, any financial assistance, in excess of amounts received for tuition, that an individual receives under the Higher Education Act of 1965 (20 U.S.C. 1001 et seq.) from private sources, or from an institution of higher

education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002)), shall be considered income to that individual, except that financial assistance described in this paragraph is not considered annual income for persons over the age of 23 with dependent children. For purposes of this paragraph, "financial assistance" does not include loan proceeds for the purpose of determining income.

Part 5 Exclusions

This following presents the Part 5 income exclusions as stated in the Code of Federal Regulations.

General Category Statement from 24 CFR 5.609 (c) - April 1, 2008

1. Income of Children: Income from employment of children (including foster children) under the age of 18 years.
2. Foster Care Payments: Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone).
3. Inheritance and Insurance Income: Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in number 5 of Income Inclusions).
4. Medical Expense Reimbursements: Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member.
5. Income of Live-in Aides: Income of a live-in aide (as defined in 24 CFR 5.403).
6. Student Financial Aid: Subject to number 9 on income inclusions, the full amount of student financial assistance paid directly to the student or to the educational institution.
7. "Hostile Fire" Pay: The special pay to a family member serving in the Armed Forces who is exposed to hostile fire.
8. Self-Sufficiency Program Income:
 - (A) Amounts received under training programs funded by HUD.
 - (B) Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS).
 - (C) Amounts received by a participant in other publicly assisted programs that are specifically for, or in reimbursement of, out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and that are made solely to allow participation in a specific program.
 - (D) Amounts received under a resident service stipend (as defined in 24 CFR 5.609(c)(8)(iv)).
 - (E) Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment-training program.
9. Gifts Temporary, nonrecurring, or sporadic income (including gifts).
10. Reparation Payments: Reparation payments paid by a foreign government pursuant to claims under the laws of that government by persons who were persecuted during the Nazi era.
11. Income from Full-time Students: Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household or spouse).
12. Adoption Assistance Payments: Adoption assistance payments in excess of \$480 per adopted child.
13. [Reserved]
14. Social Security & SSI Income: Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump sum amount or in prospective monthly amounts.
15. Property Tax Refunds: Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit.
16. Home Care Assistance: Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep this developmentally disabled family member at home; or
17. Other Federal Exclusions: Amounts specifically excluded by any other federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions of 24 CFR 5.609(c) apply.

Exhibit "B"
Maximum Loan Amounts

Maximum Loan Amount shall be 20% of Sale Price of home or \$40,000, whichever is less.

The maximum amount of a HOME loan may not exceed the per-unit limits established under section 221(d)(3) of the National Housing Act as annually adjusted for bedroom size. These limits are available from the HUD Field Office. (Maximum per-unit subsidy amount and subsidy layering 92.250) Please refer to attached FHA Mortgage Limits List.

Exhibit "C"
Income Limits

Total household income cannot exceed the limits listed below, based on household size.

U.S. Department Of HUD 3/25/2015*

**State: California
Modesto, CA MSA**

<u>Persons</u>	80% Low
1	\$31,850.00
2	\$36,400.00
3	\$40,950.00
4	\$45,500.00
5	\$49,150.00
6	\$52,800.00
7	\$56,450.00
8	\$60,100.00

**Limits updated annually by HUD*

Exhibit "D"
Homebuyer Education Curriculum

The 8 hour Homebuyer Education Course is required by all homebuyers on title receiving a FTHB loan. The course must be provided by a certified HUD or City approved housing counseling agency. A copy of the certificate of completion of the homebuyer education course must be submitted to the City. The following is a sample of an 8 hour course but may vary from agency to agency.

Lesson: Are you Ready to Buy a Home?

Owning a home is not for everyone. Some people do not want the responsibility.

Some people do not want to change their spending habits in order to make monthly payments on a home.

Objectives:

- The advantages & disadvantages of owning a home.
- Setting goals
- How to budget & save
- How much you can afford to pay for a home
- The importance of good credit when you try to borrow money
- How to find the right house in the right neighborhood.
- How to make an offer
- The steps to getting a loan
- How you can maintain and protect your home after you move in

Lesson: Budgeting and Credit

If we set realistic goals, then budgeting, that plain old everyday chore, can bring us one step closer to our dreams.

Objectives:

- Knowing where your money goes
- Setting goals
- Budgeting to meet your goals
- Cutting costs and finding ways to save
- Planning, so that unexpected expenses are less of a threat
- Understanding credit and protecting your credit rating
- Fixing credit problems

Lesson: Shopping for a Home

Buying a home is a complicated process. The sale of property is controlled by federal, state, and local laws. The purchase requires a legal contract between buyer and seller. Long term financing through a bank or mortgage company is standard and there are at least five different kinds of insurance involved in the average home purchase

Lesson: Getting a Mortgage

Getting a mortgage is more complicated than applying for a credit card or buying a car. This section will help you understand the steps involved in getting a mortgage loan.

Objectives:

- How a lender decided whether or not to give you a mortgage loan
- Calculating how much you can borrow
- Who makes mortgage loans
- The different types of loans that are available
- Shopping for the best loan
- The loan application
- The loan approval process
- What to expect at closing.

Lesson: Keeping Your Home and Managing Your Finance

A home is one of the biggest investments a person will ever make. This class is designed to help you take care of your home and take care of your finances so you can continue to enjoy home ownership for many years.

Objectives:

- Making your home safe and energy efficient
- Keeping your home in good repair
- Deciding when and how to remodel
- Getting involved in the life of your neighborhood
- Protecting your investment
- Budgeting for home ownership
- Keeping records and paying taxes
- Understanding refinancing
- What to do if you cannot make your payments

Upon completion of the program a "Certificate of Completion" for the First Time Home Buyer's Program will be provided to the borrower. Certificate will vary from agency to agency. A copy of the Certification must be provided to the City.

For local HUD approved housing counseling agencies, please see attached list.

HUD Approved Housing Counseling Agencies

As of 02/02/2016

AGENCY NAME	PHONE FAX NUMBER EMAIL WEBSITE	ADDRESS	COUNSELING SERVICES	LANGUAGES
Community Housing And Shelter Services	Phone: 209-527-0444 Fax: 209-575-9818	708 H Street, Ste. B Modesto, CA 95354-3436	- Financial, Budgeting, and Credit Workshops - Rental Housing Counseling - Services for Homeless Counseling	- English - Spanish
Habitat For Humanity, Stanislaus County	Phone: 209-575-4585 Fax: 209-575-0755 jhill@stanislaushabitat.org www.stanislaushabitat.org	630 Kearney Avenue Modesto, CA 95350-5714	- Financial Management/Budget Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops	- English - Spanish
Project Sentinel	Phone: 209-236-1577 Toll-free: 888-331-3332 Fax: 209-236-1578 solutions@stanislausmediation.org www.housing.org	1409 H Street Modesto, CA 95354-2531	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops - Rental Housing Counseling - Services for Homeless Counseling	- English - Spanish

HUD HOME Homeownership Sales Price Limits - FY 2015

(Data through June 2014; New limits posted March 2015)

State	County	Metropolitan/FMR Area	State FIPS	FMR Metro Code	State County FIPS
CA	Stanislaus	Modesto, CA MSA	6	METRO33700M33700	06099

Existing Homes HOME Purchase Price Limit

1-Unit	2-unit	3-unit	4-unit	Unadjusted Median Value	Years Worth of Sales Data*	# of Sales for Unadjusted Median**	Geographic Area Used	Change From 2014 to 2015 - Existing
\$204,000	\$261,000	\$317,000	\$392,000	\$215,000	1	3330	County	43%

New Homes HOME Purchase Price Limit

1-Unit	2-unit	3-unit	4-unit	Unadjusted Median Value	Years Worth of Sales Data*	# of Sales in Time Period for Unadjusted Median**	Geographic Area Used	Change From 2014 to 2015 - New
\$255,000	\$327,000	\$396,000	\$490,000	\$268,825	2	54	County	6%

Retrieved from: <http://www.onecpd.info/onecpd/assets/File/FY-2015-HOME-Homeownership-Value-Limits.xlsx>

THE LEAD-SAFE CERTIFIED GUIDE TO RENOVATE RIGHT



CAUTION CAUTION CAUTION CAUTION CAUTION CAUTION



1-800-424-LEAD (5323)
www.epa.gov/getleadsafe
EPA-740-K-10-001
April 2010



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



IT'S THE LAW!

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

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

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

WHO SHOULD READ THIS PAMPHLET?

This pamphlet is for you if you:

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

You will learn:

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

This pamphlet is not for:

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



RENOVATING, REPAIRING, OR PAINTING?



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

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

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

The Facts About Lead

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

LEAD AND YOUR HEALTH

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

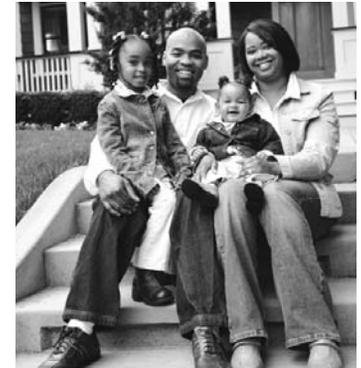
Lead can affect children's brains and developing nervous systems, causing:

- Reduced IQ and learning disabilities.
- Behavior problems.

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

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

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



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

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

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

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

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

WHERE DOES THE LEAD COME FROM?

Dust is the main problem.

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

Home renovation creates dust.

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

Proper work practices protect you from the dust.

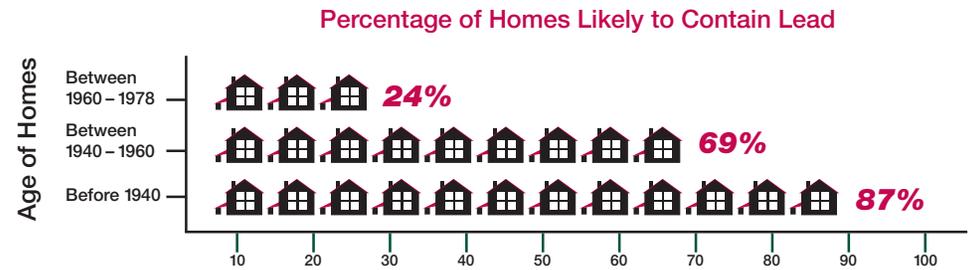
The key to protecting yourself and your family during a renovation, repair or painting job is to use lead-safe work practices such as containing dust inside the work area, using dust-minimizing work methods, and conducting a careful cleanup, as described in this pamphlet.

Other sources of lead.

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



CHECKING YOUR HOME FOR LEAD-BASED PAINT



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

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

You have the following options:

You may decide to assume your home, child care facility, or school contains lead.

Especially in older homes and buildings, you may simply want to assume lead-based paint is present and follow the lead-safe work practices described in this brochure during the renovation, repair, or painting job.

You can hire a certified professional to check for lead-based paint.

These professionals are certified risk assessors or inspectors, and can determine if your home has lead or lead hazards.

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

You may also have a certified renovator test the surfaces or components being disturbed for lead using a lead test kit. Test kits must be EPA-recognized and are available at hardware stores. They include detailed instructions for their use.

FOR PROPERTY OWNERS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



PREPARING FOR A RENOVATION

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

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

You may need:

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

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

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



DURING THE WORK

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

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

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

- Cover the floors and any furniture that cannot be moved.
- Seal off doors and heating and cooling system vents.

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

2. Avoid renovation methods that generate large amounts of lead-contaminated dust.

Some methods generate so much lead-contaminated dust that their use is prohibited.

They are:

- Open flame burning or torching.
- Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment.
- Using a heat gun at temperatures greater than 1100°F.



There is no way to eliminate dust, but some renovation methods make less dust than others. Contractors may choose to use various methods to minimize dust generation, including using water to mist areas before sanding or scraping; scoring paint before separating components; and prying and pulling apart components instead of breaking them.

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

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

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

FOR PROPERTY OWNERS: AFTER THE WORK IS DONE

When all the work is finished, you will want to know if your home, child care facility, or school has been cleaned up properly. Here are some ways to check.

Ask about your contractor's final cleanup check. Remember, lead dust is often invisible to the naked eye. It may still be present even if you cannot see it. The contractor must use disposable cleaning cloths to wipe the floor of the work area and compare them to a cleaning verification card to determine if the work area was adequately cleaned.

To order a cleaning verification card and detailed instructions visit the EPA lead website at www.epa.gov/lead or contact the National Lead Information Center at **1-800-424-LEAD (5323)** or visit their website at www.epa.gov/lead/nlic.htm.

You also may choose to have a lead-dust test. Lead-dust tests are wipe samples sent to a laboratory for analysis.

- You should specify in your contract that a lead-dust test will be done. In this case, make it clear who will do the testing.
- Testing should be done by a lead professional.

If you choose to do the testing, some EPA-recognized lead laboratories will send you a kit that allows you to collect samples and send them back to the lab for analysis.

Contact the National Lead Information Center at **1-800-424-LEAD (5323)** for lists of qualified professionals and EPA-recognized lead labs.

If your home, child care facility, or school fails the dust test, the area should be re-cleaned and tested again.

Where the project is done by contract, it is a good idea to specify in the contract that the contractor is responsible for re-cleaning if the home, child care facility, or school fails the test.



FOR ADDITIONAL INFORMATION

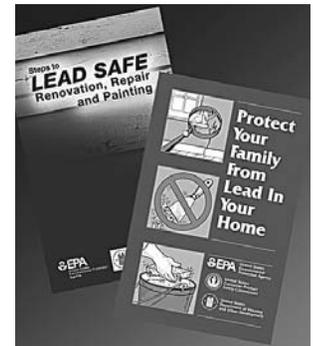
You may need additional information on how to protect yourself and your children while a job is going on in your home, your building, or child care facility.

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

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

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

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



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

EPA CONTACTS

EPA Regional Offices

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

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

Region 1

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

Region 2

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

Region 3

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

Region 4

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

Region 5

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

Region 6

(Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue,
12th Floor
Dallas, TX 75202-2733
(214) 665-6444

Region 7

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

Region 8

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

Region 9

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

Region 10

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

OTHER FEDERAL AGENCIES

CPSC

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

CPSC

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

CDC Childhood Lead Poisoning Prevention Branch

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

CDC Childhood Lead Poisoning Prevention Branch

4770 Buford Highway, MS F-40
Atlanta, GA 30341
(770) 488-3300
www.cdc.gov/nceh/lead

HUD Office of Healthy Homes and Lead Hazard Control

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

U.S. Department of Housing and Urban Development

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



SAMPLE PRE-RENOVATION FORM

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

Occupant Confirmation

Pamphlet Receipt

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

Printed Name of Owner-occupant

Signature of Owner-occupant

Signature Date

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

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

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

Printed Name of Person Certifying Delivery

Attempted Delivery Date

Signature of Person Certifying Lead Pamphlet Delivery

Unit Address

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

GUÍA DE PRÁCTICAS ACREDITADAS SEGURAS PARA TRABAJAR CON EL PLOMO PARA **REMODELAR CORRECTAMENTE**

ADVERTENCIA
AREA DE TRABAJO CON
PLOMO VENENO
NO FUMAR NI COMER

PRECAUCIÓN PRECAUCIÓN PRECAUCIÓN PRECAUCIÓN PRECAUCIÓN PRECAUCIÓN



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

EPA-740-K-10-002

Abril 2010



Información importante sobre el riesgo
del plomo para familias, proveedores de
cuidado infantil y escuelas



¡ES LA LEY!

La ley federal requiere que contratistas que alteran superficies pintadas en casas, instalaciones de cuidado infantil y escuelas construidas antes de 1978, sean acreditados y sigan prácticas de trabajo específicas para prevenir la contaminación causada por el plomo. Siempre pida ver la certificación de su contratista.

La ley federal requiere que los individuos reciban cierta información antes de remodelar más de seis pies cuadrados de superficies pintadas en una habitación para proyectos interiores o más de veinte pies cuadrados de superficies pintadas para proyectos exteriores o reemplazo de ventanas o demolición en viviendas, instalaciones de cuidado infantil y escuelas construidas antes de 1978.

- Propietarios de casas e inquilinos: los renovadores deben darle este folleto antes de empezar a trabajar.
- Instalaciones de cuidado infantil, incluyendo las aulas de escuelas preescolares y de kindergarten, y las familias de niños menores de seis años que asisten a esas instalaciones: los renovadores deben proveer una copia de este folleto a las instalaciones de cuidado infantil e información general de la remodelación a las familias de los niños que asisten a esas instalaciones.

¿QUIÉN DEBERÍA LEER ESTE FOLLETO?

Este folleto es para usted si usted:

- Reside en una casa construida antes de 1978.
- Es propietario u opera una instalación de cuidado infantil, incluyendo aulas preescolares y de kindergarten, construida antes de 1978, o
- Tiene un niño menor de seis años que asiste a una instalación de cuidado infantil construida antes de 1978.

Usted aprenderá:

- Datos básicos acerca del plomo y su salud.
- Cómo elegir a un contratista, si usted es el dueño de una propiedad.
- Lo que los inquilinos, y padres/tutores de un niño en una instalación de cuidado infantil o escuela deberían considerar.
- Cómo prepararse para el trabajo de renovación o reparación.
- Qué buscar durante el trabajo y después de que el trabajo esté completado.
- Dónde obtener más información acerca del plomo.

Este folleto no es para:

- **Proyectos de eliminación.** La eliminación es un conjunto de actividades dirigidas específicamente a eliminar el plomo o los riesgos del plomo. La EPA (Agencia de Protección Ambiental por sus siglas en inglés) tiene normas para la certificación y capacitación de profesionales en el campo de eliminación de plomo. Si su meta es eliminar el plomo o los riesgos del plomo, comuníquese con el Centro Nacional de Información sobre el Plomo (National Lead Information Center) al **1-800-424-LEAD (5323)** para mayor información.
- **Proyectos “Hágalo usted mismo”.** Si usted mismo planea hacer trabajos de remodelación, este documento es un buen inicio, pero usted necesitará más información para finalizar el trabajo con seguridad. Llame al Centro Nacional de Información sobre el Plomo (National Lead Information Center) al **1-800-424-LEAD (5323)** y pida más información sobre cómo trabajar con seguridad en una casa con pintura a base de plomo.
- **Educación del contratista.** Los contratistas que quieran información acerca de cómo trabajar de una manera segura con el plomo deberán comunicarse con el Centro Nacional de Información sobre el Plomo (National Lead Information Center) al **1-800-424-LEAD (5323)** para información sobre cursos y recursos sobre prácticas seguras para trabajar con el plomo.



¿REMODELANDO, REPARANDO O PINTANDO?



- ¿Está siendo remodelada, reparada o pintada su casa, su edificio, o la instalación de cuidado infantil o escuela a la que asisten sus hijos?
- ¿Fue su casa, su edificio, o la instalación de cuidado infantil o escuela a la que asisten sus hijos menores de seis años, construida antes de 1978?

Si la respuesta a estas preguntas es SI, hay unas cuantas cosas importantes que usted necesita saber acerca de la pintura a base de plomo.

Este folleto proporciona datos básicos sobre el plomo e información acerca de seguridad contra el plomo cuando se está haciendo trabajo en su casa, su edificio o la instalación de cuidado infantil o escuela a la que asisten sus hijos.

La realidad acerca del plomo

- El plomo puede afectar al cerebro y sistema nervioso en desarrollo de los niños, causando un Coeficiente Intelectual (CI) reducido, discapacidades de aprendizaje y problemas de comportamiento. El plomo también es dañino para los adultos.
- El plomo en el polvo es la forma más común en que las personas son expuestas al plomo. El plomo puede entrar al cuerpo por diferentes mecanismos como ser por el plomo en la tierra o por la pintura descascarada o desconchada. El polvo de plomo es frecuentemente invisible.
- La pintura a base de plomo se usó en más de 38 millones de casas hasta que fue prohibida para uso residencial en 1978.
- Los proyectos que alteran la pintura a base de plomo pueden crear polvo y poner en peligro a usted y a su familia. No permita que esto le suceda. Siga las prácticas descritas en este folleto para protegerse usted y su familia.

EL PLOMO Y SU SALUD

El plomo es especialmente peligroso para niños menores de seis años de edad.

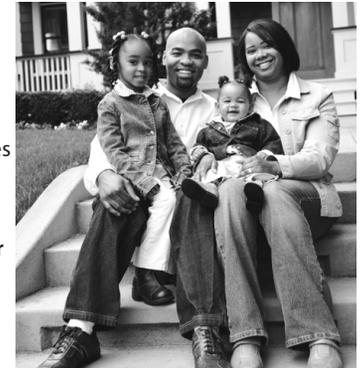
El plomo puede afectar al cerebro y sistema nervioso en desarrollo de los niños, causando:

- Coeficiente Intelectual (CI) reducido y discapacidades de aprendizaje.
- Problemas de comportamiento.

Aun los niños que parecen saludables pueden tener niveles de plomo peligrosos en sus cuerpos.

El plomo también es dañino para los adultos. En los adultos, niveles bajos de plomo pueden presentar muchos peligros, incluyendo:

- Presión de sangre alta e hipertensión.
- Las mujeres embarazadas expuestas al plomo pueden transferir el plomo a sus fetos. El plomo se introduce en el cuerpo cuando es tragado o inhalado.
- Las personas, especialmente los niños, pueden tragar polvo de plomo cuando comen, juegan, o hacen otras actividades en las cuales se llevan la mano a la boca.
- Las personas también pueden respirar polvo o gases de plomo si alteran la pintura a base de plomo. Las personas que lijan, raspan, queman, cepillan o aplican aire comprimido o alteran la pintura a base de plomo de alguna otra manera, se arriesgan a una exposición dañina al plomo.



¿Qué debo hacer si estoy preocupado por la exposición de mi familia al plomo?

- Llame a su departamento de salud local para asesoría sobre cómo reducir y eliminar exposiciones al plomo dentro y fuera de su casa, instalación de cuidado infantil o escuela.
- Siempre use prácticas seguras para trabajar con el plomo cuando la renovación o reparación alterarán la pintura a base de plomo.
- Un análisis de sangre es la única manera de averiguar si usted o un miembro de su familia ya tienen envenenamiento con plomo. Llame a su médico o a su departamento de salud local para tramitar un análisis de sangre.

Para mayor información acerca de los efectos a la salud por la exposición al plomo, visite el sitio Web del plomo de la EPA en www.epa.gov/lead/pubs/leadinfo.htm (en inglés) o al <http://www.epa.gov/lead/pubs/leadinfoesp.htm> (en español) o llame a al 1-800-424-LEAD (5323).

Hay otras cosas que usted puede hacer diariamente para proteger a su familia.

- Limpie regularmente los pisos, los marcos de las ventanas y otras superficies.
- Lave con frecuencia las manos, biberones, chupetes/chupones, y juguetes de los niños.
- Asegúrese de que los niños coman una dieta saludable y nutritiva, consistente con las normas dietéticas del USDA (Departamento de Agricultura de los Estados Unidos, por sus siglas en inglés), que ayuda a proteger a los niños de los efectos del plomo.

¿DE DÓNDE VIENE EL PLOMO?

El polvo es el problema principal.

La forma más común de que el plomo entre en el cuerpo es por el polvo. El polvo de plomo viene de la pintura a base de plomo, deteriorada o en proceso de deterioración y de tierra contaminada con plomo que llega a ser dejada en la casa por los zapatos y otros objetos. Este polvo puede acumularse hasta llegar a niveles peligrosos. Entonces, actividades normales donde se acostumbra llevar la mano a la boca, como jugar y comer (especialmente en niños pequeños), causan que el polvo de las superficies como los pisos y los marcos de las ventanas entre al cuerpo.

La remodelación de la casa crea polvo.

Las actividades comunes de remodelación como lijar, cortar y demoler pueden crear polvo, partículas y esquirlas de plomo.

Las prácticas apropiadas de trabajo lo protegen del polvo.

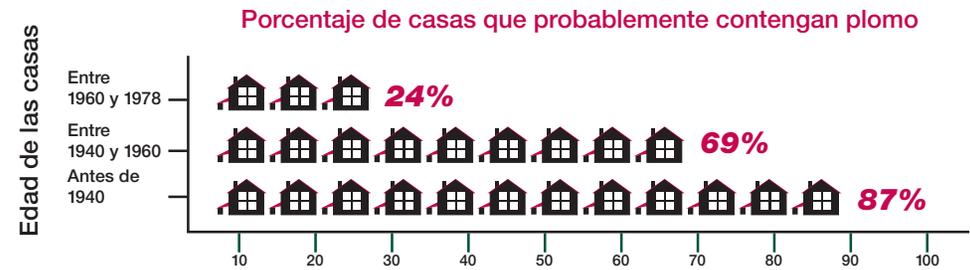
La clave para protegerse usted mismo y a su familia durante una remodelación, reparación o trabajo de pintura es usar prácticas seguras para trabajar con el plomo, tales como contener el polvo dentro del área de trabajo, usando métodos de trabajo que minimicen el polvo y llevando a cabo una limpieza cuidadosa, como se describe en este folleto.

Otras fuentes de plomo.

Recuerde, el plomo también puede venir de la tierra de afuera, su agua, o artículos domésticos (tales como cerámica vidriada con plomo y cristal de plomo). Comuníquese con el Centro Nacional de Información sobre el Plomo (National Lead Information Center) al 1-800-424-LEAD (5323) para mayor información sobre estas fuentes.



REVISANDO SU CASA POR PINTURA A BASE DE PLOMO



Las casas, instalaciones de cuidado infantil y escuelas de más edad tienen más probabilidad de contener pintura a base de plomo.

Las casas pueden ser casas unifamiliares o departamentos. Pueden ser privadas, asistidas por el gobierno o viviendas públicas. Las escuelas consisten de aulas preescolares y de kindergarten. Pueden ser urbanas, suburbanas, o rurales.

Usted tiene las siguientes opciones:

Usted puede decidir el asumir que su casa, instalación de cuidado infantil, o escuela contiene plomo. Especialmente en las casas y edificios más antiguos, usted puede simplemente querer asumir que la pintura a base de plomo está presente y seguir las prácticas seguras para trabajar con el plomo descritas en este folleto durante la remodelación, reparación, o trabajo de pintura.

Usted puede contratar a un profesional acreditado para verificar si hay pintura a base de plomo

Estos profesionales son asesores o inspectores de riesgo acreditados, y pueden determinar si su casa tiene plomo o riesgos causados por el plomo.

- Un inspector acreditado o asesor de riesgo puede llevar a cabo una inspección para decirle si su casa, o una porción de su casa, tiene pintura a base de plomo y dónde está ubicada. Esto le indicará las áreas de su casa donde las prácticas seguras para trabajar con el plomo son necesarias.
- Un asesor de riesgo acreditado puede llevar a cabo una evaluación de riesgo e informarle si su casa actualmente tiene algún riesgo de tener plomo causado por la pintura con plomo, polvo o tierra. El asesor de riesgo también puede decirle qué acciones tomar para tratar cualquier riesgo.
- Si necesita ayuda para encontrar un asesor o inspector de riesgo acreditado, llame al Centro Nacional de Información sobre el Plomo (National Lead Information Center) al 1-800-424-LEAD (5323).

Usted también puede contratar a un renovador acreditado para que analice las superficies o componentes alteradas para determinar si contienen plomo con un equipo de análisis de plomo. Los equipos de análisis deben estar aprobados por la EPA y están disponibles en las ferreterías. Incluyen instrucciones detalladas para su uso.

PARA DUEÑOS DE PROPIEDADES

Usted tiene la responsabilidad final por la seguridad de su familia, inquilinos, o niños bajo su cuidado.

Esto significa prepararse apropiadamente para la remodelación y mantener a las personas fuera del área de trabajo (ver página 8). También significa asegurarse de que el contratista use prácticas seguras para trabajar con el plomo.

La ley federal requiere que los contratistas que lleven a cabo proyectos de remodelación, reparación y pintura que alteren la pintura a base de plomo en casas, instalaciones de cuidado infantil y escuelas construidas antes de 1978, estén acreditados y sigan prácticas de trabajo específicas para evitar la contaminación con plomo.

Asegúrese que su contratista esté acreditado, y que pueda explicar claramente los detalles del trabajo y cómo el contratista minimizará los riesgos del plomo durante el trabajo.

- Puede usted verificar si un contratista es acreditado, visitando la página web de la EPA en www.epa.gov/getleadsafe o llamando al Centro Nacional de Información sobre el Plomo (National Lead Information Center) al 1-800-424-LEAD (5323). También puede pedir ver una copia de la certificación de la compañía del contratista.
- Pregunte al contratista si está capacitado para llevar a cabo prácticas seguras para trabajar con el plomo y pida ver una copia de su certificado de capacitación.
- Pregúnteles qué métodos seguros para trabajar con el plomo usarán para configurar y llevar a cabo el trabajo en su casa, instalación de cuidado infantil o escuela.
- Pida referencias de al menos tres trabajos recientes de casas construidas antes de 1978, y hable con cada uno personalmente.

Siempre asegúrese de que el contrato sea claro acerca de cómo se configurará el trabajo, se llevará a cabo y se limpiará.

- Comparta los resultados de cualesquier análisis previo de plomo con el contratista.
- Usted debe especificar en el contrato que sigan las prácticas descritas en las páginas 9 y 10 de este folleto.
- El contrato debe especificar qué partes de su casa forman parte del área de trabajo y especificar que prácticas seguras para trabajar con el plomo deberán usarse en esas áreas. Recuerde, su contratista debe confinar el polvo y escombros al área de trabajo y debe minimizar el esparcir ese polvo a otras áreas de la casa.
- El contrato también debe especificar que el contratista limpie el área de trabajo, verifique que haya sido limpiada adecuadamente, y que vuelva a limpiarla si es necesario.

Si usted piensa que un trabajador no está haciendo lo que debe hacer o está haciendo algo que no es seguro, usted debe:

- Dirigir al contratista a cumplir con los requerimientos de los reglamentos y del contrato.
- Llamar a su departamento de salud o construcción, o
- Llamar a la línea directa gratuita de la EPA 1-800-424 LEAD (5323).

Si su propiedad recibe asistencia de vivienda del HUD (Departamento de Vivienda y Desarrollo Urbano, por sus siglas en inglés) (o de una agencia estatal o local que use fondos de HUD), usted debe seguir los requerimientos más rigurosos de la Regla de HUD sobre seguridad en la vivienda con pintura a base de plomo (HUD's Lead-safe Housing Rule) y los que se describen en este folleto.

PARA INQUILINOS, Y FAMILIAS DE NIÑOS MENORES DE SEIS AÑOS EN INSTALACIONES DE CUIDADO INFANTIL Y ESCUELAS

Usted juega un papel importante en asegurarse del mayor nivel de seguridad para su familia.

Esto significa prepararse apropiadamente para la renovación y mantenerse fuera del área de trabajo (ver página 8).

La ley federal requiere que los contratistas que lleven a cabo proyectos de remodelación, reparación y pintura que alteren la pintura a base de plomo en casas, instalaciones de cuidado infantil y escuelas, construidas antes de 1978, frecuentadas por niños menores de 6 años, estén certificados y sigan prácticas laborales específicas para evitar la contaminación por el plomo.

La ley requiere que cualquier persona contratada para remodelar, reparar o hacer trabajo de preparación de pintado en una propiedad construida antes de 1978 siga los pasos descritos en las páginas 9 y 10 a menos que el área donde el trabajo será hecho no contenga pintura a base de plomo.

Si usted piensa que un trabajador no está haciendo lo que debe hacer o está haciendo algo que no es seguro, usted debe:

- Comunicarse con su arrendador.
- Llamar a su departamento de salud o construcción, o
- Llamar a la línea directa gratuita de la EPA 1-800-424 LEAD (5323).

Si está usted preocupado acerca de los riesgos del plomo que quedaron después de que el trabajo haya sido concluido, puede verificar el trabajo usted mismo (ver página 10).



PREPARÁNDOSE PARA UNA REMODELACIÓN

Las áreas de trabajo no deben ser accesibles a los ocupantes mientras se lleva a cabo el trabajo.

Los cuartos o áreas donde se está llevando a cabo el trabajo pueden ser bloqueados o sellados con hojas de plástico para contener cualquier polvo que se genere. Por lo tanto, el área contenida no estará a su disposición hasta que el trabajo en ese cuarto o área esté completo, limpiado totalmente, y el contaminante haya sido extraído. Es posible que usted no tenga acceso a algunas áreas y debe planear de acuerdo a eso.

Puede que usted necesite:

- Una recámara, baño y arreglos de cocina alternos si el trabajo está ocurriendo en esas áreas de su casa.
- Un lugar seguro para las mascotas porque ellas también pueden ser envenenadas por el plomo y pueden llevar polvo de plomo a otras áreas de la casa.
- Un pasillo separado para el contratista desde el área de trabajo hacia afuera, para traer materiales dentro y fuera de la casa. Idealmente, no debe de ser a través de la misma entrada que usa su familia.
- Un lugar para almacenar sus muebles. Puede que tenga que mover sus muebles y pertenencias del área donde se está llevando a cabo el trabajo. Los artículos que no puedan moverse, como gabinetes, deben ser envueltos en plástico.
- Apagar los sistemas de calefacción y aire acondicionado con sistemas de aire forzado mientras se hace el trabajo. Esto evita que el polvo se esparza a través de las rejillas de ventilación desde el área de trabajo al resto de su casa. Considere cómo esto puede afectar sus disposiciones de vivienda.

Usted puede aún querer mudarse de su casa temporalmente mientras todo o parte del trabajo siga en continuación.

Puede que las instalaciones de cuidado infantil y escuelas quieran considerar acceso alternativo para los niños a las instalaciones necesarias.



DURANTE EL TRABAJO

La ley Federal requiere que los contratistas que sean contratados para llevar a cabo proyectos de remodelación, reparación y pintura en casas, instalaciones de cuidado infantil y escuelas construidas antes de 1978, que alteren la pintura a base de plomo, estén acreditados y sigan prácticas de trabajo específicas para evitar la contaminación por el plomo.

Las prácticas laborales que los contratistas están requeridos a seguir, deben incluir los siguientes tres simples procedimientos:

1. Contener el área de trabajo. El área debe estar contenida para que el polvo y escombros no escapen de esa área. Deben ponerse letreros de advertencia, y se debe usar plástico u otro material impermeable y cinta adhesiva según sea apropiado para:

- Cubrir los pisos y cualquier mueble que no pueda ser movido.
- Sellar puertas y rejillas de ventilación del sistema de calefacción y enfriamiento.

Éstas ayudarán a prevenir a que el polvo o los escombros salgan del área de trabajo.

2. Evite usar métodos de renovación que generan cantidades grandes de polvo contaminado con plomo.

Algunos métodos generan grandes cantidades de polvo contaminado con plomo y su uso está prohibido. Éstos son:

- Quemar con llama abierta o usar una antorcha o soplete.
- Lijar, moler, cepillar, usar un martillo escareador de agujas, o usar limpiadores de alta presión y equipo que no tengan una cubierta con accesorio de aspiración HEPA (filtro de aire de alta eficiencia para partículas suspendidas, por sus siglas en inglés).
- Usar una pistola de calor a temperaturas mayores de 1100° F.



No hay forma de eliminar el polvo, pero algunos métodos hacen menos polvo que otros. Los contratistas pueden usar varios métodos para minimizar la generación de polvo, como por ejemplo, usar agua para rociar las áreas antes de lijar o raspar; cortar con una cuchilla u hoja la pintura que se haya secado sobre cualquier componente y luego jalar y separar los componentes en lugar de romperlos.

3. Limpiar a fondo. El área de trabajo debe ser limpiada diariamente para mantenerla tan limpia como sea posible. Cuando todo el trabajo esté completo, el área debe ser limpiada usando métodos especiales de limpieza antes de quitar cualquier plástico que aisle el área de trabajo del resto de la casa. Los métodos especiales de limpieza deben incluir:

- Usar una aspiradora HEPA (filtro de aire de alta eficiencia para partículas suspendidas) para limpiar el polvo y escombros sobre todas las superficies, seguido por
- Trapeado húmedo y enjuagar con bastante agua.

Cuando se haya terminado la limpieza final, mire a su alrededor. No debe quedar polvo, pedazos de pintura, o escombros en el área de trabajo. Si usted ve algo de polvo, cáscaras de pintura o escombros, el área debe ser limpiada nuevamente.

PARA DUEÑOS DE PROPIEDADES: DESPUÉS DE QUE EL TRABAJO ESTÉ COMPLETO

Cuando todo el trabajo esté terminado, usted querrá saber si su casa, instalación de cuidado infantil o escuela ha sido limpiada apropiadamente. He aquí algunas maneras de verificar.

Pregunte acerca de la verificación final de limpieza de su contratista. Recuerde, el polvo de plomo es frecuentemente invisible a simple vista. Puede estar presente aún si usted no puede verlo. El contratista debe usar paños de limpieza desechables para limpiar el suelo del área de trabajo y compararlos con una tarjeta de verificación de limpieza para determinar si el área de trabajo se limpió adecuadamente.

Para ordenar una tarjeta de verificación de limpieza e instrucciones detalladas visite el sitio Web de la EPA en www.epa.gov/lead o comuníquese con el Centro Nacional de Información sobre el Plomo (National Lead Information Center) al **1-800-424-LEAD (5323)** o visite su sitio Web en www.epa.gov/lead/nlic.htm.

Usted también puede elegir hacer un análisis de polvo de plomo. Dichos análisis se llevan a cabo utilizando un papel absorbente especial que se pasa por la superficie para recolectar una muestra de polvo. Estas muestras se mandan a un laboratorio de análisis para detectar si hay polvo de plomo presente.

- Usted puede especificar en su contrato que se haga un análisis de polvo de plomo. En ese caso, asegúrese de aclarar quién hará el análisis.
- El análisis debe ser hecho por un profesional que trabaja con plomo.

Si usted elige hacer el análisis, algunos laboratorios de plomo reconocidos por la EPA le enviarán un equipo que le permite recolectar muestras y enviarlas de regreso a laboratorio para análisis.

Comuníquese con el Centro Nacional de Información sobre el Plomo (National Lead Information Center) al **1-800-424-LEAD (5323)** para listas de profesionales calificados y laboratorios de plomo reconocidos por la EPA.

Si su casa, instalación de cuidado infantil o escuela no pasa el análisis del polvo, el área debe ser limpiada nuevamente y se debe hacer el análisis de polvo de plomo otra vez.

Cuando el proyecto se haga por contrato, es una buena idea especificar en el contrato que el contratista es responsable por volver a limpiar si es que la casa, instalación de cuidado infantil, o escuela no pasa el análisis.



PARA MAYOR INFORMACIÓN

Puede que usted necesite información adicional sobre cómo proteger a sus niños y a sí mismo mientras se está haciendo un trabajo en su casa, su edificio o instalación de cuidado infantil.

El Centro Nacional de Información sobre el Plomo (National Lead Information Center) al **1-800-424-LEAD (5323)** o www.epa.gov/lead/nlic.htm puede informarle cómo ponerse en contacto con sus programas estatales, locales y/o tribales u obtener información general acerca de la prevención de envenenamiento por el plomo.

- Los programas estatales y tribales de prevención de envenenamiento por el plomo o de protección del medio ambiente pueden proporcionar información acerca de las normas del plomo y fuentes potenciales de ayuda financiera para reducir los riesgos del plomo. Si su gobierno estatal o local tiene requerimientos más estrictos que aquellos descritos en este folleto, usted debe seguir esos requerimientos.
- Los oficiales del código de construcción local pueden informarle acerca de los reglamentos que aplican al trabajo de renovación que usted está planeando.
- Los departamentos estatales, del condado, y locales de salud pueden proporcionarle información acerca de los programas locales, incluyendo asistencia para niños envenenados con plomo y consejo sobre maneras de hacer que su casa sea revisada para ver si contiene plomo.

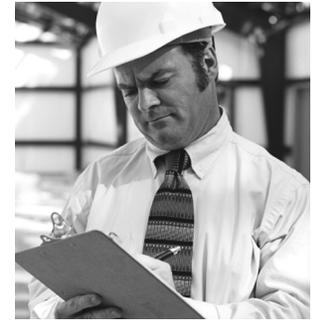
El Centro Nacional de Información sobre el Plomo (National Lead Information Center) puede también proporcionar una variedad de materiales de recursos, incluyendo las siguientes guías acerca de las prácticas laborales seguras para trabajar con la pintura a base de plomo. Muchos de estos materiales están también disponibles en español en: <http://www.epa.gov/lead/pubs/leadinfoesp.htm>

- Contratistas – Seguridad Contra el Plomo Durante la Renovación http://www.epa.gov/lead/pubs/contractor_brochure.pdf
- Déle a su niño la oportunidad de su vida – Mantenga a su hijo libre del plomo http://www.epa.gov/lead/pubs/chance_span.pdf
- El envenenamiento por el plomo y sus niños <http://www.epa.gov/lead/pubs/lpandycs.pdf>
- Proteja a su familia en contra del plomo en su casa <http://www.epa.gov/lead/pubs/leadpdfs.pdf>

También puede encontrar los siguientes recursos en inglés en: www.epa.gov/lead/pubs/brochure.htm

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

Para los afectados del oído, llame al Servicio Federal de Transmisión de Información (Federal Information Relay Service) al 1-800-877-8339 para tener acceso a cualquiera de los números de teléfono en este folleto.



CONTACTOS DE LA EPA

Oficinas Regionales de la EPA

La EPA trata los riesgos del plomo residencial a través de varias reglamentaciones diferentes.

La EPA requiere capacitación y certificación para llevar a cabo reducción, educación acerca de los riesgos asociados con las renovaciones, divulgación acerca de los riesgos conocidos acerca de la pintura a base de plomo y plomo en las viviendas, y fija los estándares del riesgo de la pintura a base de plomo.

Su Oficina Regional de la EPA puede proporcionar la mayor información con respecto a la seguridad del plomo y los programas de protección del plomo en www.epa.gov/lead.

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

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

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

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

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

Region 6
(Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue,
12th Floor
Dallas, TX 75202-2733
(214) 665-6444

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

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

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

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

OTRAS AGENCIAS FEDERALES

CPSC (Comisión para la Seguridad de los Productos de Consumo, por sus siglas en inglés)

La Comisión para la Seguridad de los Productos de Consumo (CPSC por sus siglas en inglés) protege al público del riesgo irrazonable de lesión o muerte de 15,000 tipos de productos de consumo bajo la jurisdicción de la agencia. La CPSC advierte al público y los sectores privados reducir la exposición al plomo y aumentar la conciencia del consumidor. Comuníquese con la CPSC para mayor información con respecto a los reglamentos y seguridad del producto de consumo.

CPSC (Comisión para la Seguridad de los Productos de Consumo)
4330 East West Highway
Bethesda, MD 20814
Línea Directa Gratuita 1-(800) 638-2772
www.cpsc.gov

CDC (Los Centros para el Control y Prevención de Enfermedades, por sus siglas en inglés) División de Prevención de Envenenamiento por el Plomo en la Infancia

Los Centros para el Control y Prevención de Enfermedades (CDC por sus siglas en inglés) asisten a los programas estatales y locales de prevención de envenenamiento por el plomo en la infancia para proporcionar una base científica para decisiones de políticas, y para asegurar que los problemas de salud se traten en decisiones acerca de la vivienda y el ambiente. Comuníquese con el Programa de Prevención de Envenenamiento por el Plomo en la Infancia de CDC para materiales adicionales y enlaces sobre el tema del plomo.

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

HUD (Departamento de Vivienda y Desarrollo Urbano, por sus siglas en inglés) Oficina de Casas Saludables y Control del Riesgo de Plomo

El Departamento de Vivienda y Desarrollo Urbano (HUD por sus siglas en inglés) proporciona fondos a los gobiernos estatales y locales para desarrollar formas accesibles para reducir los riesgos de la pintura a base de plomo en las viviendas de propiedad privada de bajos ingresos. Además la oficina respalda la regla sobre la notificación de la presencia de pintura a base de plomo y/o peligros de la pintura a base de plomo en las viviendas, y los reglamentos de seguridad del plomo del HUD en viviendas asistidas por HUD También proporciona alcance público y asistencia técnica, y lleva a cabo estudios técnicos para ayudar a proteger a los niños y sus familias de riesgos de salud y seguridad en la casa. Comuníquese con la Oficina de Casas Saludables y Control del Riesgo del Plomo de HUD para información sobre los reglamentos del plomo, esfuerzos de alcance público, e investigación sobre el control del riesgo del plomo y programas de subvenciones de alcance público.

U.S. Department of Housing and Urban Development (Departamento de Vivienda y Desarrollo Urbano de los EE.UU.)
Office of Healthy Homes and Lead Hazard Control (Oficina de Casas Saludables y Control del Riesgo de Plomo)
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
Línea Directa de Reglamentos de Plomo del HUD (202) 402-7698
www.hud.gov/offices/lead/



MUESTRA DEL FORMULARIO ACTUAL DE REMODELACIÓN PREVIA

Este formulario de muestra puede ser utilizado por compañías de renovación para documentar su cumplimiento con los reglamentos federales de educación antes de la renovación, y de la renovación, reparación y pintura.

Confirmación del Ocupante

Recibo del Folleto

- He recibido una copia del folleto, Remodelar correctamente: Información importante del riesgo del plomo para familias, proveedores de cuidado infantil y escuelas informándome del posible peligro por la exposición al riesgo del plomo que podría ser causado por la actividad de renovación que se llevará a cabo en mi unidad de vivienda. Recibí este folleto antes de que el trabajo empiece.

Nombre del dueño u ocupante en letra de imprenta

Firma del dueño u ocupante

Fecha firmada

Opción de auto-certificación del renovador (solamente para viviendas ocupadas por inquilinos)

Instrucciones para el renovador: Si el folleto acerca del plomo fue entregado pero no se pudo obtener la firma de un inquilino, usted puede marcar la casilla apropiada abajo.

- Rehusó firmar** – Certifico que he hecho un esfuerzo de buena fe para entregar el folleto de información acerca de los peligros del plomo a la vivienda en alquiler listada abajo en la fecha y hora indicadas y que el ocupante se negó a firmar la confirmación de recibo. Además certifico que he dejado una copia del folleto en la unidad con el ocupante.
- No estaba disponible para firmar** – Certifico que he hecho un esfuerzo de buena fe para entregar el folleto de información acerca de los peligros del plomo a la unidad en alquiler listada abajo y que el ocupante no estaba disponible para firmar la confirmación de recibo. Además certifico que he dejado una copia del folleto en la unidad deslizándola bajo la puerta o de la siguiente manera (escriba explicando como dejó el folleto).

Nombre de la persona certificando el intento de entrega en letra de imprenta

Fecha y hora de intento de entrega

Firma de la persona certificando la entrega del folleto acerca del plomo

Dirección de la unidad

Nota con respecto a la opción de enviar por correo — AComo alternativa a entregar en persona, usted puede enviar por correo el folleto acerca del plomo al propietario y/o inquilino. El folleto debe ser enviado por correo al menos 7 días antes de la renovación (Documento con un certificado de envío por correo de la oficina postal).