



Name: _____

Address: _____

Roof Repair Program – PHASE VI

Dear Homeowner,

The Roof Repair Program provides Roof repairs to low-income City of Waco homeowners to correct problems, which pose an immediate threat to the health and or safety of the occupants.

To qualify for the Program, the following will be verified to determine eligibility.

(We will verify and request further documentation from you, if needed.)

1. The homeowner must occupy the residence where the repairs are to be made.
2. Applicant must own the home as your primary residence.
3. Property taxes must be current.
4. The home must be within the city limits of City of Waco.
5. The amount of your annual total household income must fall below 80% of City of Waco's Area Median Family Income. (See included HUD Home Income Limits on page 2)
6. The repair must fall under the guidelines of the Roof Repair Program.

Required Documentation as Proof of Total Household Income:

1. Copy of **Driver's License** or Picture I.D. for all household members age 18 and older.
2. Copy of **Social Security Cards** for all household members.
3. If you receive **Retirement and/or Social Security income**, we will need copies of the most recent Award letters, copies of checks, etc. matching the amounts deposited into your bank account.
4. If you receive **Disability income**, we need a copy of the most recent award letter, showing the amount deposited into your bank account.
5. If you receive any other form of income, including **food stamps**, we need a copy of the award letters.
6. **If you file taxes**, we need a copy of the last two years of W-2 forms and CERTIFIED matching Tax Returns with all schedules attached from the IRS.
7. **If you are/were employed this year**, we need copies of last **2 Months of pay stubs**.
8. **Copies of the last 2 months of ALL bank/savings account statements, with all pages. Bank statements only** – a printout of statement activity is not sufficient. If you do not have them, please request them from your bank.

Continued...Please provide the following:

9. **If you are SELF-EMPLOYED:** Provide a current year-to-date Profit and Loss Statement, signed & dated-certifying that all information is true and correct to the best of your knowledge. Also provide business tax returns for the last two years. If you are a Partnership, we will need the Partnership returns for the last 2 years. If you are a Corporation or S Corporation, we will need those returns for the last 2 years.
10. **Divorce Decree**, if applicable.
11. **Child support orders** and printout from Attorney General/or letter explaining why child support is not received, if applicable.
12. **Proof of Ownership:** If you are not listed as the sole owner of the home with McLennan County Appraisal District, please provide proof of ownership, i.e., documents to show proof of sale of real estate, proof of real estate ownership w/o liens, etc.
13. **Property Tax Letter of Deferral**, if applicable.
14. **If you are not an U.S. Citizen**, we need a copy of your U.S. Immigration Permit. (Green Card/Pink)
15. Copy of **Code Enforcement Citation**, if applicable
16. **Completed Application, including:**
 - Application for Roof Repair(A-C)
 - Roof Repair Program Authorization
 - Permission for Inspection & Permission to Perform Work
 - Release of all Claims & Indemnity Agreement
 - Pre-Renovation Form/Notice of Evaluation
 - HUD Home Inspection Notice/Lead Base Paint Disclosure Acknowledgement
 - Accommodations certification
 - Race/Ethnicity Form
 - Patriot Act Disclosure
 - Certification of who lives in the house
 - Income Questionnaire – **Additional copy for each household member age 18 and older.**
 - Roof Repair Needs Questionnaire

2020 HUD Home Income Limits – Effective 7/1/20

Family Size	1	2	3	4	5	6	7	8
% of Median								
30%	\$13,800	\$15,800	\$17,750	\$19,700	\$21,300	\$22,900	\$24,450	\$26,050
50%	\$23,000	\$26,300	\$29,600	\$32,850	\$35,500	\$38,150	\$40,750	\$43,400
60%	\$27,600	\$31,560	\$35,520	\$39,420	\$42,600	\$45,780	\$48,900	\$52,080
80%	\$36,800	\$42,050	\$47,300	\$52,550	\$56,800	\$61,000	\$64,000	\$68,150

Your **total annual household income must fall below 80%** of City of Waco’s area median income.

Roof Repair Program Process

Once you have gathered all documentation & completed the application:

1. Turn in the application and documents in person by October 23, 2020 to:
Grassroots Community Development, 1624 Colcord, Waco, TX 76707.
2. Meet with one of us, so we can go over and verify everything with you. Please do not just drop off.
3. Required paperwork must be returned to the Grassroots Community Development Corporation within 10 calendar days of the due date. Failure to submit required documents within 10 days will cause delays.
4. If you have questions, please call our office at 254.235-7358 Ext 206.

What to expect once your application has been submitted:

1. Applications will be reviewed & applicants contacted for further information/documentation, as needed.
2. Applicants will be ranked in priority, based on **Prioritization Point Table**.
3. **Based on priority**, applicant's roof will be evaluated by Grassroots Community Development.
4. **Based on priority**, applications will be taken to the City of Waco for review and approval.
5. **Once approved**, we will get bids to repair applicant's roof.
6. **To move forward**, the bid must fall within the guidelines of the Roof Repair Program.

Priority Point System will be considered for approval.

Approval of applications will be subject to priority point system. Those scoring highest on the priority point system will receive assistance first. See priority scoring table.

Prioritization Point Table	Possible Points		
Elderly	(62-69 yrs) +1	(70-79yrs) +2	(80+yrs) +3
Disabled	+1		
Children under the age of 6	+2		
Income Level	(50-60%) +1	(40-49%) +2	(below 39%) +3
Health & Security	+1-5		
Referral from Code Enforcement	+1		

APPLICATION FOR ROOF REPAIR SERVICES

A. <hr/> Name of Applicant or Head of Household Nombre del Solicitante o Responsable de la casa <hr/> Address, City Domicilio, Ciudad <hr/> Mailing Address – if different Domicilio Postal – Si es diferente	<hr/> Telephone #1 Teléfono #1 <hr/> County Condado <hr/> Zip Code Código Postal	<hr/> Telephone #2 Teléfono #2 <hr/> Zip Code Código Postal <hr/> Work Phone Teléfono de Trabajo
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------

GIVE THE FOLLOWING INFORMATION FOR EACH PERSON LIVING IN THE HOME, INCLUDING YOURSELF:

ESCRIBA LOS NOMBRES DE TODAS LAS PERSONAS QUE VIVEN EN LA CASA, INCLUYENDOSE A USTED:

B.	Name Nombre	Date of Birth Fecha de Nacimiento	*Age *Edad	*Sex *Sexo	*Race/Ethnicity *Raza/Etnicidad	*Handicapped/D isabled? *Incapacitado/ discapacitado	
						Yes/Si	No
1.		/ /					
	Income:	<i>Circle One:</i> Hourly Weekly Bi-weekly Monthly Annually					
2.		/ /					
	Income:	<i>Circle One:</i> Hourly Weekly Bi-weekly Monthly Annually					
3.		/ /					
	Income:	<i>Circle One:</i> Hourly Weekly Bi-weekly Monthly Annually					
4.		/ /					
	Income:	<i>Circle One:</i> Hourly Weekly Bi-weekly Monthly Annually					
5.		/ /					
	Income:	<i>Circle One:</i> Hourly Weekly Bi-weekly Monthly Annually					
6.		/ /					
	Income:	<i>Circle One:</i> Hourly Weekly Bi-weekly Monthly Annually					
7.		/ /					
	Income:	<i>Circle One:</i> Hourly Weekly Bi-weekly Monthly Annually					
8.		/ /					
	Income:	<i>Circle One:</i> Hourly Weekly Bi-weekly Monthly Annually					

***This information is voluntary and is requested to ensure benefits are provided without regard to race, color or national origin. It will not affect your eligibility or benefit level**

*Esta información es voluntaria y se solicita solo con el fin de asegurar que los beneficios se puedan ofrecer sin discriminación de raza, color u origen nacional. Esta información no afectara su elegibilidad ni la cantidad de su beneficio.

C. Income Questionnaire:

This questionnaire must be submitted and supporting information provided for **each member of the household over the age of 18**. Please print and complete an additional copy of this questionnaire for each.

Household Member's Name:			
Please circle "Yes" or "No."		If "yes" to the following questions, please bring documentation:	
Are you now, or have you been employed this year?	Yes	No	Pay stubs for last 2 months; W-2s and tax returns for previous 2 years
Are you now, or have you been self-employed this year?	Yes	No	Current year-to-date profit & loss statement, certified correct; business tax returns for previous 2 years.
Do you receive disability benefits?	Yes	No	Award letter and copy of your check or bank statement.
Do you receive unemployment benefits?	Yes	No	Award letter and copy of check.
Have you received unemployment benefits in the past 12 months?	Yes	No	
Do you receive public assistance? (TANIF, food stamps, or other regular payment from the government?)	Yes	No	Award letter and copy of check
Has a court ordered child support to be paid to you?	Yes	No	Copy of the court order.
If "Yes," do you receive child support?	Yes	No	
Do you receive any other income from any source?	Yes	No	Provide documentation to allow verification.
Are you married?	Yes	No	

I certify that the information provided above is true and correct as of the date set forth opposite my signature on this form and acknowledge my understanding that any intentional or negligent misrepresentation(s) of the information contained in this form may result in civil liability and/or criminal penalties including, but not limited to fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the City of Waco, its agents, successors and assigns, and any other person who may suffer any loss due to reliance upon any misrepresentation which I have made on this application.

All information will be verified.

Signature

Date

ROOF REPAIR PROGRAM

APPLICANT'S AUTHORIZATION, UNDERSTANDING AND AGREEMENT

This is an application for the Roof Repair Program to repair problems to which pose immediate threats to the health or safety of the occupants of your property. Your signature below certifies and affirms that you acknowledge, understand and consent to the following: (1) Actual authority is granted to the Grassroots Community Development Corporation from you, the homeowner, to act as your agent or representative in order to enter and inspect your property to determine all necessary Roof repairs; (2) The extent of all repairs shall be based on the sole judgment of the Grassroots Community Development; (3) After giving reasonable notice, the Grassroots Community Development Corporation is authorized to enter your property for the purpose of determining that the improvements specified in the Bid Packet have been completed in accordance with the terms; (4) The actual payment amount to the contractor who provides services under the Roof Repair Program will be based on the inspection of the Waco Community Development Corporation Inspector, ONLY; (5) Grassroots Community Development Corporation has the right to collect any cost related to Roof Repairs, including but not limited to a lawsuit for money damages resulting from false or misrepresented information provided in this application.

PROGRAMA DE REPARACIONES DE PRIORIDAD AUTORIZACION, ACUERDO, Y ENTENDIMIENTO DEL SOLICITANTE

Esta es una solicitud para el programa de Reparaciones de Prioridad para reparar problemas en cuales haya una inmediata amenaza a la salud o seguridad de los residentes de su propiedad. Su firma certifica y afirma que usted reconoce, entiende y da su consentimiento a lo siguiente: (1) Toda autoridad es dada a la Grassroots Community Development departe de usted, el dueño, para actuar como su agente o representante para poder inspeccionar su propiedad y determinar todas las reparaciones de prioridad necesarias; (2) La extensión de todas las reparaciones será basada por la Grassroots Community Development; (3) Después de dar un aviso razonable, la Ciudad de City of Waco tiene la autoridad de entrar a su propiedad con el propósito de determinar que los arreglos especificados en el "Paquete de Propuesta" hayan sido terminados conforme a los términos del contrato; (4) El pago para el contratista que haga las reparaciones bajo el programa de Reparación de Prioridad será basado en la inspección del Inspector Grassroots Community Development; (5) Grassroots Community Development Corporation tiene el derecho de cobrar cualquier costo relacionado con los Repares de Prioridad, incluyendo pero sin limite a un "Pleito Legal" de dinero perdido en daños a causa de representar información incorrecta en esta solicitud.

**I certify that the information I am providing is true and could be subject to verification at any time by a third party.
I also acknowledge that the provision of false information could leave me subject to the penalties of Federal, State and local law.**

Yo certifico que la información que estoy proveyendo es cierto y podría ser verificada en cualquier momento por una agencia sin interés. Yo reconozco que la provisión de falsa información puede ser sujetos a las penalidades de las leyes locales, estatales o federales.

WARNING: TITLE 18, SECTION 1001 OF THE U.S. CODE STATES THAT A PERSON IS GUILTY OF A FELONY FOR KNOWINGLY AND WILLINGLY MAKING FALSE OR FRAUDULENT STATEMENTS TO ANY DEPARTMENT OF THE UNITED STATES GOVERNMENT

Advertencia: Título 18, sección 1001 del código de los Estados Unidos afirma que una persona es culpable de un delito de felonía si voluntariamente hace declaraciones falsas de fraude a cualquier departamento de Gobierno de los Estados Unidos

Applicant Signature	Date	Co-Applicant Signature	Date
Firma de Solicitante	Fecha	Firma de Co-Solicitante	Fecha

***~If someone other than the applicant has prepared this application, that person must sign below.
~Si alguien aparte del solicitante preparo esta solicitud, esa persona necesita firmar debajo.***

Prepared by: _____ Date: _____
Preparado por: _____ Fecha: _____
Address: _____
Domicilio: _____
Telephone: (_____) _____
Teléfono: _____

The Roof Repair Program helps low-income City of Waco homeowners with roof repairs up to \$4,999 in repair work. Repairs are limited to one repair every 12 months.



**GRASSROOTS COMMUNITY DEVELOPMENT
ROOF REPAIR PROGRAM**

**PERMISSION FOR INSPECTION
&
PERMISSION TO PERFORM WORK**

Owner: _____

Property: _____

Date: _____

1. I/We are the Owner(s) of the Property. It is my/our primary residence.
2. I/We have made a written application to the Grassroots Community Development Corporation for services under the Roof Repair Program.
3. I/We understand that the Grassroots Community Development Corporation will send an inspector to inspect my house to determine if the repair meets City and federal guidelines for services provide by the Roof Repair Program.
4. I/We give permission for the Grassroots Community Development Corporation inspectors to enter the Property and perform all necessary inspections.
5. I/We give permission to the Grassroots Community Development Corporation and Contractor (s) hired by Grassroots Community Development Corporation to perform all necessary work on my/our Property. I/We agree to be present at the Property while the work is to be performed.
6. I/We release the Grassroots Community Development, the City of Waco and its employees, agents, officers and contractors from any and all claims which I/we may have as a result of any property damage, injury, or any other damage resulting from the inspection of the Property by Grassroots Community Development Corporation inspectors.
7. I/We understand that inspection is just one part of my/our qualification for services under the Roof Repair Program and does not mean that my/our application is approved.
8. **I/WE UNDERSTAND THAT NO INSPECTION OR WORK WILL OCCUR AND MY/OUR ELIGIBILITY FOR THE PRIORITY REPAIR PROGRAM CANNOT BE DETERMINED UNTIL I/WE SIGN THE ATTACHED RELEASE AGREEMENT. I/WE ACKNOWLEDGE THAT I/WE HAVE READ THE RELEASE AGREEMENT, HAD THE OPPORTUNITY TO ASK QUESTIONS ABOUT IT AND UNDERSTAND THAT IT MAY AFFECT MY/OUR LEGAL RIGHTS.**

Owner

Owner

THE RELEASE AGREEMENT MUST BE EXECUTED BY OWNER AND ATTACHED TO THIS PERMISSION FOR INSPECTION AND TESTING. NO INSPECTION OR TESTING OF THE PROPERTY WILL BE PERFORMED UNLESS THE RELEASE AGREEMENT IS SIGNED BY OWNER.

RELEASE OF ALL CLAIMS AND INDEMNITY AGREEMENT

Owner: _____ Property: _____

Owner is applying for house repair work for the Property under the Roof Repair Program of Grassroots Community Development

NOW, THEREFORE, in consideration of the Grassroots Community Development Corporation accepting an application for services under the Roof Repair Program, Owner (whether one or more) makes the following representations and agrees to the following:

1. Owner is 18 or older, is of sound mind and is, in all things, competent to enter into this agreement.
2. Owner understands that work and services provided by the Roof Repair Program involving gas lines repairs, water lines repairs, sewer line repairs, electrical repairs, roof repairs, structural repairs may in certain rare instances be dangerous and might result in injury, property damage, or death.
3. Owner gives permission for the Grassroots Community Development Corporation and its hired Contractors to perform all necessary work. I/We agree to be present at the Property while the work is to be performed.
4. Owner understands that Owner is NOT a third-party beneficiary to any contract or contracts between the owner and the contractor hired performing the work. Owner understands and hereby releases and or forfeits any and all rights to sue Grassroots Community Development Corporation and the City of Waco as a third-party beneficiary.
5. If the Property is covered by a homeowners insurance policy and Owner makes a claim under such policy for any personal injury or damage to the Property suffered by Owner in connection with any activities under the Roof Repair Program, including inspection and work/services provided for the Property, Owner promises to pay any deductible and will not look to Grassroots Community Development Corporation or the City of Waco or any person or entity connected with, or in privity with, Grassroots Community Development Corporation or the City of Waco for payment of such deductible. **If any homeowner's insurance company asserts a claim against Grassroots Community Development Corporation or the City of Waco for subrogation, Owner promises to indemnify, protect and defend Grassroots Community Development Corporation or the City of Waco against any such claim.**
6. For the consideration mentioned above, **Owner does hereby release, acquit and forever discharge Grassroots Community Development Corporation or the City of Waco of and from any and all claims, rights and causes of action which Owner, Owner's representatives, heirs, estate, successors and assigns may ever have or claim as a result of any injury, death, property damage or other damage suffered by Owner as a result of Owner receiving any services under the Roof Repair Program.**
7. For the consideration mentioned above, Owner promises to **indemnify, protect and defend the Grassroots Community Development Corporation or City of Waco, its employees, agents, officers, officials, volunteers, contractors or other persons connected with, or in privity with, Grassroots Community Development Corporation or the City of Waco against any claim ever asserted by any third person arising out of the injury, death or property damage allegedly suffered by such third person as a result of Owner receiving any services under the Roof Repair Program.**
8. **IT IS THE OWNER'S INTENTION THAT THE TERMS OF THIS RELEASE OF ALL CLAIMS AND INDEMNITY AGREEMENT SHALL APPLY EVEN IF THE INJURY, DEATH OR PROPERTY DAMAGE ALLEGEDLY SUFFERED BY OWNER IS CAUSED, IN WHOLE OR IN PART, BY THE NEGLIGENCE, GROSS NEGLIGENCE, INTENTIONAL ACT OR OTHER FAULT OF GRASSROOTS COMMUNITY DEVELOPMENT CORPORATION OR THE CITY OF CITY OF WACO, ITS EMPLOYEES, AGENTS, OFFICERS, OFFICIALS, VOLUNTEERS, CONTRACTORS OR OTHER PERSONS CONNECTED WITH, OR IN PRIVACY WITH, GRASSROOTS COMMUNITY DEVELOPMENT CORPORATION OR THE CITY OF WACO.**
9. Owner agrees that the language in this agreement shall, in all cases, be construed as a whole according to its fair meaning and shall not be construed strictly for or against any party.

Date _____

Owner Signature _____ Co-Owner Signature _____

PRE-RENOVATION FORM

Occupant Confirmation
Pamphlet Receipt

I have received a copy of **The Lead Safe Certified Guide to Renovate Right** and **Protect Your Family from Lead in Your Home** information pamphlets informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling unit. I received these pamphlets before the work began.

Printed Name of Owner-occupant

Signature of Owner-occupant

Signature Date

If you have receive a Lead Hazard Presumption Notice, please sign below.

NOTICE OF EVALUATION

I hereby acknowledge receiving the letter of "NOTICE," Lead Hazard Presumption Notice on my property. I understand my obligation to retain and disclose this information as prescribed by law.

Name of Property Owners(s) / Occupant

Signature of Owner(s) / Occupant

Date

Property Address

City, State, Zip

Printed name of person delivering Notice - Witness

Telephone Number

Signature of person delivering Notice - Witness

Date

U.S. Department of Housing and Urban Development

NOTICE TO PURCHASERS

*****THE IMPORTANCE OF A HOME INSPECTION*****

HUD DOES NOT WARRANT THE CONDITION OF A PROPERTY. It is important for you to have a home inspection performed on the property you wish to purchase in order to identify any possible defects. Up to \$200 of the cost to perform the inspection may be financed into your mortgage. Names of home inspection companies can be found in the yellow pages of your telephone directory under the heading "Home Inspection Services."

Date

Signature

Date

Signature

*****WATCH OUT FOR LEAD-BASED PAINT POISONING!*****

If the home you intend to purchase was built before 1978, it may contain lead-based paint. About three out of every four pre-1978 buildings have lead-based paint.

WHAT IS LEAD POISONING?

Lead poisoning means having high concentrations of lead in the body. LEAD CAN:

- ❖ Cause major health problems, especially in children under 7 years old.
- ❖ Damage a child's brain, nervous system, kidneys, hearing, or coordination.
- ❖ Affect learning.
- ❖ Cause behavior problems, blindness, and even death.
- ❖ Cause problems in pregnancy and affect a baby's normal development.

WHO GETS LEAD POISONING?

Anyone can get it, but children under 7 are at the greatest risk, because their bodies are not fully-grown and are easily damaged. The risk is worse if the child:

- ❖ Lives in an older home (built before 1978, and even more so before 1960).
- ❖ Does not eat regular meals (an empty stomach accepts lead more easily).
- ❖ Does not eat enough foods with iron or calcium.
- ❖ Have parents who work in lead-related jobs.
- ❖ Has played in the same places as brothers, sisters, and friends who have been lead poisoned. (Lead poison cannot be spread from person to person. It comes from contact with lead).

Women of childbearing age are also at risk, because lead poisoning can cause miscarriages, premature births, and the poison can be passed onto their unborn babies.

WHERE DOES IT COME FROM?

The lead hazards that children most often touch are lead dust, leaded soil, loose chips and chewable surfaces painted with lead-based paint. A child may be harmed when it puts into its mouth toys, pacifiers, or hands that have leaded soil or lead dust on them. Lead also comes from:

- ❖ Moving parts of windows and doors that can make lead dust and chips.
- ❖ Lead-based paint on windows, doors, wood trim, walls and cabinets in kitchens and bathrooms, on porches, stairs, railings, fire escapes and lampposts.
- ❖ Soil next to exterior of buildings that have been painted with lead-based paint and leaded gasoline dust in soil near

busy streets.

- ❖ Drinking water (pipes and solder)
- ❖ Parents who may bring lead dust home from work on skin, clothes, and hair.
- ❖ Colored newsprint and car batteries.
- ❖ Highly glazed pottery and cookware from other countries.
- ❖ Removing old paint when refinishing furniture.

In recent years some uses of lead in products that could cause lead poisoning have been reduced or banned. This is true for lead in gasoline, lead in solder used in water pipes, and lead in paint. Still, a great deal of lead remaining in and around older homes, and lead-based paint and accompanying lead dust are seen as the major sources.

HOW DO I KNOW IF MY CHILD IS AFFECTED?

Is your child:

- * cranky?
- * unable to concentrate?
- * vomiting?
- * hyperactive
- * tired?
- * playing with children who have these symptoms?
- * unwilling to eat or play?
- * complaining of stomachaches or headaches?

These can be signs of lead poisoning. However, your children might not show these signs and yet be poisoned; only your clinic or Doctor can test for sure.

WHAT CAN I DO ABOUT IT?

Your child should first be tested for lead in the blood between six months and one year old. Ask the clinic or your doctor to do it during a regular checkup. Your doctor will tell you how often you should have your child tested after that. A small amount of lead in the blood may not make your child seem very sick, but it can affect how well he or she can learn. If your child does have high amounts of lead in the blood, you should seek treatment and have your home tested for lead-based paint and lead dust.

HOW DO I KNOW IF MY HOME HAS LEAD-BASED PAINT?

The HUD inspection does not determine whether a home actually has lead-based paint. Therefore, the only way you can know for sure is to have the home tested by a qualified firm or laboratory. Both the interior and exterior should be tested. You should contact your local health or environmental office for help.

WHAT DO I DO IF MY HOME *DOES* HAVE LEAD?

Do not try to get rid of lead-based paint yourself, you could make things worse for you and your family. If your home contains lead-based paint, contact a company that specializes in lead-based paint abatement. Have professionals do the job correctly and safely. This may cost thousands of dollars, depending on the amount of lead-based paint and lead dust found in your home, but it will also protect you and your children from the effects of lead poisoning. In the meantime, there are things you can do *immediately* to protect your child:

- Keep your child away from paint chips and dust.
- Wet-mop floors and wipe down surfaces often, especially where the floors and walls meet be sure to clean the space where the window sash rests on the sill. Keeping the floor clear of paint chips, dust and dirt is easy and very important. ***Do not sweep or vacuum lead-based paint chips or lead dust with an ordinary vacuum cleaner.*** Lead dust is so fine it will pass through a vacuum cleaner bag and spread into the air you breathe.
- Make sure your children wash their hands frequently and always before eating.
- Wash toys, teething rights, and pacifiers frequently.

ACKNOWLEDGEMENT

I acknowledge that I have received and read a copy of this Notice.

Date

Signature

Signature

Accommodations Certification

Do you need special accommodations because of a disability or language barrier?

Yes

No

If yes, what accommodations do you need?

Applicant Signature

Date

Applicant Signature

Date

USA PATRIOT ACT INFORMATION DISCLOSURE

Applicant Name _____

Co-Applicant Name _____

Present Address _____

Mailing Address _____

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/we acknowledge that I/we received a copy of this disclosure.

Applicant

Date

Applicant

Date



Roof Repair Needs Questionnaire

Name: _____

Address: _____

1. Do you have any leaks you can see on the walls or ceilings of your home?

If yes, how many?

2. Do you have stains on your walls/ceiling?

If yes, how many?

3. Do you have to catch the water with a pot/bucket?

If yes, how many?

4. Why do you need help? Please give details of problems with your roof.



Protect Your Family From Lead in Your Home



United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban
Development

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

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

Read this entire brochure to learn:

- How lead gets into the body
- About health effects of lead
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

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

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



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

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

Lead Gets into the Body in Many Ways

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

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

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

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



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

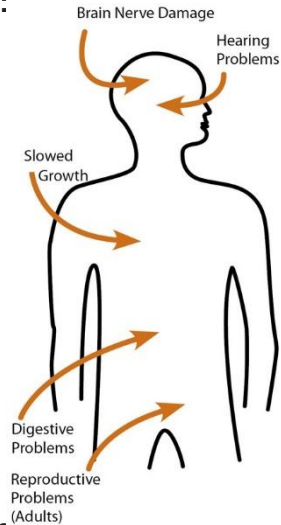
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

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

In children, exposure to lead can cause:

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



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

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

In adults, exposure to lead can cause:

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

Check Your Family for Lead

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

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

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

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

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

Where Lead-Based Paint Is Found

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

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

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

Lead can be found:

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

Learn more about where lead is found at [epa.gov/lead](https://www.epa.gov/lead).

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

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

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorating lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills

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

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

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

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

Checking Your Home for Lead

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

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
 - Portable x-ray fluorescence (XRF) machine
 - Lab tests of paint samples
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
 - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
 - Sample dust near painted surfaces and sample bare soil in the yard
 - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.



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

Checking Your Home for Lead, continued

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

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

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

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8399.

What You Can Do Now to Protect Your Family

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

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

Reducing Lead Hazards

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

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



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

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement professional. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit epa.gov/lead, or call 1-800-424-LEAD.

Renovating, Remodeling, or Repairing (RRP) a Home with Lead-Based Paint

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

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



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

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

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

Other Sources of Lead

While paint, dust, and soil are the most common sources of lead, other lead sources also exist:

- **Drinking water.** Your home might have plumbing with lead or lead solder. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might contain lead:
 - Use only cold water for drinking and cooking.
 - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

Call your local health department or water supplier to find out about testing your water, or visit [epa.gov/lead](https://www.epa.gov/lead) for EPA's lead in drinking water information.

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

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint (16 CFR 1303). In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products (76 FR 44463).

For More Information

The National Lead Information Center

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

EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/lead for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

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

State and Local Health and Environmental Agencies

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

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

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

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

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

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

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

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

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics 61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (DT-8J) 77 West Jackson
Boulevard Chicago, IL
60604-3666 (312) 886-7836

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th
Floor Dallas, TX 75202-
2733
(214) 665-2704

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner
Blvd.
WWPD/TOPE
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2) 75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Solid Waste & Toxics Unit (WCM-128)
1200 Sixth Avenue, Suite 900
Seattle, WA 98101
(206) 553-1200

Consumer Product Safety Commission (CPSC)

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

CPSC

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

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

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact HUD's Office of Healthy Homes and Lead Hazard Control for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD

451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698
hud.gov/offices/lead/

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IMPORTANT!

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

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