

ASHTABULA COUNTY COMMUNITY HOUSING IMPACT & PRESERVATION PROGRAM
In partnership with the Cities of Ashtabula, Geneva and Conneaut
2021 CHIP

APPLICATION CHECKLIST

Please read the following statements regarding the 2021 CHIP application. **The items in bold print (5-14) are required to be returned with your application.** Failure to include all necessary items or submitting the wrong items will delay your application, and may cause it to be rejected. Any questions concerning the application can be directed to Dawn Gates at 440-576-1530.

- All** persons living in the residence must be included on the application.
- All** persons living in the residence that receive income from any source (employment, Social Security, Disability, Unemployment, etc.) must list that income on the application.
- All** residents receiving income must list the employers/providers name and address on the application. Use additional sheets of paper, if necessary.
- Any children over eighteen (18) who are not full-time students and are employed must be included in income.

REQUIRED documentation to be included with application:

- Include copies of your last twelve (12) week's pay stubs reflecting year-to-date total (either 12 pay stubs if paid weekly or 6 if paid bi-weekly.)**
- Persons receiving Social Security, Disability or VA Income must include a copy of the current year benefit statement. If you do not have this statement, contact Social Security at 1-800-772-1213, the local office (4815 State Rd, Ashtabula, OH 44004), or on-line at www.ssa.gov and request it. For VA, call 440-964-8324, local office (1212 Lake Ave, Ashtabula OH 44004) or on-line at www.va.gov**
- Persons receiving Unemployment Income must provide a copy of their current unemployment Benefit Statement.**
- Child Support must be included in income. Please include documentation of child support.**
- Copy of recent six months bank account statement (savings, checking, CD's, stocks, etc.) for each person. Statements MUST come from bank – print outs WILL NOT be accepted.**
- Copy of the most current year federal income tax return or W-2's/1099 statements.**
- Include a copy of the deed to your home. If you do not have a copy, you can obtain a copy of your deed at the Ashtabula County Courthouse, Recorder's Office.**
- Copy of your homeowner's insurance coverage-declaration page only. If not insured, provide an explanation letter.**
- Copies of two utility bills for proof of residence.**
- The applicant (property owner) and all persons in the household receiving income must sign the Applicant Release form. This form allows the Program Administrator to contact all employers, banks, social service agencies, or any other appropriate person or company to verify information supplied.**

These forms will be used to determine basic eligibility for participation in the *Ashtabula County Community Housing Impact & Preservation (CHIP) Program*. Your name will be placed on a list based on the availability of funding. Funding is on a first come first serve basis with a completed application.

APPLICANT AND CO-APPLICANT EMPLOYMENT DATA:

(If employed less than two (2) years, also give name of previous employer).

Applicant

Employers Name: _____ How Long: _____
Address: _____ Phone# _____
Occupation: _____ Monthly Salary: _____
Previous Employer: _____ How Long: _____
Address: _____ Salary: _____

Co-Applicant

Employers Name: _____ How Long: _____
Address: _____ Phone# _____
Occupation: _____ Monthly Salary: _____
Previous Employer: _____ How Long: _____
Address: _____ Salary: _____

Please list additional household members with income.

Household Member 1

Employers Name: _____ How Long: _____
Address: _____ Phone# _____
Occupation: _____ Monthly Salary: _____
Previous Employer: _____ How Long: _____
Address: _____ Salary: _____

Household Member 2

Employers Name: _____ How Long: _____
Address: _____ Phone# _____
Occupation: _____ Monthly Salary: _____
Previous Employer: _____ How Long: _____
Address: _____ Salary: _____

Other Household Income and Source:

Social Security: _____ Amount: _____

Retirement or Veteran: _____ Amount: _____

Welfare, Case No.: _____ Amount: _____

Rental Property Income: _____ Amount: _____

Child Support/Alimony: _____ Amount: _____

Other: _____ Amount: _____

Savings Account: Yes () No () Current Balance: \$ _____

Name of Bank: _____

Copies for EACH household member over 18 (6 months recent)

Checking Account: Yes () No () Current Balance: \$ _____

Name of Bank: _____

Copies for EACH household member over 18 (6 months recent)

Is this your primary residence: Yes () No ()

Other Real Estate Owned: _____ Value: \$ _____

(A property search will be conducted to verify)

Investment Accounts (Bonds, Stocks, Mutual Funds, Retirement, Whole Life Insurance): Yes () No ()

Name/Source: _____

Current Value: \$ _____

If no income is documented – How is household supported? _____

If no income is documented - Signed self-certification affidavit is required.

NOTE: Gross Household Income (total income *before* taxes/adjustments) and includes every person living in the home, including unearned income of minors. All income is counted (Employment, overtime, unemployment, child support, alimony, social security, SSI, disability, Pension, other cash assistance/welfare, etc.).

EMPLOYMENT AND ASSET CERTIFICATION

EMPLOYMENT CERTIFICATION

Check the appropriate blocks and account for all adult household members by listing their or your name under the applicable statement:

- I hereby certify that the following adult household members are **not** presently employed and do not intend to resume employment in the foreseeable future:

- I hereby certify that the following adult household members are not presently employed but are actively seeking employment. I agree to notify immediately when they become reemployed:

- I hereby certify that the following adult household members are currently employed. I agree to notify should their employment status change:

Household Member

Date

Household Member

Date

Household Member

Date

SECTION 1001 OF TITLE 18, UNITED STATES CODE PROVIDES: "WHOEVER, IN ANY MATTER WITHIN THE JURISDICTION OF ANY DEPARTMENT OR AGENCY OF THE UNITED STATES KNOWINGLY AND WILL- FULLY FALSIFIES, CONCEALS OR COVERS UP BY ANY TRICK, SCHEME, OR DEVICE A MATERIAL FACT, OR MAKES ANY FALSE, FICTITIOUS OR FRAUDULENT STATEMENTS OR REPRESENTATIONS, OR MAKES OR USES ANY FALSE WRITING OR DOCUMENT KNOWING THE SAME TO CONTAIN ANY FALSE, FICTITIOUS OR FRAUDULENT STATEMENT OR ENTRY, SHALL BE FINED UNDER THIS TITLE OR IMPRISONED NOT MORE THAN FIVE YEARS, OR BOTH."

ASSET CERTIFICATION

I hereby certify that all nonretirement assets of all household members (adults and children) are listed below. Nonretirement assets include, but are not limited to, savings accounts, stocks, bonds, Treasury bills, savings certifications, money market funds, investment accounts, equity in real property, revocable trust funds that are available to the household, lump-sum receipts, personal property held as an investment, and cash value of life insurance policies.

The nonretirement asset levels are as follows:

Household Member	Nonretirement asset(s) - Total \$

I also hereby certify that within the past two years, I have ____ or have not ____ disposed of assets for less than the fair market value through a sale or a gift. If "have" is marked, provide the following pertinent information.

Asset	Disposition Date	Value of Asset	Amount Received
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Household Member

Date

Household Member

Date

Household Member

Date

SECTION 1001 OF TITLE 18, UNITED STATES CODE PROVIDES: "WHOEVER, IN ANY MATTER WITHIN THE JURISDICTION OF ANY DEPARTMENT OR AGENCY OF THE UNITED STATES KNOWINGLY AND WILL- FULLY FALSIFIES, CONCEALS OR COVERS UP BY ANY TRICK, SCHEME, OR DEVICE A MATERIAL FACT, OR MAKES ANY FALSE, FICTITIOUS OR FRAUDULENT STATEMENTS OR REPRESENTATIONS, OR MAKES OR USES ANY FALSE WRITING OR DOCUMENT KNOWING THE SAME TO CONTAIN ANY FALSE, FICTITIOUS OR FRAUDULENT STATEMENT OR ENTRY, SHALL BE FINED UNDER THIS TITLE OR IMPRISONED NOT MORE THAN FIVE YEARS, OR BOTH."

MORTGAGES

First Mortgage Holder:

Second Mortgage Holder:

Address: _____

Address: _____

State: _____ Zip: _____

State: _____ Zip: _____

Monthly Payment: \$ _____

Monthly Payment: \$ _____

Amount of Principal & Interest

Amount of Principal & Interest

\$ _____

\$ _____

1. Are you current on your mortgage payments? Yes _____ No _____
2. Have you owned your home over a year? Yes _____ No _____
3. What year was your home constructed? _____
4. Do you currently have hazard (fire) insurance coverage? Yes _____ No _____
5. Name of Insurance Company: _____
6. Are your real estate taxes current? Yes _____ No _____
7. Have you applied to the CHIP Program for assistance before? Yes _____ No _____
If yes, when did you apply? _____ Did you receive Assistance? Yes _____ No _____
8. Did you file federal income tax for the last year? Yes _____ No _____
If yes, you must include a copy of this return with your application.
9. Is your house located in a flood zone? Yes _____ No _____
10. Were you referred to the CHIP Program? Yes _____ No _____
If yes, who or what agency?

Other Pertinent Information:

1. Is the applicant handicapped? Yes _____ No _____
2. If Yes, explain the Condition: _____

3. Is there an expectant mother in the household? Yes _____ No _____
4. Has any child in the household had a blood test which indicates that the child has an elevated lead blood level? Yes _____ No _____

If yes, explain

HOUSING REPAIR INVENTORY

Please indicate the repairs you feel are needed to your home. (Check all that apply) The Housing Rehab Specialist will make the final determination. This is NOT a remodel program (NO WINDOWS, NO SIDING or NO ADDITIONS)

- | | | |
|--|--|---|
| <input type="checkbox"/> Heating | <input type="checkbox"/> Electrical | <input type="checkbox"/> Plumbing/ Water Tank |
| <input type="checkbox"/> Roofing/Gutters | <input type="checkbox"/> Accessibility | <input type="checkbox"/> Lead Paint |
| <input type="checkbox"/> Septic System | <input type="checkbox"/> Private Well | <input type="checkbox"/> Utility/Water/Sewer Line |

Any Other Housing Issues: _____

Certification by Applicant(s)

PLEASE READ THE FOLLOWING STATEMENT. IF YOU DO NOT UNDERSTAND ANY PART OF IT OR HAVE ANY QUESTIONS ABOUT WHAT YOU ARE ASKED TO SIGN, PLEASE ASK SOMEONE AT THE AGENCY TO HELP YOU. BOTH APPLICANTS MUST SIGN IN BLACK BELOW.

I certify that all the information in this application is true and complete to the best of my knowledge. I understand this information is subject to verification.

The Applicant(s) further certify that he/she is the owner of the property identified in this application and that any and all funds provided to the Applicant(s) will be used only for the labor and materials necessary to accomplish the rehabilitation work which will be described in the construction contract.

I authorize this agency or its representatives and designees of Ohio Development Services Agency's Office of Community Development (ODSA/OCD), and the U.S. Department of Housing and Urban Development (HUD) to inspect and evaluate actual services provided to me. I understand that any and all information provided in this application may be used for that purpose.

I understand that the personal financial information contained in this application is necessary for evaluation of my application for rehabilitation assistance. This information, however, will remain confidential and will not be disclosed to the news media or other third parties. I further understand that my name, address and total amount of rehabilitation assistance will be subject to public disclosure since public funds are being utilized to rehabilitate my property.

PENALTY FOR FALSE OR FRAUDULENT STATEMENT: U.S.C. Title 18, Sec 1001, provides:

"Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, or makes any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years, or both."

Signature of Applicant (Required) Date _____

Signature of Co-Applicant (Required) Date _____

OFFICE USE ONLY

ANNUAL GROSS INCOME	\$	# OF HOUSEHOLD MEMBERS		BEFORE REHAB VALUE	\$
MONTHLY GROSS INCOME	\$	HEAD OF HOUSEHOLD TYPE			
AGE OF HOUSE		ETHNICITY/HISPANIC		# OF BEDROOMS	
INCOME CATEGORY	E-0-30%	V - 31-50%	M - 51-60%	L - 61-80%	

NOTES:

ASHTABULA COUNTY 2021 COMMUNITY HOUSING IMPACT & PRESERVATION PROGRAM

Applicant Release to Obtain Verification of Information

As an applicant for Ashtabula County's Community Housing Impact & Preservation Program, I do hereby give my permission to the Program Administrator of Ashtabula County, to contact my employer(s), bank(s), Social Service Agencies, or any other appropriate person(s) or companies to verify information that I have supplied concerning my employment, income, assets, and/or any other applicable information as reported by me herein.

Each person listed on the application as receiving income must sign below, and returned with your application.

Printed Name

Printed Name

Signature

Signature

Date

Date

Printed Name

Printed Name

Signature

Signature

Date

Date

Verification of Receipt of Fair Housing Booklet and Renovate Right Booklet

My signature below acknowledges that I have received the Ashtabula County Fair Housing Booklet and the Lead-Based Paint Renovate Right Booklet. This form must be returned with your application.

Applicant's Signature

Co-Applicant's Signature

Date

Date



**EQUAL HOUSING
OPPORTUNITY**

Ashtabula County
Terms and Conditions for Owners Accepting
Housing Rehabilitation/Repair Assistance

These are the terms and conditions which you as Owner(s) must agree to in order to receive housing rehabilitation/repair assistance. These terms and conditions will become a part of your Agreement for a loan/grant which finances the improvements to your house.

As Applicant, I (We) agree to:

1. **Inspection.** I will allow inspection of the property by the County staff, public building, electrical, plumbing and health department officials and inspectors, and contractors who are bidding on the proposed rehabilitation work. I additionally agree to have the property inspected by a lead based paint risk assessor to ascertain lead based paint hazards. Inspections will be made before, during and after completion of the rehabilitation work. All inspections will be made by appointment arranged in advance.
2. **Competitive Bidding.** I will permit the County to seek competitive bids from qualified contractors for all the rehabilitation work. Bids will be requested according to procedures established by the County and in accordance with applicable Federal, state and local laws.
3. **Agreement with Contractor.** I agree to enter into a Contract with the lowest and best bidder, normally to the low bidder. I understand that I may reject, in writing the low bidder in favor of the next highest bidder if in my opinion the low bidder does not possess the experience, skill or resources to satisfactorily complete the job, or the ability to proceed in a timely manner, or who has not visited my house, before preparing the bid. I also understand that I may have to pay the difference between the lowest bid and the bid I accept if the County does not approve the next highest or other than low bidder.
4. **I WILL REFRAIN from making side agreements with the contractor for work not included in my Agreement with the Contractor, or not included in any written Change Orders approved by the County until all work under the Contract is satisfactorily completed. The County assumes no responsibility for the cost or quality of work not covered by the Agreement or approved change orders.**
5. **Conflict of Interest.** I will not pay any bonus, commission or fee to anyone for the purpose of obtaining approval of any application for rehabilitation assistance. I will not allow any member of the United States Congress or State government, elected official of the Grantee or LPA employee who exercises any functions or responsibilities in connection with the administration of this Housing Rehabilitation Program to have any interest in or benefit from a rehabilitation loan or grant financed under my Agreement.
6. **Non-Discrimination.** I will not discriminate in the sale, lease, rental use or occupancy of my property as required by Title VI of the Civil Rights Act of 1964.
7. **Maintenance of the Property.** I will make every reasonable effort to keep my property in safe, sound and habitable condition following completion of the rehabilitation work.
8. **Hazard Insurance.** I will obtain hazard (fire, property and liability damage) insurance on the property to be rehabilitated in an amount based on its value after rehabilitation. Such insurance must be maintained throughout the term of the loan and shall carry an endorsement to the Grantee.

- 9. **Homeowner Modifications.** Owner agrees **NOT** to make any changes to the home that will affect the estimate of repairs i.e. removing kitchen cabinets, removing carpeting, removing walls, etc. Doing so may result in denial of assistance.
- 10. **Right to Financial Privacy.** The Federal Financial Privacy Act of 1978 guarantees financial confidentiality to persons requesting assistance directly or indirectly from the federal government. To comply with this law, the Grantee must inform the rehabilitation client that no financial information will be disclosed or released to another government agency (except the Ohio Development Services Agency (ODSA) and the U.S. Department of Housing and Urban Development (HUD) which may review the file on a monitoring visit) without the prior written consent of the client. Financial records involving my transaction will be available to ODSA and HUD without further notice or authorization, but will not be disclosed or released to another government agency or department without my consent except as required or permitted by law. Also, verification forms sent to other agencies for the purpose of determining my eligibility for the rehabilitation program must contain a signed Authorization to Release Information.
- 11. **Any Fraudulent Information Discovered Will Result in an Automatic Denial.** Applicant Initial _____ Co-applicant Initial _____

(ITEMS 10 THROUGH 12 APPLY ONLY TO OWNER REHABILITATION GRANTS)

- 12. **Loan Subordination.** I agree that the property is not available as a source of collateral for future loans when such loans require subordination of the Grantee’s loan. The County may subordinate its loan if, in its judgment, it is in the best interests of both the County and the Owner and approved in writing. Subordinations shall be based upon the County Subordination Policy.
- 13. **Loan Repayment.** I agree to a mortgage and promissory note, and further agree to all the payment schedules, if any, which are detailed in the Promissory Note and Truth-in-Lending Statement.
I agree that the total amount of the mortgage and note shall include all rehabilitation costs, lead based paint reduction costs and lead based paint risk assessment and clearance costs.
- 14. **Change Orders:** I agree to execute a supplemental mortgage and note to cover and secure the cost of rehabilitation change orders of should such change orders exceed \$1,000.00 of the original rehabilitation contract.

Applicant

Date

Co-applicant

Date

LPA Representative/Title

Date

Have you included the following?

- 1) Proof of monthly income include copies of pay stubs (12 pay stubs if paid weekly, or 6 if paid bi-weekly), benefit letter for Social Security, any other retirement income statements, all other household income including rental property, child support, welfare, SSI, investments, etc. _____
- 2) Copy of recent savings and checking account statements (6 months' worth) for **ALL** Accounts _____
- 3) Copy of recent tax return or W-2's/1099 statement (Social Security). _____
- 4) Copy of deed to home or other proof of home ownership _____
- 5) Copy of insurance coverage-declaration page only. _____
- 6) Copies of two utility bills for proof of residence. _____
- 7) Employment Certification – SIGNED _____
- 8) Asset Certification – SIGNED _____
- 9) Applicant Release to Obtain Verification of Information – Signed by all household members. _____
- 10) Verification of Receipt of Fair Housing Booklet and Renovate Right Booklet – SIGNED _____
- 11) Terms and Conditions for Owners Accepting Housing Rehabilitation/Repair Assistance – SIGNED _____
- 12) Have you reviewed the application and everything is signed/dated and necessary paperwork included?

*****Please refer to the application checklist to be sure you have included everything needed to return with your application. Any questions on this application that are not answered, or necessary information not supplied, will result in the application being delayed or returned to you. Be sure to sign the Certification by Applicant. *****

THE LEAD-SAFE CERTIFIED GUIDE TO RENOVATE RIGHT

WARNING
LEAD WORK AREA
POISON
NO SMOKING
OR EATING

CAUTION CAUTION CAUTION CAUTION CAUTION CA



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:

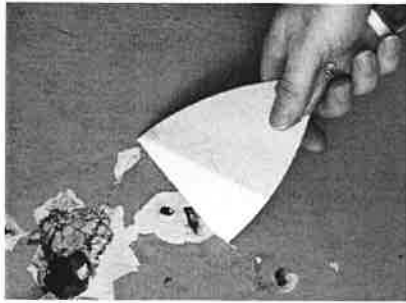
- Basic facts about lead and your health.
- How to choose a contractor, if you are a property owner.
- What tenants, and parents/guardians of a child in a child care facility or school should consider.
- How to prepare for the renovation or repair job.
- What to look for during the job and after the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

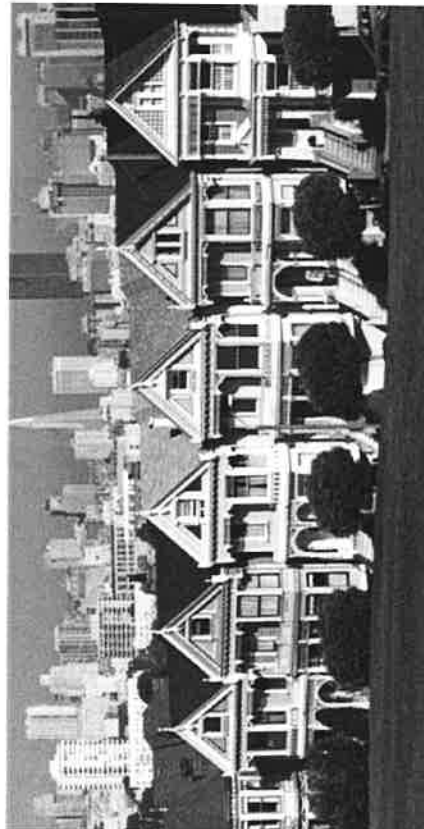
Common renovation activities like sanding, cutting, and demolition can create hazardous lead dust and chips.

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.

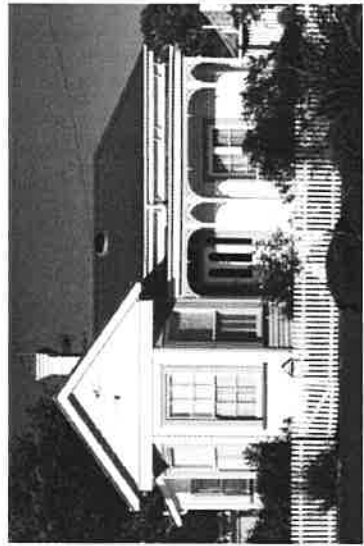
The rooms or areas where work is being done may need to be blocked off or sealed with plastic sheeting to contain any dust that is generated. Therefore, the contained area may not be available to you until the work in that room or area is complete, cleaned thoroughly, and the containment has been removed.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



FAIR HOUSING...

Fair Housing for all is the law. It is unlawful to deny people the opportunity to live where they want and can afford. If you feel you are being treated unfairly, take the following steps:

- 1. Keep a record of any meetings and phone calls with the landlord, the property manager, real estate agent, loan officer, or insurance agent. Include the person's name, title, the meeting date and time.*
- 2. Write down what happened and what was said by all participants. Save all receipts, applications, leases, business cards, brochures, or other documents that you were given.*
- 3. Call: Ashtabula County Fair Housing Office at 440-576-1530 or visit the website www.ashtabulacounty.us/fh.*



BREAK THE BARRIER OF HOUSING DISCRIMINATION

Do you feel you have been treated unfairly?

Call:

Ashtabula County
Fair Housing Office
25 West Jefferson Street
Jefferson, Ohio 44047
440-576-1530
TTY 1-800-750-0750

OR

Department of Housing and
Urban Development
1-800-669-9777
TDD 1-800-927-9275

Ohio Civil Rights Commission
216-787-3150
1-888-278-7101
TTY 216-787-3549



A COMMUNITY GUIDE TO FAIR HOUSING



ASHTABULA COUNTY

FAIR HOUSING OFFICE

440-576-1530

TTY 1-800-750-0750



Additional Info On the Website
www.ashtabulacounty.us/fh



**EQUAL HOUSING
OPPORTUNITY**



Fair Housing Is Your Right

Housing Discrimination is Illegal.

Fair housing is a right protected by federal and state laws. Fair housing means you may freely choose a place to live without regard to your race, color, religion, sex, national origin, familial status, disability and in Ohio, military status.

Fair Housing Opens Doors, but only with your help. Learn to recognize the signs of discrimination in rental, sales, lending and insurance.

How Do You Recognize

Discrimination? Housing discrimination is rarely blatant. It is often disguised with a handshake and a smile. Your fair housing rights are violated when you are prevented from securing housing because of your race, color, religion, sex, national origin, disability, family or military status

HOW DO YOU RECOGNIZE DISCRIMINATION?

Be suspicious when you hear statements like....

"I rented that apartment after you called."

"I don't really want all those changes, a ramp, grab bars—that's too much."

"This building is for adults only."

"We can't have disabled people living here. Who will take care of them.? It will make the neighbors uncomfortable."

"Do you think you can afford this neighborhood?"

"There is a problem with the appraisal."

"We have a minimum mortgage amount; we don't make loans under \$40,000."

"We can rent the apartment to two adults, but it's too small for a child and an adult."

"The owner just took the house off the market."

"We can't seem to get an appointment to show you the house."

"A two bedroom apartment/home is too small."

"You probably don't want an apartment on the second floor."

THE FAIR HOUSING PROGRAM

Ashtabula County Fair Housing Program is here to help you by—answering your housing questions, assisting you in finding the right answers, providing education on your rights and responsibilities, and assisting you in filing a fair housing complaint. The Fair Housing Program offers assistance to everyone and there is no fee for this service.

If you have a disability you have a right to reasonable modifications and reasonable accommodations to allow you to live in your housing choice.

If you are being threatened, coerced, harassed, or intimidated because of your race, color, religion, sex, national origin, disability, family or military status or because of the race of your relatives or visitors, call your local F.B.I., police, and the Ohio Civil Rights Commission at 1-216-787-3150.



Fair Housing is the Law.

Note: View the HUD and Department of Justice Joint Statement on these topics from the County Fair Housing website for important information not contained in this brochure. For example, even though we believe that placing requests in writing is a good practice, upon occasion this might not be possible. The Joint Statement says that residents do not have to use a provider's forms or place requests for reasonable accommodations/modifications in writing. Also, third-party verifications of a disability or need for accommodation are only used when the disability and/or the need is not obvious; e.g. a blind person should not be required to get third-party verification for a Seeing Eye Dog.

Go to www.ashtabulacounty.us/FH

BREAK THE BARRIER OF HOUSING DISCRIMINATION

Do you feel you have been treated unfairly?

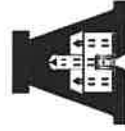
Call:

Ashtabula County
Fair Housing Office
25 West Jefferson Street
Jefferson, Ohio 44047
440-576-1530
TTY 1-800-750-0750

OR

Department of Housing and
Urban Development
1-800-669-9777
TDD 1-800-927-9275

Ohio Civil Rights Commission
216-787-3150
1-888-278-7101
TTY 216-787-3549



Ashtabula

— COUNTY, OHIO —

Where great things happen.

Fair Housing Tips For Welcoming People with Disabilities



ASHTABULA COUNTY FAIR HOUSING OFFICE

440-576-1530

TTY 1-800-750-0750

Qualified individuals with disabilities may request reasonable accommodations to rules or create barriers to their ability to enjoy the unit like a non-disabled person. The following is a brief guide to working with people with disabilities but does not serve as legal advice. For legal advice, consult your attorney or local, state, or federal fair housing law.



Additional Info On the Website
www.ashtabulacounty.us/fh

Disability Defined

- A person who has any physical or mental impairment that substantially limits one or more major life activities.
- A person with a record of such physical or mental impairment.
- A person regarded as having such impairment.

The Difference between Accommodations and Modifications

- Accommodations are changes in the rules, services, practices or policies that allow individuals with disabilities equal enjoyment of housing, but do not fundamentally change the nature of the operation.
- Modifications are changes to the physical characteristics of a residence or to the common areas of a building.

Examples of Accommodations

- Allowing a working/assistive or therapy animal to live in apartment with a “no pets” policy.
- Providing a reminder that rent is due.
- Providing a reserved parking space that is not otherwise provided.
- Using oral presentation of material normally presented in written form or providing written material in large print or Braille for the vision impaired.
- Altering chemicals used for pest control or maintenance, or if alternative chemicals are not effective, providing a notice period to a person making such a request, so they can avoid exposure to the chemical.

Examples of Reasonable Modifications

- Installing a ramp
- Installing grab bars
- Widening doorways, or
- Installing a lift
- Rules for Market Rate Properties
- Housing providers and their staff can never ask about the nature or severity of a disability.
- The housing provider should not guess or presume to know that there is a disability, that an accommodation may be required, or how the resident may wish to accommodate the situation.
- When the disability or the need for the accommodation are not obvious, a housing provider may request a written verification from a third party that a member of the household meets at least one of the applicable definitions for disabled individuals.

Hot Topics:

- Requests for Assistive Animals: When the resident makes the request for the animal, if the resident’s disability and need for the animal is not obvious, ask for verification of the disability (according to the definition) and the need for the animal. Both elements (disability and need) must be presented and verified.
- Pet rules are for use with pets– Not Assistive Animals
- Deposits and “pet rents” should not be assessed on assistive animals. A guide dog would not require a deposit, nor would a therapy animal for a person with disabling depression.

- Request for parking: Be sure the nature of the accommodation is clear. Parking needs may include wide spaces for wheelchair-accessible vans, signage or simply location and reserved status. Discuss needs with resident.

- If all residents pay for parking, then the disabled person should pay as well.

- If the accommodation is location, striping or signage, don’t charge the resident for it. Other residents don’t pay for their parking space striping.

Who pays for modifications? In most cases, the resident:

- Is responsible for the cost of modifications made to the property
- Is responsible for acquiring proper permits and ensure work is done properly, and
- May be required to pay for removal of the alteration to the interior of a residence if the change interferes with a future resident’s ability to enjoy the property.

Reasons for Denying an Accommodation Request

- There is not an identifiable relationship, or nexus, between the requested accommodation and the individual’s disability.
- The accommodation would impose undue financial and administrative burden.
- Accommodation would fundamentally alter the nature of operations.