

HOME IMPROVEMENT LOAN PROGRAM (HILP)

APPLICATION PACKET

List of attachments:

Fact Sheet

Frequently Asked Questions

Preferred Terms

Income Guidelines

Application Instructions

Loan Application

Authorization for the Release of Information

Certification of Non-Filing of Federal Income Tax Return

Certification of Non-Filing of State Income Tax Return

Verification of Mortgage or Deed of Trust

Notification-Watch Out For Lead-Based Paint Poisoning

County of Hawai'i

Office of Housing and Community Development

1990 Kino'ole Street, Suite 102

Hilo, Hawai'i 96720

V/TTY: (808) 961-8379

Fax: (808) 961-8685

HOME IMPROVEMENT LOAN PROGRAM (HILP) FACT SHEET

PURPOSE:

To provide low cost loans to benefit low-and moderate-income homeowners in the County of Hawai'i to repair the dwelling unit that they occupy as their primary residence.

APPLICANT QUALIFICATION:

1. **Total adjusted gross income of all persons living in the household** may not exceed the attached household income limit schedule. (See attached schedule)
2. Applicant must be **owner/occupant** for at least one year prior to filing a loan application for proposed repairs to the dwelling. A rental unit or a portion of a owner/occupied unit that is used for rental purposes is **not** eligible for rehabilitation assistance.

DWELLING QUALIFICATIONS:

1. Single family dwelling owned in fee simple.
2. Single family dwelling on Department of Hawaiian Home Lands (DHHL), if a master Agreement between DHHL and the County is in effect.
3. The dwelling must be a completed residence prior to the owner applying.
4. The residence must meet equity underwriting requirements.
5. After repairs, the dwelling must be safe, sanitary and decent.
6. Dwelling may not be located in the Flood Hazard Area unless all flood hazards are Mitigated under Executive Order 11988, Flood Plan Management.
7. Dwelling must be insured (homeowners insurance).

The applicant and dwelling must meet all program underwriting requirements as documented in the HILP Standard Operating Procedure (SOP). A copy of the SOP is available at www.hawaiicounty.gov/office-of-housing or by contacting the Office of Housing and Community Development.

LOAN PROGRAM:

Loan Amount:	Minimum \$2,500	15 year term
	Maximum \$50,000	15 year term
Interest Rates:	3% Simple Interest	

***Term and Principal amount of loan will be due and payable upon transfer of ownership of the property, for any reason, such as sale, inheritance, condemnation or foreclosure. ***

EXAMPLES OF ELIGIBLE REPAIRS:

- Roof repairs
- Termite Treatment
- Connecting to Sewer System
- Updating faulty electrical wiring and or plumbing
- Solar water heating

EXAMPLES OF INELIGIBLE REPAIRS:

- Construction of a New Structure
- Completion of an incomplete structure or unfinished improvements
- Construction on an unpermitted structure

FREQUENTLY ASKED QUESTIONS

1. Q. **WHAT IS THE HOME IMPROVEMENT LOAN PROGRAM?**

A. The Home Improvement Loan Program (HILP) was established by the County of Hawai'i to make low-interest loans available to eligible property owners who are interested in repairing and improving their primary residence.

2. Q. **WHAT KINDS OF REPAIRS OR IMPROVEMENTS CAN BE MADE WITH THE LOAN?**

A. The LOAN can be used to repair and correct deteriorated and hazardous conditions on the property such as damage caused by termites or wood rot, leaky roof and drain pipes, abatement of lead based paint, faulty electrical wiring and plumbing, hook up to County sewer lines, termite treatment and installation of a solar water heating system. The LOAN can also be used to accommodate the special needs of disabled household members.

3. Q. **IS THERE A FEE TO APPLY?**

A. Yes, there is a \$50.00 processing fee. A personal check, cashier's check or money order must be submitted with the completed application. Pursuant to Section 2-134, as amended, of the Hawai'i County Code, there shall be a fee charged for a returned check due to insufficient funds. If you do not qualify you will be refunded your \$50.00 processing fee.

4. Q. **WHO IS ELIGIBLE TO APPLY FOR A LOAN?**

A. Owner-occupants whose **total adjusted gross income of all persons living in the household** is within the income schedule listed below are eligible. The current maximum income limits for owner-occupants, by number of persons in household, are as follows:

INCOME LIMITS*							
Effective April 1, 2025							
1	2	3	4	5	6	7	8
\$67,760	\$77,440	\$87,120	\$96,720	\$104,480	\$112,240	\$120,000	\$127,680

*Income limits are adjusted annually

5. Q. **ARE OWNERS OF PROPERTIES WITH RENTAL UNITS ELIGIBLE FOR A LOAN?**

A. Only owner-occupants whose household income is within the income schedule are eligible.

6. Q. **ARE SINGLE FAMILY DWELLINGS ON LEASE LAND ELIGIBLE FOR A LOAN?**

A. No. Only fee simple, owner-occupant dwellings are eligible.

7. Q. **ARE SINGLE FAMILY DWELLING ON DEPARTMENT OF HAWAIIAN HOME LANDS ELIGIBLE FOR A LOAN?**
- A. Yes. Single family dwellings on Department of Hawai'i Home Lands (DHHL) are eligible if a master Agreement between DHHL and the County is in effect.
8. Q. **WHAT MUST A HOMEOWNER REPAIR AND CORRECT UNDER THE LOAN PROGRAM?**
- A. To ensure that the property is safe and sanitary, all deficiencies cited by the County's HILP inspector must be repaired and corrected.
9. Q. **HOW MUCH MONEY CAN A HOMEOWNER BORROW?**
- A. The minimum LOAN is \$2,500 the maximum LOAN is \$50,000 for each dwelling unit for owner occupied properties.
10. Q. **CAN I APPLY FOR MORE THAN ONE LOAN?**
- A. No. Only one LOAN per household.
11. Q. **WHAT KIND OF INTEREST RATE WILL BE BORROWER BE PAYING?**
- A. The interest rate is set at 3%. The LOAN is deferred for 15 years or until first transfer of title. If the homeowner applies for a mortgage loan or a home equity loan, the LOAN amount must be repaid in full.
12. Q. **WHAT ARE SOME OF THE SERVICES AVAILABLE TO HOMEOWNERS?**
- A. The County's HILP inspector will inspect your property. The County will prepare a Priority List of Repairs which will outline the deficiencies cited that must be corrected.
13. Q. **HOW IS THE LOAN SECURED?**
- A. LOANS will be secured with a Mortgage and Note on the property.
14. Q. **WHERE CAN A HOMEOWNER OBTAIN MORE INFORMATION?**
- A. Phone: (808) 961-8379 / Email: ohcdloans@hawaiiicounty.gov

**** The term of the LOAN may be extended at the end of 15 years if the borrower remains qualified for such a LOAN.**

****LOANS are subject to availability of funds.**

HOME IMPROVEMENT LOAN PROGRAM PREFERRED TERMS

The preferred terms shall be as follows:

Preferred Terms: FIFTY PERCENT (50%) of the principal balance of the Loan, may be forgiven as a grant to an Applicant if he/she or any member of the household is a member of any one of the following groups:

1. Elderly person 62 years of age or older.
2. Disabled person as defined by 24 CFR 5.403 when the condition is verified by appropriate diagnostician such as physician, psychiatrist, psychologist, therapist, rehabilitation specialist, or licensed social worker, using the HUD language as the verification format.

All legal owners shall be required to sign a Mortgage and Note and a Grant Agreement that spells out the terms and conditions of the Loan and Grant.

INCOME GUIDELINES

2025 MEDIAN FAMILY INCOME: \$98,800

EFFECTIVE: April 1, 2025

HOUSEHOLD SIZE	LOW-INCOME LIMITS
1	67,760
2	77,440
3	87,120
4	96,720
5	104,480
6	112,240
7	120,000
8	127,680

FAMILY SIZE ADJUSTMENT:

For each person in excess of eight, 8 percent of the four person base should be added to the eight-person limit. (For example, the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) All income limits are rounded to the nearest \$50 to reduce administrative burden.

The following documentation is needed to complete the eligibility process.

Documentation is needed from all adult members:

- ___ Copy of Picture ID's (for Head and Co Head)
- ___ Completed Application
- ___ Signed Authorization forms
- ___ Verification of ALL income sources
 - Copy of most recent three months of employment pay stubs
 - Copy of most recent documentation of any other income (such as Social Security, Disability, Pension, Financial Public Assistance, Life Insurance Payments, Living Allowances, etc.)
- ___ Verification of ALL assets/bank accounts
 - Copy of current statements for checking accounts and savings accounts and any other assets (such as IRA, Mutual Funds, Annuities, Stocks, Bonds, etc.)
- ___ Verification of Mortgage and Deed
 - Copy of most recent Mortgage Statement
 - Copy of Deed
- ___ Verification of Homeowners Insurance
 - Copy of current Homeowners insurance policy
- ___ Copy of most recent Property Tax Assessment
- ___ Copy of most recent Federal and State Tax Returns (all pages)

If you do not file taxes, the following needs to be completed and notarized:

- ___ Certification of Non-Filing of Federal Income Tax Return
- ___ Certification of Non-Filing of State Income Tax Return

Processing Fee: *(will be processed only after determining program eligibility)*

- ___ Personal check, cashier's check or money order for \$50.00 payable to "Director of Finance".

Should you fail to provide all the necessary documents this could cause a delay in processing your eligibility.

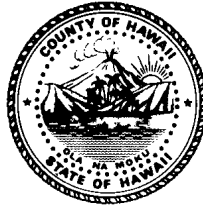
RETURN APPLICATION AND DOCUMENTS TO:

**County of Hawai'i
Office of Housing and Community Development
Home Improvement Loan Program (HILP)
1990 Kino'ole Street, Suite 102
Hilo, Hawai'i 96720**

C. Kimo Alameda, Ph.D.
Mayor

William V. Brilhante, Jr.
Managing Director

Merrick Nishimoto
Deputy Managing Director



Kehaulani M. Costa
Housing Administrator

Keiko M. Mercado
Assistant Housing Administrator

County of Hawai'i Office of Housing and Community Development

1990 Kino'ole Street, Suite 102 • Hilo, Hawai'i 96720 • (808) 961-8379 • Fax (808) 961-8685
Existing Housing: (808) 959-4642 • Fax (808) 959-9308
Kona: (808) 323-4300 • Fax (808) 323-4301

HOME IMPROVEMENT LOAN PROGRAM APPLICATION (HILP)

Application must be filled out COMPLETELY. Please use BLACK Ink to complete application. If any question does NOT apply, please acknowledge by writing NONE or NOT APPLICABLE.

Do not leave any section unanswered. Be reminded that questions asked apply to ALL Household members.
Please print or type.

PART 1: GENERAL INFORMATION:

APPLICANT

(Head of Household): _____ Phone: _____
Legal Last Name First Name MI

CO-APPLICANT

(Spouse or Co-Head): _____ Email: _____
Legal Last Name First Name MI

Current Address: _____ Apt. No. _____

City: _____ State: _____ Zip: _____ Yrs. at Residence: _____

Previous address if less than 2 yrs. at above _____ Yrs. at Residence: _____

Check here if mailing address is the same as current address.

Mailing Address: _____ Apt. No. _____

City: _____ State: _____ Zip: _____

PART 2: HOUSEHOLD MEMBERS:

Starting on first line for the Head of Household, please supply the information for all adults and children that will live in the housing unit to be assisted. List the adults first, then children. Enter one of the following codes in the "Relation" box to identify the household relationship of each adult and child listed. **H** = Head of Household **K** = Co-Head (Not Married) **Y** = Youth Under 18 **L** = Live In Aide
S = Spouse (Married) **F** = Foster Child/ Adult **E** = Full Time Student Over 18 **A** = Other Adult

Last Name & Sr, Jr, etc. 1	First Name	MI	Date of Birth	Sex	Relation H (Head of Household)
Single Race (select one or more) [] White [] Asian [] Black or African American [] Native Hawaiian or Other Pacific Islander [] American Indian / Alaska Native			Ethnicity (check one box) [] Hispanic or Latino [] Not Hispanic or Latino		
Multi Race (select one or more) [] Asian and White [] Other Multi-Racial [] Black or African American and White [] American Indian / Alaska Native and White [] American Indian / Alaska Native and Black					
Last Name & Sr, Jr, etc. 2	First Name	MI	Date of Birth	Sex	Relation

Race (select one or more) <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> American Indian / Alaska Native		Ethnicity (check one box) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			
Name & Sr, Jr, etc. 3	First Name	MI	Date of Birth	Sex	Relation
Race (select one or more) <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> American Indian / Alaska Native		Ethnicity (check one box) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			
Last Name & Sr, Jr, etc. 4	First Name	MI	Date of Birth	Sex	Relation
Race (select one or more) <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> American Indian / Alaska Native		Ethnicity (check one box) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			
Last Name & Sr, Jr, etc. 5	First Name	MI	Date of Birth	Sex	Relation
Race (select one ore more) <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> American Indian / Alaska Native		Ethnicity (check one box) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			
Last Name & Sr, Jr, etc. 6	First Name	MI	Date of Birth	Sex	Relation
Race (select one or more) <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> American Indian / Alaska Native		Ethnicity (check one box) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			

PART 3: ASSET INFORMATION: Please list any checking, savings, stocks, bonds, annuities, savings bonds, credit union shares, trust accounts, retirement contributions, pension contributions, IRAs, certificates of deposit or other assets for everyone in your household. Also include assets that are held *jointly* with another person and include the joint holder's name.

Family Member Name	Bank/Credit Union/Financial Institution	Type of Account	Account Number	Estimated Current Balance

PART 4: REAL ESTATE INFORMATION: Please list all real estate owned for everyone for in your household.

Family Member Name	Tax Map Key Number	Current Assessed Value	Mortgage Balance	Monthly Payment	Mortgage Loan No.	Mortgagee Name and Address

PART 5: LIABILITIES: Please list total monthly debt owed; credit cards, car loans, personal loans, etc. except previously listed mortgages.

Family Member Name	Account Type	Balance	Monthly Payment	Account No.	Creditor Name and Address

PART 6: TOTAL INCOME RECEIVED BY FAMILY MEMBERS

APPLICANT (Head of Household):

Current Employment

Employer: _____
 Position Held: _____ Years of Employment: _____
 Employer Address: _____
 Phone: _____ Gross Monthly Income: \$ _____

CO-APPLICANT (Spouse or Co-Head):

Current Employment

Employer: _____
 Position Held: _____ Years of Employment: _____
 Employer Address: _____
 Phone: _____ Gross Monthly Income: \$ _____

If the current employment is for less than 2 years, complete the following:

	Previous Employment	Years Employed	Last Position Held	Monthly Income
APPLICANT	_____	_____	_____	_____
CO-APPLICANT	_____	_____	_____	_____

OTHER GROSS MONTHLY INCOME

Please list gross payments (before taxes) made to **each family member**, for wages, worker's compensation, social security, SSI, disability, welfare assistance, unemployment benefits, retirement payments, child support, pension, military pay, and business or professional income.

Family Member Name	Source of Income	Address of Source	Gross Monthly Amount

YES NO
 Did you file a Federal Income Tax Return for the last full calendar year?

YES NO
 Did you file a State Income Tax Return for the last full calendar year?

YES NO
 Has anyone in your household applied for any benefit or money which is in the process of being approved? If YES, please indicate what household member and for what benefit:

PART 7: CHILD CARE PROVIDER ALLOWANCE:

Check here if the following does not apply to your household.

Un-reimbursed Child Care Expense

If you pay (and are not reimbursed) for a care provider to care for a child under the age of 13 who is a member of your family so that an adult member of your family may work or attend classes, enter the first name of the person who works or attends classes here _____, and provide the following information:

Name and Address of Care Provider for Verification:	
Name: _____	Address: _____
City: _____	State: _____ Zip _____ Telephone: _____
Date Child Care Began: _____	Average Hours Per Week: _____
Total Child Care Cost: _____	
Amount you Pay (\$): _____ (circle one) per hour per week per bi-weekly per month	
Amount Reimbursed by an individual/ organization: \$ _____	
Name and Address of Organization: _____	

PART 8: DISABILITY ASSISTANCE EXPENSE:

Check here if the following does not apply to your household.

Un-reimbursed Disability Assistance Expense

If you pay (and are not reimbursed) for care or equipment for a disabled member of your family so that either the disabled member or another member of your family may work, enter the first name of the person who works here _____, and provide the following information:

Name and Address of Care or Equipment Provider for Verification:	
Name: _____	Address: _____
City: _____	State: _____ Zip _____ Telephone: _____

PART 9: MEDICAL EXPENSE ALLOWANCE:

Complete only if the Head of Household, Spouse, or Co-Head is disabled or age 62 or older.

Check here if the following does not apply to your household.

If you wish to claim an allowance for medical insurance premiums, medical, dental or optical expenses, or prescription or over-the-counter drug expenses, please provide the first name of any family member claiming each expense and the name and address of the provider of the service or product.

YES	NO		
[]	[]	Do you have Medicare (Social Security)?	If YES, Monthly Premium Amount: \$ _____
[]	[]	Do you have Medicaid (Welfare)?	
[]	[]	Do you have other Medical Insurance?	If YES, Monthly Premium Amount: \$ _____
[]	[]	Are you paying on any medical bills?	If YES, Monthly Premium Amount: \$ _____
			Balance Amount: \$ _____

Family Member First Name : _____ Expense Claimed: \$ _____ Provider: _____ Address: _____ City: _____ State: _____ Zip: _____	Family Member First Name : _____ Expense Claimed: \$ _____ Provider: _____ Address: _____ City: _____ State: _____ Zip: _____
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**AUTHORIZATION FOR THE RELEASE OF INFORMATION
HOME IMPROVEMENT LOAN PROGRAM**

Requesting release of information:

COUNTY OF HAWAI'I
OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT
1990 Kino'ole Street, Suite 102
Hilo, Hawai'i 96720
Phone: (808) 961-8379

Purpose: In signing this consent form, you are authorizing the County of Hawai'i Office of Housing and Community Development (OHCD) to request, obtain, and verify information necessary to determine eligibility and administer assistance under the Home Improvement Loan Program. This includes, but is not limited to, verification of income, employment, assets, property ownership, mortgage information, public benefits, and contractor-related records.

Uses of Information to be Obtained: Information obtained will be used solely to determine eligibility for the Home Improvement Loan Program, verify information provided by the applicant, process loan documents and payments, and monitor compliance with program terms.

All information will be kept confidential and used only for official program purposes in accordance with state and federal privacy laws.

Who Must Sign the Consent Form: Each member of your household who is 18 years of age or older must sign the consent form.

Failure to Sign Consent Form: Your failure to sign the consent form may result in delays in processing your application or denial of assistance through the Home Improvement Loan Program. The OHCD requires this consent to verify the information needed to determine your program eligibility.

Sources of Information: The groups or individuals that may be asked to release information include but are not limited to:

- Previous Landlords
- Courts and Post Offices
- Schools and Colleges
- Law Enforcement Agencies
- Support and Alimony Providers
- Past and Present Employers
- Welfare Agencies
- State Unemployment Agencies
- Social Security Administration
- Medical and Child Care Providers
- Veterans Administration
- Retirement Systems
- Banks and Financial Institution
- Credit Providers
- Credit Bureaus Utility Companies
- Mortgage Servicer
- Title Companies
- Escrow Agencies

Penalties for Misuse of Information:

Any employee or representative of OHCD who discloses information improperly or without authorization may be subject to disciplinary action, civil liability, and/or criminal penalties.

Consent: I consent to allow the County of Hawai'i OHCD to request and obtain any information from any Federal, State or local agency, organization, business, or individual for the purpose of verifying my eligibility and level of benefits under the Home Improvement Loan Program. I understand that received information under this consent form cannot use it to deny, reduce or terminate assistance without first independently verifying the information obtained. In addition, I must be given an opportunity to contest those determinations.

This consent form expires 15 months after signed.

Signatures:

_____	_____	_____	_____
Head of Household	Date	Other Household Member	Date
_____	_____	_____	_____
Spouse	Date	Other Household Member	Date
_____	_____	_____	_____
Other Household Member	Date	Other Household Member	Date

Home Improvement Loan Program
Certification of Non-Filing of Federal Income Tax Return

Name: _____

Name: _____

Address: _____

STATE OF HAWAII)
) SS:
COUNTY OF HAWAII)

The undersigned hereby certify that the borrower (s), pursuant to the laws and regulations as established by the United States Internal Revenue Service (IRS), did not file a Federal Income Tax Return for the tax year _____, and that the borrower (s) understand that misrepresentation of information or failure to disclose information will constitute just cause for the County to call the loan immediately due and payable.

BORROWER

BORROWER

Subscribed and sworn to before me

this _____ day of _____, 20_____

Notary Public, State of Hawai'i

My commission expires: _____

Home Improvement Loan Program
Certification of Non-Filing of State Income Tax Return

Name: _____

Name: _____

Address: _____

STATE OF HAWAII)
) SS:
COUNTY OF HAWAII)

The undersigned hereby certify that the borrower (s), pursuant to the laws and regulations as established by the State of Hawai'i Department of Taxation, did not file a State Income Tax Return for the tax year _____, and that the borrower (s) understand that misrepresentation of information or failure to disclose information will constitute just cause for the County to call the loan immediately due and payable.

BORROWER

BORROWER

Subscribed and sworn to before me
this _____ day of _____, 20_____.

Notary Public, State of Hawai'i

My commission expires: _____

COUNTY OF HAWAII
OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT
1990 Kinoole St #102
Hilo, Hawai'i 96720
(808) 961-8379

Loan # _____

VERIFICATION OF MORTGAGE
OR DEED OF TRUST

The applicant identified below has applied for a Home Improvement Loan Program loan that is provided through the County of Hawai'i. The applicant has authorized the County in writing to obtain verification of the status of existing mortgages on the property from any source named in the application. The requested information in this verification of mortgage is for the confidential use of this agency. We are required to complete our verification process in a short time and appreciate your prompt response. A self-addressed envelop has been included for your convenience. If you have any questions, please feel free to contact our office at the address below. Thank you for your cooperation.

PART I. Applicant Information (to be completed by applicant)

Name of Applicant _____
Address of Applicant _____
Address of Mortgaged Property _____
Mortgage Account Number _____

PART II Lender Information (To be completed by applicant)

Name of Lender _____
Address of Lender _____



Part III

Mortgage Information (To be completed by lender)

Date of Mortgage _____ Original Principal Amount \$ _____

Total Monthly Payment: _____ Current Principal Balance \$ _____

Monthly Payments:

Principal and Interest \$ _____

Mortgage Insurance \$ _____

Real Estate Tax Escrow \$ _____

Hazard Insurance Escrow \$ _____

Other _____ \$ _____

Total Monthly Payment \$ _____

Type of Mortgage: _____ Conventional _____ FHA _____ VA _____ Other _____

Terms: _____ Fixed _____ ARM _____ Other _____

Lien Position: _____ 1st Mortgage _____ 2nd Mortgage _____ Other _____

Are Payments Current? ___ Yes ___ No, If No, amount in arrears \$ _____ and period of arrears _____

Termination fee or prepayment penalty \$ _____

Completed By: Name _____

Title _____

Phone # _____

Signature _____

Date _____

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



Notification

Watch Out For Lead-Based Poisoning

This property was constructed before 1978. There is a possibility it contains lead-based paint. Please read the following information concerning lead-based poisoning.

Sources of Lead Based Paint

The interiors of older homes and apartments often have layers of lead-based paint on walls, ceilings window sills, doors and door frames. Lead-based paint and primers may also have been used on outside porches, railings, garages, fire escapes and lamp posts. When the paint chips, flakes or peels off, there may be a real danger for babies and young children. Children may eat paint chips or chew on painted railings, windows sills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips or dust particles containing lead, they may get these particles on their hands, put their hands into their mouths, and ingest a dangerous amount of lead.

Hazards of Lead-Based Paint

Lead poisoning is dangerous- especially to children under the age of seven (7). It can eventually cause mental retardation, blindness and even death.

Symptoms of Lead-based Paint Poisoning

Has your child been especially cranky or irritable? Is he or she eating normally? Does your child have stomachaches and vomiting. Does he or she complain about headaches? Is your child unwilling to play? These may be signs of lead poisoning. Many times though, there are no symptoms at all. Because there are no symptoms does not mean that you should not be concerned if you believe your child has been exposed to lead-based paint.

Advisability and Availability of Blood Lead Level Screening

If you suspect that your child has eaten chips of paint or someone told you this, you should take your child to the doctor or clinic for testing. If the test shows that your child has an elevated blood level, treatment is available. Contact your doctor or local health department for help or more information. Lead screening and treatment are available through the Medicaid Program for those who are eligible. If your child is identified as having an elevated blood lead level, you should immediately notify the Community Development or other

agency to which you or your landlord is applying for rehabilitation assistance so the necessary steps can be taken to Test your unit for lead-based paint hazards. If your unit does have lead-based paint, you may be eligible for assistance to abate the hazard.

Precautions to Take to Prevent Lead-Based Paint Poisoning

You can avoid lead-based paint poisoning by performing some preventive maintenance. Look at your walls, ceilings, door, door frames and window sills. Are there places where the paint is peeling, flaking, chipping, or powdering? If so, there are some things you can do immediately to protect your child:

- (a) Cover all furniture and appliances;
- (b) Get a broom of stiff brush and remove all loose pieces of paint from walls, woodwork, window wells and ceilings;
- (c) Sweep up all pieces of paint and plaster and put them in a paper bag or wrap them in news-paper. Put these packages in the trash can. DO NOT BURN THEM.
- (d) Do not leave paint chips on the floor in window wells. Damp mop floors and windows sills in and around the work area to remove all dust and paint particles. Keeping these areas clear of paint chips, dust and dirt is easy and ver important; and
- (e) Do not allow loose paint to remain within your children's reach since children may pick loose paint off the lower part of the walls.

Homeowner Maintenance and Treatment of Lead-Based Paint Hazards

As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing, defective roofs and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions damage walls and ceilings and cause paint to peel, crack or flake. These conditions should be corrected immediately. Before

scraping or brushing the loose paint from the surface, then repainted with two (2) coats of non-lead-based paint. Instead of scraping and repainting, the surface may be covered with other material such as wall board, gypsum, or paneling. Beware that when lead-based paint is removed by scraping or sanding, a dust is created, which may be hazardous. The dust can enter the body either by breathing it or swallowing it. The use of heat paint removers could create a vapor or fume which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take place when there are no children or pregnant women on the premises. Simply painting over defective lead-based paint surfaces does not eliminate the hazard. Remember that you as an adult play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can make a big difference.

Tenant and Homebuyer Responsibilities

You should immediately notify the management office of the agency through which you are purchasing your home if the unit has flaking, chipping, powdering or peeling paint, water leaks from plumbing, or a defective roof. You should operate with that office's effort to repair the unit.

[___] I have received a copy of the Notice entitled "Watch Out for Lead Paint Poisoning"

_____ Date

_____ Print Full Name

_____ Signature