



# Kings Wood Owners' Corp.

146 Church Street, Apt. 3B  
Kings Park, New York 11754

(631) 269-6424 Phone  
(631) 269-3945 Fax

Email: [kingswoodowners@aol.com](mailto:kingswoodowners@aol.com)

## Purchase/Refinance Application Instructions

Apt. # \_\_\_\_\_ Contact Phone # \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Name(s): \_\_\_\_\_

The attached Purchase/Refinance Application Form must be completed before the Purchase or Refinance of any unit at Kings Wood Owners Corp is considered for approval. Be assured that all of your personal information is held strictly confidential.

### APPLICATION CONTENTS

1. Application for Occupancy (credit application per person)
2. Additional Information
3. House Rules Acknowledgement
4. Employment Confirmation Authorization
5. Vehicle Registration
6. Resident Emergency Contact Information
7. Contractor Requirements
8. Protect Your Family From Lead in Your Home

### WHAT YOU NEED TO SUBMIT

Please forward the following information and fees (Money order or Bank Check made payable to "Kings Wood Owners' Corp.") to the Property Manager's attention (Helena Chaves) at the address above.

- 1) Completed Application
- 2) Copy of Federal Tax Returns for past 2 years (include ALL schedules and original signature(s))
- 3) Copy of pay stubs for past one month
- 4) Copy of renters insurance declaration (see attached requirements)
- 5) Mortgage Pre-Approval letter from your lender showing: total amount of loan, interest rate, term, monthly payments (fixed rate mortgages are required)
- 6) Contract of Sale
- 7) A Bank Check or Money Order in the amount of \$575 for one person or \$725 for two people (Note: this includes a \$425 Application Processing fee and a \$150 fee per person to run credit/criminal background check. If you are rejected \$250 will be refunded.)
- 8) Other fees payable at closing:
  - Purchaser's Move-in Fee (\$350)
  - Kings Wood Accountant Review - if it is deemed necessary to review financials (\$175/hr.)
  - Kings Wood Purchase/Sale Attorney Closing Fee (\$750/ea) - Kings Wood Refinance Attorney Closing Fee (\$750)

**KWOC Purchase/Refinance Application Instructions Continued**

**Apt #** \_\_\_\_\_ **Applicant(s) Name** \_\_\_\_\_

**THE PROCESS**

Once the completed Application is received, a date will be set to meet with the Admissions Committee who will make a recommendation to the Board. If approved by the Board of Directors an inspection of the apartment must be completed prior to closing.

Your lender will prepare a Recognition Agreement which must be reviewed by Kings Wood’s attorney and signed by the Board of Directors. The Recognition Agreement is then forwarded to your lender for closing. Note that this can take several weeks.

**NOTICE**

You may access information on Fair Housing and Anti-Discrimination laws by visiting the websites below or by contacting the agencies listed below:

**FEDERAL:**

New York Regional Office (Housing and Urban Development)  
26 Federal Plaza, Suite 3541  
New York, NY 10278-0068 Phone: 212-264-8000  
website: [www.hud.gov/offices/fhco/fhlaws/index.cfm](http://www.hud.gov/offices/fhco/fhlaws/index.cfm)

**NEW YORK STATE:**

New York State Division of Human Rights (Suffolk)  
State Office Building  
250 Veterans Memorial Highway, Suite 2B -49  
Hauppauge, NY 11788 Phone: 631-952-6434  
email: [info@longisland@dhr.state.ny.us](mailto:info@longisland.dhr.state.ny.us)

New York State Division of Human Rights (Nassau)  
175 Fulton Ave., Suite 404  
Hempstead, NY 11550 Phone: 516-538-1360  
email: [info@longisland@dhr.state.ny.us](mailto:info@longisland.dhr.state.ny.us) website: [www.dhr.state.ny.us](http://www.dhr.state.ny.us)

THIS PROPOSAL SHALL RESULT IN NO OBLIGATION UNTIL A FORMAL PURCHASE IS EXECUTED BY THE PARTIES CONCERNED AND BOARD APPROVAL IS GRANTED.

In applying for consent to this proposed purchase, the undersigned acknowledges that consent is required by the terms of the Proprietary Lease. The undersigned also understand that they will be required to meet with the Admissions Committee of the Board of Directors prior to the approval.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Co-Applicant

**KWOC Purchase/Refinance Application Additional Information**      **Date:** \_\_\_\_\_

Applicant \_\_\_\_\_  
(first name) (last name) (date of birth)

Co-Applicant \_\_\_\_\_  
(first name) (last name) (date of birth)

Current Shareholder: \_\_\_\_\_ Property Address \_\_\_\_\_

**Purchase Price \$** \_\_\_\_\_      **Amount Financed \$** \_\_\_\_\_

Name of Lender \_\_\_\_\_

Date of Possession (approximate) \_\_\_\_\_

Your Attorney's Name \_\_\_\_\_

Attorney Address \_\_\_\_\_

Seller's Attorney name (if applicable) \_\_\_\_\_

Seller's Attorney Address \_\_\_\_\_

Your Current Job: Company name: \_\_\_\_\_ Location (City); \_\_\_\_\_

Title: \_\_\_\_\_ Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_

**Yearly Salary (Net) \$** \_\_\_\_\_      **Monthly Income (Net) \$** \_\_\_\_\_

Please give any additional information which may be pertinent or helpful as an indication of the nature of your occupancy.

\_\_\_\_\_  
\_\_\_\_\_

List names and ages of ALL persons who will live in apartment: \_\_\_\_\_

\_\_\_\_\_

List all clubs, and memberships: \_\_\_\_\_

\_\_\_\_\_

List Schools and Colleges attended by applicant: \_\_\_\_\_

\_\_\_\_\_

Have you ever been convicted of a crime? \_\_\_ Yes \_\_\_ No

If yes, describe: \_\_\_\_\_

Why would you like to live at Kings Wood \_\_\_\_\_

**Initial this page:** \_\_\_\_\_

**KWOC Purchase/Refinance Application Additional Information**

**Applicant(s):** \_\_\_\_\_

**Where are you living now? (Address)** \_\_\_\_\_ **Years** \_\_\_\_\_

if Landlord Name \_\_\_\_\_ Phone \_\_\_\_\_

List your residence addresses for the past 10 years:

\_\_\_\_\_ Phone \_\_\_\_\_ Years \_\_\_\_\_

\_\_\_\_\_ Phone \_\_\_\_\_ Years \_\_\_\_\_

\_\_\_\_\_ Phone \_\_\_\_\_ Years \_\_\_\_\_

\_\_\_\_\_ Phone \_\_\_\_\_ Years \_\_\_\_\_

\_\_\_\_\_ Phone \_\_\_\_\_ Years \_\_\_\_\_

Provide three references not related to you:

1) Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address \_\_\_\_\_ Phone: \_\_\_\_\_

2) Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address \_\_\_\_\_ Phone: \_\_\_\_\_

3) Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address \_\_\_\_\_ Phone: \_\_\_\_\_

**Initial this page:** \_\_\_\_\_



**KWOC Purchase/Refinance Application Additional Information**

**Applicant(s):** \_\_\_\_\_

| KWOC APPLICATION - Summary Sheet (Page 2 of 2)                      | Applicant #1 () | Applicant #2 () | Totals |
|---|-----------------|-----------------|--------|
| <b>EXPENSES (Monthly)</b>   |                 |                 |        |
| <b>Housing Expenses - Front End</b>                                 |                 |                 |        |
| Mortgage  | \$              |                 | \$     |
| Property Taxes (Paid thru Coop Maintenance)                         | \$              |                 | \$     |
| Homeowners insurance  | \$              |                 | \$     |
| Coop dues (Co-op include property taxes)                            | \$              |                 | \$     |
| <b>Total Housing Expenses</b>                                       | \$              |                 | \$     |
| <b>Credit Report plus any revolving debt - Back End</b>             |                 |                 |        |
| Credit Cards  | \$              | \$              | \$     |
| Car Loan/Lease  | \$              | \$              | \$     |
| Alimony Support   | \$              | \$              | \$     |
| Child Support   | \$              | \$              | \$     |
| Personal Loan   | \$              | \$              | \$     |
| Student Loan  | \$              | \$              | \$     |
| <b>Total Credit Report plus any revolving debt Expenses</b>         | \$              | \$              | \$     |
| <b>Other Monthly Bills and Financial Obligations:</b>               |                 |                 |        |
| Food  | \$              | \$              | \$     |
| Gas, Car Repairs  | \$              | \$              | \$     |
| Car Insurance   | \$              | \$              | \$     |
| Anticipated PSEG  | \$              | \$              | \$     |
| Anticipated Basic Cable/Internet/Phone                              | \$              | \$              | \$     |
| Anticipated Cell Phone  | \$              | \$              | \$     |
| <b>Medical Insurance Expense:</b>                                   | \$              | \$              | \$     |
| --Healthcare Provider (ie Cigna, Aetna.etc)                         |                 |                 |        |
| --Healthcare Covered By (Employer, Self, Union or Other)            |                 |                 |        |
| Medical (suppliment)  | \$              | \$              | \$     |
| Medical (Rx, copays, etc.)  | \$              | \$              | \$     |
| Dental Insurance Expense  | \$              | \$              | \$     |
| Vision Insurance Expense  | \$              | \$              | \$     |
| <b>Other Expenses</b>   | \$              | \$              | \$     |
| Anticipated Miscellaneous (entertainment, etc.)                     | \$              | \$              | \$     |
| Day Care  | \$              | \$              | \$     |
| Other Expenses  | \$              | \$              | \$     |
| Other Real Estate Expenses (Repairs, Maintenance Fees, etc)         | \$              | \$              | \$     |
| <b>Total Other Monthly Bills and Financial Obligations Expenses</b> | \$              | \$              | \$     |
| <b>TOTAL Monthly Expenses</b>                                       | \$              | \$              | \$     |
| <b>TOTAL INCOME</b>   |                 |                 | \$     |
| <b>TOTAL EXPENSES</b>   |                 |                 | \$     |
| <b>TOTAL Variance</b>   |                 |                 | \$     |
|   |                 |                 |        |
|   |                 |                 |        |

**Applicant(s):** \_\_\_\_\_

## **NOTICE ABOUT TENANT SCREENING REPORTS**

**Tenant screening reports from consumer reporting agencies are sometimes used to assist landlord in making purchase/sublease decisions. We may use such reports by contacting ApplicantSafe/TenantSafe  
Phone: 732-942-1331**

Tenant screening application “Application for Occupancy” on following page...

# APPLICATION FOR OCCUPANCY

OWNER/MANAGEMENT CO:

For Occupancy At \_\_\_\_\_ APT \_\_\_\_ Rent/Maint \$ \_\_\_\_\_

## Instructions For Applicant

*Print All Information Clearly. Include All Account And Phone Numbers. Read, Sign, And Date Application*

### Personal Information

Name \_\_\_\_\_ Birthdate \_\_\_\_/\_\_\_\_/\_\_\_\_  
FIRST MIDDLE LAST Optional  
 ( ) ( ) Social Security # \_\_\_\_/\_\_\_\_/\_\_\_\_  
Home Phone Cell Phone Email Address

### Residence Information

Current \_\_\_\_\_  
Address City State ZIP Apt. No.  
 Rent/Maint \$ \_\_\_\_\_ Move In Date \_\_\_\_\_ Expiration Date \_\_\_\_\_  
 Landlord \_\_\_\_\_ Phone ( ) \_\_\_\_\_  
Company Name Address City State ZIP Landlord Phone

### Employment Information

Current \_\_\_\_\_  
Employer Name Address City State Zip  
 Position \_\_\_\_\_ Annual Income \$ \_\_\_\_\_ Phone ( ) \_\_\_\_\_  
Work  
 Supervisor's Name \_\_\_\_\_ Start Date \_\_\_\_\_ Phone ( ) \_\_\_\_\_  
Supervisor  
 Previous Employer \_\_\_\_\_ Annual Income \$ \_\_\_\_\_  
 Position \_\_\_\_\_ Start Date \_\_\_\_\_ End Date \_\_\_\_\_ Phone ( ) \_\_\_\_\_

### Bank Information

Bank \_\_\_\_\_ Average Balance \$ \_\_\_\_\_  
Name City State ZIP  
 Account Number \_\_\_\_\_  Checking Bank Phone ( ) \_\_\_\_\_  
Saving  
 Bank Name \_\_\_\_\_ Average Balance \$ \_\_\_\_\_  
 Account Number \_\_\_\_\_  Checking Bank Phone ( ) \_\_\_\_\_  
Saving

| Other Residents To Occupy Apt. | Social Security Number | Relationship (optional) | Sex (optional) | Age (optional) |
|--------------------------------|------------------------|-------------------------|----------------|----------------|
|                                |                        |                         |                |                |
|                                |                        |                         |                |                |

DO YOU HAVE ANY PETS? YES  NO  DOG  CAT  Auto \_\_\_\_\_ Year \_\_\_\_\_ State \_\_\_\_\_ Plate \_\_\_\_\_ License # \_\_\_\_\_

IN CASE OF AN EMERGENCY, CONTACT: \_\_\_\_\_  
Name Phone Number City State Zip

**This application is subject to approval by the owners or agents and may be without cause disapproved by them. I authorize TenantSafe LLC to use any credit bureau or investigative agency to confirm the information contained herein, pertaining to my employment, credit history, prior tenancies, character, criminal record and to obtain a credit report and verify bank references, and to disclose such information to the owner/agent or representative in support of this application. I have completed this application and recognize that the truth of the information contained herein is essential.**

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**I hereby authorize Kings Wood Owners' Corp. to release my credit profile to the landlord for which I am requesting apartment occupancy, the Corp's. Board of Directors, its Admissions Committee, Attorney, Accountant and Property Manager.**

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_



**KWOC Purchase/Refinance Application Applicant(s):** \_\_\_\_\_

**HOUSE RULES ACKNOWLEDGMENT**

This will confirm that I have read and understand the Kings Wood Owners’ Corp. House rules and Regulations. As written in section 5.18 of the House rules, it is required that new residents must comply with the following specifications.

5.18 Flooring Specifications Amended December 1, 2015:

**All Shareholders:**

Unless expressly authorized by the Board of Directors in each case, the floors of each Apartment must be covered with rugs or carpeting or equally effective noise-reducing material, to the extent of at least eighty (80%) percent of the floor area of each room with the exception of kitchens, bathrooms, closets and the foyer.

**Current & New Shareholders:**

Shareholders wishing to modify their existing floor covering must obtain approval from the Board of Directors.

Request forms are available in the Property Office or on our website [kingswoodowners.com](http://kingswoodowners.com). Follow the Guidelines attached to the request form along with your details of the proposed material. **This must be complete prior to installation.**

**FAILING TO OBTAIN PRIOR WRITTEN APPROVAL WILL RESULT IN A VIOLATION FEE**

**When replacing your carpet and padding, your floor boards should be checked for squeaks. Squeaky board(s) should be screwed into the joist to eliminate squeaking noise(s) prior to installing new carpet, padding and laminate. Please contact the Kings Wood office to schedule this work at NO COST to the shareholder.**

Please sign below to confirm that you have received the House Rules and acknowledge the floor covering requirements and understand that there are fines and charges that may be incurred for non-compliance of House Rules. Please submit a signed copy to the Property Office and retain a copy for yourself.

I/We the undersigned have received and read a copy of the Kings Wood House Rules and Regulations and agree to abide by all the rules and regulations contained therein.

**THIS PROPOSAL SHALL RESULT IN NO LEGAL OBLIGATION UNTIL A FORMAL PURCHASE IS EXECUTED BY THE PARTIES CONCERNED AND BOARD APPROVAL IS GRANTED.**

You are hereby authorized to submit to the Cooperative Apartment Corporation this proposal together with the above information concerning the undersigned. In applying for consent to this proposed purchase, the undersigned acknowledges that consent is required by the terms of the Proprietary Lease. The undersigned also understand that they will be required to meet with the Admissions Committee prior to the approval by the Board of Directors to discuss your expectations, the Kings Wood community, its House Rules and procedures. Any information, advice or promises regarding repairs, occupancy, rules, responsibilities, etc. made by a 3<sup>rd</sup> party (ie. Realtor or Seller) and not included in the Kings Wood Bylaws, Proprietary Lease, and/or House Rules is not binding on Kings Wood Owners Corp. Applicant(s) should read the House Rules prior to coming to the Admissions Committee meeting and be prepared with any questions or concerns that they have regarding the House Rules.

\_\_\_\_\_  
Applicant Print & Signature      Date

\_\_\_\_\_  
Co-Applicant Print & Signature      Date



# Kings Wood Owners' Corp.

146 Church Street, Apt. 3B  
Park, New York 11754

(631) 269-6424 Kings  
(631) 269-3945 Fax

email: kingswoodowners@aol.com

## Purchase/Refinance Application EMPLOYMENT AUTHORIZATION

TO: \_\_\_\_\_  
(Company Name)

ATTN: \_\_\_\_\_ Title \_\_\_\_\_  
(first name, last name)

I \_\_\_\_\_, hereby authorize you to release to Kings Wood Owners' Corp. the following information:

Date: \_\_\_\_\_ Signature \_\_\_\_\_  
(employee)

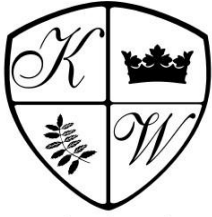
State of New York  
County of Suffolk

Sworn to Before Me This \_\_\_\_\_ Day of \_\_\_\_\_, 20\_\_

\_\_\_\_\_  
Notary

|   |
|---|
| <p>(1) My hire date: _____</p> <p>(2) My position: _____</p> <p>(3) My current yearly salary: _____</p> <p>Date: _____ Signature _____<br/>(employer)</p> |
|---|

**Instructions:** Please have your employer complete this form and ask them to fax it to Kings Wood.



*Kings Wood Owners' Corp.*

146 Church Street, Apt. 3B  
Kings Park, New York 11754

(631) 269-6424  
(631) 269-3945 Fax

**INSURANCE REQUIREMENTS:**

Revised 12/19/14

10.02 Insurance:

Every shareholder must carry a separate insurance policy to cover the interior of the apartment including, but not limited to: personal property, liability and medical. A current copy must be submitted to the Kings Wood Property Office.

Each policy of insurance required by this section shall:

- a) insure **Kings Wood Owners' Corp. as an additional insured** on the General Liability;
- b) shall provide for a minimum of twenty (20) days written notice by the insurer to the Owner of cancellation, non-renewal or material change in coverage;
- c) shall be primary and non-contributory to any other insurance maintained by Kings Wood Owners' Corp.;
- d) shall provide for a waiver of subrogation in favor of Kings Wood Owners' Corp.

**Required Minimum Coverage Limits:**

- Liability Per Occurrence: \$300,000
- Employers Liability: \$300,000 (maids/caregivers)
- Workers' Comp included

**Recommended Minimum Coverage Limits:**

- Personal Property Protection: \$40,000 (depending on individuals' assets, ie. furniture, jewelry, paintings, appliances, carpeting, wall coverings, etc.)
- Medical Per Occurrence \$1,000
- Loss Assessment \$10,000

- Improvements & Betterments \$25,000



## Kings Wood Owners' Corp.

146 Church Street, Apt. 3B  
Park, New York 11754

(631) 269-6424 Kings  
(631) 269-3945 Fax  
email: kingswoodowners@aol.com

### VEHICLE REGISTRATION FORM

Please complete the Vehicle Registration Form below and return it to the Property Manager at 146-3B Church Street, Kings Park, with copies of the following information to receive a KWOC parking sticker. All residents' vehicles must be registered and have a parking sticker affixed to the window. Please Print Clearly

- Copy of Drivers License
- Registration & Insurance Declaration Page

Resident Name: \_\_\_\_\_

Shareholder's Name: \_\_\_\_\_

Unit # \_\_\_\_\_ Assigned Reserved Spot # \_\_\_\_\_

Make: \_\_\_\_\_ Model \_\_\_\_\_ Year: \_\_\_\_\_

Color \_\_\_\_\_ License Plate # \_\_\_\_\_

Resident Name: \_\_\_\_\_

Shareholder's Name: \_\_\_\_\_

Unit # \_\_\_\_\_ Assigned Reserved Spot # \_\_\_\_\_

Make: \_\_\_\_\_ Model \_\_\_\_\_ Year: \_\_\_\_\_

Color \_\_\_\_\_ License Plate # \_\_\_\_\_



# Kings Wood Owners' Corp.

146 Church Street, Apt. 3B  
Kings Park, New York 11754

(631) 269-6424  
(631) 269-3945 Fax  
email: kingswoodowners@aol.com

## RESIDENT EMERGENCY CONTACT FORM

Apt. # \_\_\_\_\_ Reserved Parking Stall(s) \_\_\_\_\_

Resident #1 Name \_\_\_\_\_ e-mail: \_\_\_\_\_

Phones: Home \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_

Resident #2 Name \_\_\_\_\_ e-mail: \_\_\_\_\_

Home \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_

**Primary Emergency Message Phone #** \_\_\_\_\_

Emergency Contact Name \_\_\_\_\_

Home \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_

Other Emergency Contact: \_\_\_\_\_

## **KWOC Purchase/Refinance Application Additional Information**

**Applicant(s):** \_\_\_\_\_

### **REQUIREMENTS FOR CONTRACTORS**

When and if you hire a contractor to work on your unit, the following are a few of the requirements you need to tell them before they start work.

All contractors must be licensed and insured and submit a copy to the Kings Wood office. You must notify the Property Office when the contractor will be on-site.

Please refer to the House Rules for all requirements (section 2.00)

#### **1) Parking**

Contractors may park for a limited time in reserved spots to unload materials or remove debris for a LIMITED TIME ONLY. If requested by the shareholder, they must remove their vehicle immediately. When they are finished, they must move their vehicle to a “Visitor’s” spot, unless authorized by the Property Manager.

#### **2) Debris**

Shareholders are responsible for the immediate removal of all appliances, carpet, furniture, debris etc. from the property at their own expense. Contractors must also remove all debris from the worksite each day. Small debris may be placed inside the dumpsters, not alongside. A full clean-up of the common hallway must be completed at the end of each working day with a vacuum and/or mop as needed.

#### **3) Trash**

Contractors must remove all trash including soda cans, cups, food containers, etc onto walkways, lawns or parking lot. **Kings Wood is a Smoke-Free Community therefore no smoking nor vaping anywhere on the property.**

#### **4) House Rules**

All work performed by contractors must be in accordance with Kings Wood’s House Rules and approved by the Property Manager. All work may only be performed between the hours of 8 a.m. to 6 p.m. on weekdays and between the hours of 10am to 6pm on weekends.

**Attachment: Protect Your Family From Lead In Your Home**

**Initial this page:** \_\_\_\_\_



# Protect Your Family From Lead in Your Home



United States Environmental Protection Agency

United States Consumer Product Safety Commission

U.S. EPA Washington DC 20460  
U.S. CPSC Washington DC 20207

EPA747-91-94-001  
May 1995

## IMPORTANT!

### Lead From Paint, Dust, and Soil Can Be Dangerous if Not Managed Properly

- FACT:** Lead exposure can harm young children and babies even before they are born.
- FACT:** Even children that seem healthy can have high levels of lead in their bodies.
- FACT:** People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips with lead in them.
- FACT:** People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.
- FACT:** Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

## Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.

By 1996, federal law will require that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



**LANDLORDS** will have to disclose known information on lead-based paint hazards before leases take effect. Leases will include a federal form about lead-based paint.



**SELLERS** will have to disclose known information on lead-based paint hazards before selling a house. Sales contracts will include a federal form about lead-based paint in the building. Buyers will have up to 10 days to check for lead hazards.



**RENOVATORS** will have to give you this pamphlet before starting work.



**IF YOU WANT MORE INFORMATION** on these requirements, call the National Lead Information Clearinghouse at 1-800-424-LEAD.

This document is in the public domain. It may be reproduced by an individual or organization without permission. Information provided in this booklet is based upon current scientific and technical understanding of the issues presented and is reflective of the jurisdictional boundaries established by the statutes governing the co-authoring agencies. Following the advice given will not necessarily provide complete protection in all situations or against all health hazards that can be caused by lead exposure.

## Lead Gets in the Body in Many Ways

**1 out of every 11 children in the United States has dangerous levels of lead in the bloodstream.**

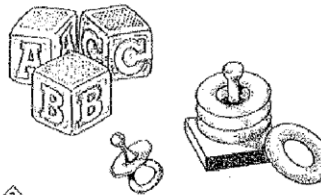
**Even children who appear healthy can have dangerous levels of lead.**

People can get lead in their body if they:

- ♦ Put their hands or other objects covered with lead dust in their mouths.
- ♦ Eat paint chips or soil that contains lead.
- ♦ Breathe in lead dust (especially during renovations that disturb painted surfaces).

Lead is even more dangerous to children than adults because:

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



### Lead's Effects

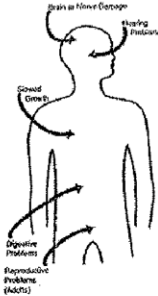
If not detected early, children with high levels of lead in their bodies can suffer from:

- Damage to the brain and nervous system
- Behavior and learning problems (such as hyperactivity)
- Slowed growth
- Hearing problems
- Headaches

Lead is also harmful to adults.

Adults can suffer from:

- Difficulties during pregnancy
- Other reproductive problems (in both men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain



Lead affects the body in many ways.

### Checking Your Family for Lead

#### Get your children tested if you think your home has high levels of lead.

A simple blood test can detect high levels of lead. Blood tests are important for:

- Children who are 6 months to 1 year old (6 months if you live in an older home with cracking or peeling paint).
- Family members that you think might have high levels of lead.

If your child is older than 1 year, talk to your doctor about whether your child needs testing.

Your doctor or health center can do blood tests. They are inexpensive and sometimes free. Your doctor will explain what the test results mean. Treatment can range from changes in your diet to medication or a hospital stay.

### Where Lead-Based Paint Is Found

#### In general, the older your home, the more likely it has lead-based paint.

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- In homes in the city, country, or suburbs.
- In apartments, single-family homes, and both private and public housing.
- Inside and outside of the house.
- 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.)

### Where Lead Is Likely To Be a Hazard

Lead-based paint that is in good condition is usually not a hazard.

Peeling, chipping, chalking, or cracking lead-based paint is a hazard and needs immediate attention.

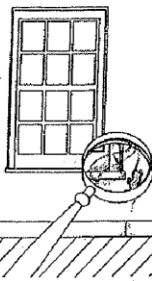
Lead-based paint may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear. These areas include:

- Windows and window sills.
- Doors and door frames.
- Stairs, railings, and banisters.
- Porches and fences.

Lead dust can form when lead-based paint is dry scraped, dry sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when people vacuum, sweep, or walk through it.

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. Call your state agency (see page 12) to find out about soil testing for lead.

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards



### Checking Your Home for Lead Hazards

#### Just knowing that a home has lead-based paint may not tell you if there is a hazard.

You can get your home checked for lead hazards in one of two ways, or both:

- A paint inspection tells you the lead content of every painted surface in your home. It won't tell you whether the paint is a hazard or how you should deal with it.
- A risk assessment tells you if there are any sources of serious lead exposure (such as peeling paint and lead dust). It also tells you what actions to take to address these hazards.

Have qualified professionals do the work. The federal government is setting standards for inspectors and risk assessors. Some states might already have standards in place. Call your state agency for help with locating qualified professionals in your area (see page 12).

Trained professionals use a range of methods when checking your home, including:

- Visual inspection of paint condition and location.
- Lab tests of paint samples.
- Surface dust tests.
- A portable x-ray fluorescence machine.

Home test kits for lead are available, but recent studies suggest that they are not always accurate. Consumers should not rely on these tests before doing renovations or to assure safety.





## What You Can Do Now To Protect Your Family

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

- ♦ If you rent, notify your landlord of peeling or chipping paint.
- ♦ Clean up paint chips immediately.
- ♦ Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. **REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.**
- ♦ Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
- ♦ Wash 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.
- ♦ Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- ♦ Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and low-fat dairy products. Children with good diets absorb less lead.



## Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before you begin remodeling or renovations that disturb painted surfaces (such as scraping off paint or tearing out walls):

- ♦ Have the area tested for lead-based paint.
- ♦ Do not use a dry scraper, belt-sander, propane torch, or heat gun to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- ♦ Temporarily move your family (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- ♦ Follow other safety measures to reduce lead hazards. You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



If not conducted properly, certain types of renovations can release lead from paint and dust into the air.



## How To Significantly Reduce Lead Hazards

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

- ♦ You can temporarily reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called "interim controls") are not permanent solutions and will need ongoing attention.

- ♦ To permanently remove lead hazards, you must hire a 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 enough.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. If possible, hire a certified lead abatement contractor. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Call your state agency (see page 12) for help with locating qualified contractors in your area and to see if financial assistance is available.

## Other Sources of Lead



- ♦ **Drinking water.** Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:

- 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.

While paint, dust, and soil are the most common lead hazards, other lead sources also exist.



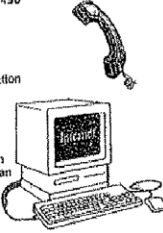
- ♦ **The job.** If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your clothes separately from the rest of your family's.
- ♦ Old painted toys and furniture.
- ♦ Food and liquids stored in lead crystal or lead-glazed pottery or porcelain.
- ♦ Lead smelters or other industries that release lead into the air.
- ♦ Hobbies that use lead, such as making pottery or stained glass, or refinishing furniture.
- ♦ Folk remedies that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.

**For More Information**

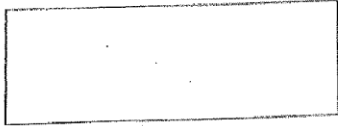
**The National Lead Information Center**  
 Call 1-800-LEAD-FYI to learn how to protect children from lead poisoning. For other information on lead hazards, call the center's clearinghouse at 1-800-424-LEAD. For the hearing impaired, call TDD 1-800-526-5456 (FAX: 202-659-1192. Internet: ERIC@CAIS.COM).

**EPA's Safe Drinking Water Hotline**  
 Call 1-800-426-4791 for information about lead in drinking water.

**Consumer Product Safety Commission Hotline**  
 To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call 1-800-634-2772. (Internet: info@cpsc.gov). For the hearing impaired, call TDD 1-800-638-8270.



**Local Sources of Information**



**State Health and Environmental Agencies**

Some cities and states have their own rules for lead based paint activities. Check with your state agency (listed below) to see if state or local laws apply to you. Most state 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.

| State/Region   | Phone Number   | Missouri       | (314) 576-4911 |
|----------------|----------------|----------------|----------------|
| Alabama        | (205) 242-5661 | Montana        | (406) 454-3671 |
| Alaska         | (907) 465-5152 | Nebraska       | (402) 471-2451 |
| Arkansas       | (501) 661-2534 | Nevada         | (702) 687-6615 |
| Arizona        | (602) 542-7307 | New Hampshire  | (603) 271-4507 |
| California     | (510) 450-2424 | New Jersey     | (609) 633-2043 |
| Colorado       | (303) 692-3012 | New Mexico     | (505) 841-8024 |
| Connecticut    | (203) 506-5808 | New York       | (909) 458-1158 |
| Washington, DC | (202) 727-9850 | North Carolina | (919) 735-3293 |
| Delaware       | (302) 739-4735 | North Dakota   | (701) 328-5188 |
| Florida        | (904) 488-3385 | Ohio           | (614) 466-1450 |
| Georgia        | (404) 657-6514 | Oklahoma       | (405) 271-5210 |
| Hawaii         | (808) 832-5860 | Oregon         | (503) 248-5240 |
| Idaho          | (208) 332-5544 | Pennsylvania   | (717) 782-2884 |
| Illinois       | (800) 545-2200 | Rhode Island   | (401) 277-3424 |
| Indiana        | (317) 362-6662 | South Carolina | (803) 935-7945 |
| Iowa           | (888) 972-2076 | South Dakota   | (605) 779-3753 |
| Kansas         | (313) 296-0189 | Tennessee      | (615) 741-5683 |
| Kentucky       | (502) 504-2154 | Texas          | (512) 834-6000 |
| Louisiana      | (504) 765-0220 | Utah           | (801) 536-4000 |
| Massachusetts  | (603) 582-9571 | Vermont        | (802) 859-7231 |
| Maryland       | (410) 631-3859 | Virginia       | (800) 513-4019 |
| Mass           | (207) 287-4311 | Washington     | (206) 753-2556 |
| Michigan       | (313) 335-8885 | West Virginia  | (304) 558-2081 |
| Minnesota      | (612) 627-5498 | Wisconsin      | (608) 268-5885 |
| Mississippi    | (601) 960-7463 | Wyoming        | (307) 777-7391 |

**EPA Regional Offices**

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

**EPA Regional Offices**

**Region 1** (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)  
 John F. Kennedy Federal Building  
 One Congress Street  
 Boston, MA 02203  
 (617) 565-3420

**Region 2** (New Jersey, New York, Puerto Rico, Virgin Islands)  
 Building 5  
 2890 Woodcliff Avenue  
 Edison, NJ 08839-3679  
 (908) 321-4671

**Region 3** (Delaware, Washington DC, Maryland, Pennsylvania, Virginia, West Virginia)  
 241 Chestnut Building  
 Philadelphia, PA 19107  
 (215) 557-9800

**Region 4** (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)  
 305 Crawford Street, NE  
 Atlanta, GA 30365  
 (404) 347-4727

**Region 5** (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)  
 77 West Jackson Boulevard  
 Chicago, IL 60604-3590  
 (312) 896-6003

**Region 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)  
 First Interstate Bank Tower  
 1415 Ross Avenue, 17th Floor, Suite 1200  
 Dallas, TX 75202-3233  
 (214) 665-7234

**Region 7** (Iowa, Kansas, Missouri, Nebraska)  
 729 Minnesota Avenue  
 Kansas City, KS 66101  
 (816) 551-7010

**Region 8** (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)  
 999 18th Street, Suite 300  
 Denver, CO 80202-2495  
 (303) 733-8033

**Region 9** (Arizona, California, Hawaii, Nevada)  
 75 Hawthorne Street  
 San Francisco, CA 94102  
 (415) 744-1124

**Region 10** (Idaho, Oregon, Washington, Alaska)  
 1300 Sixth Avenue  
 Seattle, WA 98101  
 (206) 553-1200

**CPSC Regional Offices**

**Eastern Regional Center**  
 6 World Trade Center  
 Vesey Street, Room 310  
 New York, NY 10048  
 (212) 466-1072

**Central Regional Center**  
 250 South Dearborn Street  
 Room 2344  
 Chicago, IL 60604-1501  
 (312) 353-6266

**Western Regional Center**  
 606 Hamilton Street, Room 245  
 San Francisco, CA 94107  
 (415) 744-2266

**Simple Steps To Protect Your Family From Lead Hazards**

If you think your home has high levels of lead:

- ◆ Get your young children tested for lead, even if they seem healthy.
- ◆ Wash children's hands, bottles, pacifiers, and toys often.
- ◆ Make sure children eat healthy, low-fat foods.
- ◆ Get your home checked for lead hazards.
- ◆ Regularly clean floors, window sills, and other surfaces.
- ◆ Wipe soil off shoes before entering house.
- ◆ Talk to your landlord about fixing surfaces with peeling or chipping paint.
- ◆ Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- ◆ Don't use a belt-sander, propane torch, dry scraper, or dry sandpaper on painted surfaces that may contain lead.
- ◆ Don't try to remove lead-based paint yourself.