



Anker Management Corp.
440 Mamaroneck Avenue Suite S-512
Harrison NY 10528
914-288-0200

RUMSEY GARDENS RESALE
APPLICATION

Dear Prospective Purchaser:

The enclosed Purchase Application must be filled out in complete detail and returned to the Managing Agent.

**THE FOLLOWING ITEMS MUST BE SUBMITTED PRIOR TO THE BOARD OF DIRECTORS RECEIVING THE PURCHASE PACKET.
FIVE (5) COPIES OF ALL ITEMS, COLLATED:**

1. Completed Application
2. Copy of Fully Executed Contract of Sale – signed by **both** Purchaser(s) & Seller(s)
3. Credit Authorization Form – Must be completed by Purchaser(s) listed on the contract of sale
4. Background Authorization Form – Must be completed by all those over the age of 18 who will reside in the unit.
5. Reference Letters – Three (3) **per** applicant (either personal or business)
6. Last **two** years Tax Returns (1040's) with W-2's and last two paystubs
7. Last two (2) Bank statements– Must show nine (9) months liquid assets to cover maintenance/mortgage payment.
8. Lead Paint Disclosure Form – Must be completed, signed and dated by **both** Seller(s) and Purchaser(s)
9. Carbon Monoxide Detector Certification – Please complete, sign and date
10. Seller Bed Bug Disclosure – Must be signed, dated and notarized by the Seller(s) (**submitted with application**)
11. Purchaser Bed Bug Disclosure – Must be signed, dated and notarized by the Purchaser
12. Proof of Comprehensive Liability & Casualty Insurance covering respective apartment unit
Minimum coverage of \$300,000.00 of liability insurance. (No Exceptions!)

13. Proof of Downpayment being held in Attorney Escrow (Copy of check)

IF FINANCING PLEASE PROVIDE THE FOLLOWING:

1. Copy of Mortgage Commitment – **Must be signed!**
2. **Three (3) ORIGINAL** Recognition Agreements (with Original Signatures by the lender) – **Must be submitted to management along with the application. Please do not make copies.**

All Required Application Fees – To be submitted with Purchasers application package

CERTIFIED BANK or ATTORNEY CHECK - NO PERSONAL CHECKS:

1. **Non-Refundable Application Fee** - \$200.00 payable to Rumsey Garden Owners, Inc.
2. **Non- Refundable Processing Fee** - \$400.00 payable to Anker Management Corp.
3. **Non-Refundable Credit/Criminal Background Fee** - \$350 (**PER APPLICANT**) payable to Anker Management Corp. If additional background information is required, additional charges may be incurred.
4. **Refundable Move-In Deposit** \$500.00 payable to Rumsey Garden Owners, Inc. –To be submitted with application package, refundable if there are no damages to the common areas. Additionally, an inspection of the apartment to confirm that carpeting has been installed is also required before the \$500.00 Move-In deposit will be returned.
5. **Move-Out Deposit** - \$500.00 payable to Rumsey Garden Owners, Inc. - From Seller- **to be submitted with the application,** refundable if there are no damages to the common areas.
6. \$300.00 payable to Anker Management Corp. if the lender/appraiser requires the completion of a questionnaire.

*****A MINIMUM DOWNPAYMENT OF 15% OF THE PURCHASE PRICE IS REQUIRED ON ALL SALES WITH FINANCING.
DO NOT STAPLE THE APPLICATION. NO DOUBLE-SIDED PAGES. NO PERSONAL CHECKS!**

Please forward the entire application with copies and fees to:

Resales and Leasing Dept.
Anker Management Corp.
440 Mamaroneck Avenue Suite S-512
Harrison, NY 10528

Criteria

- A. Minimum Down Payment 15%
- B. Debt to Income Ratio
 - 1. Maintenance/Assessment is not greater than 25% of current gross monthly income.
 - 2. Monthly Debt service (interest and amortization of principal) of the proposed financials together with maintenance/assessment is not greater than 35% of gross monthly income.
- C. FICO score of 685 or better.
- D. Purchaser shall have after closing a sum of not less than nine (9) months housing costs (maintenance and mortgage payment) in liquid assets (cash, stocks, bonds or CD's) available.
- E. If cash deal must have in reserves
 - 1. \$30,000.00 for a one-bedroom apartment
 - 2. \$35,000.00 for a two or more-bedroom apartment
- F. Purchaser or immediate family to permanently reside in the unit (Investment property not permitted.)
- G. Criminal background reports (including sex offenders) are required for anyone over the age of eighteen (18) that will reside in the unit.
- H. No bankruptcy in the last five (5) years
- I. Three years (3) years steady employment.
- J. If a purchaser does not meet the 35% criteria with income, but can achieve this level in liquid assets and can provide proof of a balance equal to ten years of supplement income over and above the cash deal reserves; then they will be considered for purchase. For example: If a total would require additional monies sufficient to cover the annual shortfall of approximately \$7,200 for ten years.
- K. The Board of Directors shall also consider the sales of the Apartment in relation to the fair market value of comparable units in the Cooperative. The Board reserves the right to reject an application where the price is below market price (on a per share basis) of units that have sold within the Cooperative in the past eighteen (18) months. The Board shall use its discretion to account for special conditions associated with the sale such as the condition of the apartment and if and if the apartment is being sold at auction or other distressed situations. The Board imposes these criteria to preserve the value of the apartment in the community.

All above criteria must be met prior to submitting the application to management for review. Management has the right to deny any application that does not meet the above listed criteria.

RUMSEY GARDENS PURCHASE APPLICATION

Please completely fill out the following application form. If an item does not apply, please put N/A or none in the space. Attach additional sheets of paper as needed for any question on the application.

APPLICATION DATE: _____

Section 1 – THE PURCHASE

Unit to be purchased (building and apartment number): _____

Purchase price: _____

Name, address and telephone number of proposed purchaser:

Applicant (s) name _____

Street Address _____

E-Mail Address (s) _____

Telephone Number _____

Name of each person to reside in the unit and relationship to purchaser (list all adults and children)

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Will this be a cash or financed * purchase? _____

Name and address of the lender

Name of Institution _____ Address _____

Contact Name _____ Phone Number _____

If purchase is to be financed, state the amount to be borrowed _____

Interest rate _____

Is the rate fixed or variable _____ Monthly payment _____

Length of the loan in months _____

Down Payment – How will you pay for the down payment? Through personal savings?
Loan against life insurance, pension or 401K? Loan or gift from family or friends?
Other? Please specify.

Down Payment Amount _____

Source of funds _____

**NOTE: * Minimum 15% of purchase price if financed
Minimum 10% of purchase price if all cash transaction**

Section 2 – PURCHASER INFORMATION - Note: If this is a joint purchase (multiple shareholders), then information must be provided for **each purchaser**. Attach additional sheets of paper if needed.

Residence History: list all residences for the last five years, with dates (month and year). For each state whether the purchaser owned, leased, sub-let, was paid roommate, or lived with family.

Educational Background: state highest grade or degree achieved, date, name and location of institution and any professional license or certification:

Employment History: list all employers for the last ten years with dates (month and year). For each give name and address of employer, position, income, dates of employment, reason for leaving. Please explain any period of unemployment.

Section 3 – PURCHASER INCOME– information must be provided for each purchaser. NOTE: for each current income source to be credited, the source must appropriately documented (pay, brokerage social security or pension statements, etc.). Federal and state income tax filings, W-2s, 1099s must be included for the last two filing years. Attach additional sheets of paper as needed.

Estimated income for **current** calendar year from (specify sources for each type):

	Purchaser 1	Purchaser 2
Base Salary		
Overtime, Bonus, Commission		
Pension		
Social Security		
Investments		
Other (Explain below)		
TOTAL INCOME		

Income for **previous** calendar year (from FORM 1040 for that year)

	Purchaser 1	Purchaser 2
Base Salary		
Overtime, Bonus, Commission		
Pension		
Social Security		
Investments		
Other (Explain below)		
TOTAL INCOME		

Income for calendar year **prior to year above** (from FORM 1040 for that year)

	Purchaser 1	Purchaser 2
Base Salary		
Overtime, Bonus, Commission		
Pension		
Social Security		
Investments		
Other (Explain below)		
TOTAL INCOME		

NOTE: ALL SOURCES MUST BE PROPERLY DOCUMENTED

Section 4 - PURCHASER ASSETS - for each purchaser specify: (NOTE: for an asset to be credited, ownership/title must be appropriately documented, i.e. bank or brokerage statement, deed, etc.). Attach additional sheets of paper as needed.

Bank deposits (list bank, account numbers and amounts):

Name of Bank and address _____

Account Number _____

Type of Account (Checking, Savings, CD) _____

Current Balance _____

Name of Bank and address _____

Account Number _____

Type of Account (Checking, Savings, CD) _____

Current Balance _____

Investment Accounts (other than IRA's)

Name and address of investment firm _____

Account Number _____

Current Balance _____

IRA/401K accounts (list separately with value for each):

Name and address of company _____

Account Number _____

Current Balance _____

Name and address of company _____

Account Number _____

Current Balance _____

Real Estate: (specify type and location and for each indicate total value, share of ownership and amount of outstanding mortgage(s) or other claims against the property):

Life Insurance: specify policy and cash surrender value:

Name and address of insurance company _____

Policy Number _____ Face Value _____

Current Value _____

Name and address of insurance company _____

Policy Number _____ Face Value _____

Current Value _____

Automobiles: (specify value, year, make, model and amount of outstanding loan):

Vehicle 1 Make – Model – Year _____

Own, Financed, or Leased? _____

If Financed or leased see Section 5 to list details.

Current Value _____

Vehicle 2 Make – Model – Year _____

Own, Financed, or Leased? _____

If Financed or leased see Section 5 to list details.

Current Value _____

Will parking spaces be requires (Yes/No) _____ How many? _____

Other Assets (Explain)

Total Assets: _____

PLEASE ATTACH DOCUMENTATION FOR ALL ABOVE LISTED ASSETS

Section 5 – PURCHASER DEBTS AND OTHER OBLIGATIONS – List all outstanding debts and other fixed payment obligations under each category below. For each state to whom owed, total amount owed, monthly or or other periodic payment required and remaining duration of debt or obligation.

Back income taxes, real estate taxes or other taxes due.

List separately _____

Mortgages on primary or secondary residences: _____

Mortgage Holder

Name & Address of Bank or Mortgage

Company _____

Original Amount of Mortgage _____

Amount Remaining _____

Monthly Payment _____

Auto loans

Name and Address of Bank or Lease

Holder _____

Original Amount of Loan _____

Balance Remaining _____

Monthly Payment _____

Credit cards and other revolving debt. List and attach last two statements for each account with balance due of over \$500 _____

Name of Store or Credit Card Company _____

Balance Due _____

Monthly Payments _____

Loans against life insurance, pension or IRA plans_(List Separately)_____

Business loans _____

Other debt including loans from relatives or friends _____

TOTAL DEBT _____

Alimony/child support _____

Other fixed financial obligations _____

Have you ever declared bankruptcy? Yes/ No If yes, specify when, where and why

Have you every been convicted of a felony or a misdemeanor? Yes/No _____

If yes give details:

A criminal background check will be conducted.

Civil judgments and actions – Are there any outstanding civil judgment against you?
Are you currently a defendant in a civil action? Specify when, where, why and amount
of judgment or judgment sought. If civil action is being defended by insurance company,
provide details of carrier, policy and coverage.

PLEASE ATTACH DOCUMENTATION FOR ALL ABOVE LISTED LIABILITIES

Section 6 – REFERENCES

Personal References - Provide the name, address and telephone number of three personal references. If the application is for joint ownership, at least one of the references must be for each individual

Name, address and phone number of nearest relative or friend who will not be living with you.

Landlord/Management Reference – for applicants who have previously rented or owned cooperative or condominium units – provide the name of a reference, name of the organization or business affiliated with, address, telephone number, and years lived at the location.

Section 7 – Optional – Any further information about yourself that you wish to be considered, such as civic or charitable activities or special skills that might be useful to the cooperative, such as accounting, building maintenance, etc.

SIGNATURE(S)

I understand that false or inaccurate information provided in this application may result in the board's rescission of any approval otherwise given.

Applicants Signature

Date

Co-Applicants Signature

Date



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RELEASE OF INFORMATION AUTHORIZATION

I HEREBY AUTHORIZE ANY INDIVIDUAL, COMPANY, OR INSTITUTION TO
RELEASE TO ANKER MANAGEMENT CORP.

AND/OR ITS REPRESENTATIVE ANY AND ALL INFORMATION THAT THEY HAVE
CONCERNING ANY CREDIT HISTORY

I HEREBY RELEASE THE INDIVIDUAL, COMPANY, OR INSTITUTION AND ALL
INDIVIDUALS CONNECTED THEREWITH FROM ALL LIABILITY FOR ANY DAMAGE
WHATSOEVER INCURRED IN FURNISHING SUCH INFORMATION.

NAME (PRINT) _____

DATE OF BIRTH _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

SOCIAL SECURITY NUMBER _____

SIGNATURE _____

DATE _____



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CRIMINAL AUTHORIZATION FORM
RELEASE OF INFORMATION AUTHORIZATION

I HEREBY AUTHORIZE ANY INDIVIDUAL, COMPANY, OR INSTITUTION TO
RELEASE TO ANKER MANAGEMENT CORP.

AND/OR ITS REPRESENTATIVE TO OBTAIN A CRIMINAL BACKGROUND

I HEREBY RELEASE THE INDIVIDUAL, COMPANY, OR INSTITUTION AND ALL
INDIVIDUALS CONNECTED THEREWITH FROM ALL LIABILITY FOR ANY DAMAGE
WHATSOEVER INCURRED IN FURNISHING SUCH INFORMATION.

NAME (PRINT) _____

DATE OF BIRTH _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

SOCIAL SECURITY NUMBER _____

SIGNATURE _____

DATE _____



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Attorneys Information

Buyer Attorneys Name _____

Address _____

Office Number _____

Email _____

Seller Attorneys Name _____

Address _____

Office Number _____

Email _____

EMERGENCY FORM

Please print clearly

Apt Number _____ Address _____

Name _____

Phone Number _____ Email _____

In the event of an emergency when a shareholder or owner cannot be reached, please provide the names and contact of the person(s) to contact:

1. Name _____

Phone Number _____

Email Address _____

2. Name _____

Phone Number _____

Email Address _____

Please provide any other relevant emergency information you think we should know (if applicable)



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CARBON MONOXIDE DETECTOR CERTIFICATION

I hereby certify as the resident of the below designated apartment/unit that there is installed an approved Carbon Monoxide Detector, hard wired, battery operated or plug in device, in compliance with the requirements of NYS Amanda's Law in all sleeping units of my apartment/unit.

Residents Signature

Date

Print Name

Date

Building

Apt/Unit



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**SELLER DISCLOSURE CERTIFICATION
BED BUG DISCLOSURE ACT 2010**

The Seller of Apartment _____ hereinafter referred to as the Premises, located in the cooperative residence known as _____

_____ (hereinafter referred to as "Corporation"), hereby certifies, represents and warrants that the Seller has fully complied with the provisions of the Bedbug Disclosure Act of 2010 and has provided the Purchaser with full disclosure attesting to the condition of bedbugs in the premises, as follows:

_____ (i) No bedbug activity or infestation in the Premises in the past one(1) year; or

_____ (ii) Yes bedbug activity or infestation in the Premises in the past one (1) year; but same has been treated and the condition abated.

BY: _____
Seller

BY: _____
Seller

Sworn to before me this
_____ *day of* _____ *of* _____

Notary Public



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**PURCHASER DISCLOSURE CERTIFICATION
BED BUG DISCLOSURE ACT 2010**

The Purchaser of Apartment _____ hereinafter referred to as the Premises, located in the cooperative residence known as _____

_____ (hereinafter referred to as "Corporation"), hereby certifies, that it has received disclosure from the Seller of said Premises pursuant to and in compliance with the Bedbug Disclosure act of 2010. The Purchaser acknowledges that they have been provided with sufficient opportunity to conduct an inspection of the Premises and Corporation building(s) and has either conducted said inspection or has knowingly and voluntarily waived same. The Purchaser accepts the premises in its "as-is" condition and acknowledges its responsibility to maintain the interior of the premises, in good repair pursuant to the Proprietary Lease. Furthermore, the Purchaser represents that he/she did not have bedbug activity or infestation in their current residence for the past one (1) year.

BY: _____
Purchaser

BY: _____
Purchaser

Sworn to before me this
_____ day of _____ of _____

Notary Public



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INSTRUCTIONS FOR COMPLETING THE LEAD PAINT DISCLOSURE FORM

1. All applicants for purchase or lease of a cooperative or condominium unit must receive a copy of the pamphlet "Protect Your Family from Lead in Your Home" and must initial the enclosed form in the appropriate places and sign at the bottom. The form should be returned to Anker Management Corp. with the application and the pamphlet should be retained by the applicant. An interview will not be scheduled until Anker Management Corp. has the completed form.

2. Purchases: Purchasers should submit the form to the seller for signature along with the contract of sale. The seller must initial (a) and (b) and check the appropriate box under (a) and (b). The seller should sign at the bottom. If there is more than one seller, both should initial and sign. This form should then be returned to the purchaser along with any relevant reports or records.

The Purchaser should then sign at the bottom. If there is more than one purchaser, both should sign.

The form must then be returned to Anker Management Corp. either with the application or promptly thereafter.

3. Rentals: Applicants who obtain this form with their application should forward it to the unit owner. The unit Owner or Over tenant (Lessor) should initial (a) and (b) and check the appropriate box under (a) and (b). The unit owner (Lessor or Lessors) should sign at the bottom. The unit owners should send this and any relevant reports or records with the lease to the subtenant (Lessee). The Subtenant (Lessee) should initial at (e), (f), and (g) and check the appropriate box under (g). The Subtenant Lessee should then sign at the bottom. IF more than one applicant is involved, all should initial and sign. The form must then be returned to Anker Management Corp. in order for the interview to be scheduled.

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

(ii) _____ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) _____ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

(ii) _____ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (initial)

(c) _____ Purchaser has received copies of all information listed above.

(d) _____ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Purchaser has (check (i) or (ii) below):

(i) _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

(f) _____ Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

_____ Seller	_____ Date	_____ Seller	_____ Date
_____ Purchaser	_____ Date	_____ Purchaser	_____ Date
_____ Agent	_____ Date	_____ Agent	_____ Date

Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

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

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Protect Your Family From Lead in Your Home



June 2017

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

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

Read this entire brochure to learn:

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

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

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

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

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



Lead Gets into the Body in Many Ways

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

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

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

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



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

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

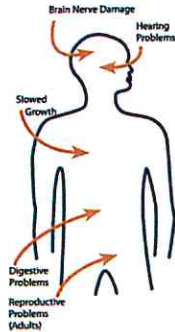
2

Health Effects of Lead

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

In children, exposure to lead can cause:

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



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

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

In adults, exposure to lead can cause:

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

Where Lead-Based Paint Is Found

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

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

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

Lead can be found:

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

Learn more about where lead is found at epa.gov/lead.

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

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

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Check Your Family for Lead

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

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

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

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

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

Identifying Lead-Based Paint and Lead-Based Paint Hazards

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

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

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

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

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

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

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

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

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

4

6

Checking Your Home for Lead

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

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



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

What You Can Do Now to Protect Your Family

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

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

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Checking Your Home for Lead, continued

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

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

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

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

Reducing Lead Hazards

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

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



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

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

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

Reducing Lead Hazards, continued

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

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

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

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800-424-LEAD.*

Call your local health department or water company to find out about testing your water, or visit epa.gov/safewater for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

13 *Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

Renovating, Repairing or Painting a Home with Lead-Based Paint

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

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



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

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

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

Other Sources of Lead, continued

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

* In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products.

For More Information

The National Lead Information Center

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

EPA's Safe Drinking Water Hotline

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

Consumer Product Safety Commission (CPSC) Hotline

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

State and Local Health and Environmental Agencies

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

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

Consumer Product Safety Commission (CPSC)

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

CPSC

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

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

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

HUD

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

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U.S. EPA Washington DC 20460
U.S. CPSC Bethesda MD 20814
U.S. HUD Washington DC 20410

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

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

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100, OES 05-4
Boston, MA 02109-3912
(888) 372-7341

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

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)
Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

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

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)
Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-2704

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

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

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

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

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IMPORTANT!

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

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

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