

Lead Poisoning is Preventable...If You Act!

If your home was built before 1978, it may be contaminated with lead-based paint.

Lead poisoning occurs when children swallow invisible lead dust created by peeling, flaking, or chipping paint. This paint has a sweet taste to children.

To ensure your children's safety, regularly test all your children under age six for lead poisoning and test your home for lead-paint contamination.

Why is Lead Paint Dangerous?

Lead poisoning can lead to:

- Attention Deficit Disorder
- Loss of IQ and/or mental retardation
- Hearing Loss
- Learning Disabilities
- Convulsions/Seizures
- High Blood Pressure

ST. LOUIS COUNTY, MISSOURI
DEPT. OF PLANNING/OCD
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HAZELWOOD, MISSOURI 63042

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Lead-Based Paint Hazard Control Program St. Louis County

STOP: Was your Home Built Before 1978?

If so, your home might be a health hazard for your children!



The Lead-Based Paint Hazard Control Program offers home improvements at NO COST TO YOU to ensure your children are safe!

Learn more about the St. Louis County Lead-Based Paint Control Program by reading this brochure and/or contacting:

Judi Candela

Phone: 314-615-1642

Fax: 314-615-7340

Email: jcandela@stlouisco.com



What does the program do?

The Lead Paint Control Program tests your home to see if it is contaminated with Lead-Paint. If your home tests positive, the program coordinator and a contractor will work with you to develop a plan to remove and/or control the lead-paint hazards in your home. Home improvements will be done at NO COST TO YOU with a "forgivable loan." To learn more about the forgivable loan, please read the FAQ section of the brochure

Am I eligible?

You are eligible if you meet ALL of the following criteria:

- You own a home built before 1978
- You have a child under the age of six living in the home OR you have a child under the age of six who frequently visits the home (60 hours a week or more)
- Your household income is lower than 80% of St. Louis County's median income. You are eligible if your household's total earnings are less than:

Number of People in Household	80% of Median Income ***
1	36,900
2	42,200
3	47,450
4	52,700

*** **Income subject to change**

Go to our website at <http://www.stlouisco.com/plan/Housing/LeadHaz.html> to see the full income eligibility chart

How do I apply?

Contact **Judi Candela** at:

Phone: 314-615-1642
Fax: 314-615-7340
Email: jcandela@stlouisco.com

Other Resources:

How do I test my child?

Call the Health Department at: (314) 615-0600

How do I learn more about Lead Poisoning?

Go to the Centers for Disease Control and Prevention website at:

<http://www.cdc.gov/nceh/lead/>

What if I live in St. Louis City?

Please contact Lead Safe St. Louis at 314-259-3455 or visit www.leadsafestlouis.org

FAQs about the Forgivable Loan

- Q. What is a forgivable loan?**
A. A forgivable loan is a loan that is not based on credit and does not have to be paid back if you meet the criteria of the loan. In our case, to meet the criteria, you must live in the home for 5 (five) years.
- Q. Will a credit check be involved?**
A. No. This is a forgivable loan and is not based on credit.
- Q. The Agreement states that all I have to do is live in my home for 5 years, what if I sell before then?**
A. If you sell your home, the outstanding balance of the loan will be due upon sale. Every year you live in your home, the balance declines by 20%. Example: If your loan is for \$5,000 and you live there 4 full years, the amount still owed will be \$1000.
- Q. Will I have to make payments?**
A. No. Again, this loan is forgivable if you live in your home for 5 years. There are no payments to be made.
- Q. People are talking about predatory lending and foreclosing, can this happen with this forgivable loan?**
A. No. A lien will be placed on the home until the five (5) years is completed and at that time the lien is removed at no cost to you.
- Q. Will I still be able to refinance if I participate in this program?**
A. Yes you can, provided the new loan is not considered a predatory loan. Due to bad lending practices from some companies, St. Louis County, via the lien process, will review and approve the new loan. And if it meets (good loan criteria), subordinate the county loan.
- Q. What is a subordination?**
A. Because a lien is placed on the property until the end of the 5-year period, St. Louis County holds a position behind your existing loan when you refinance, we are moved into a 1st position. A subordination places our loan behind the new refinanced loan.