



Final Transcript

HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT: Healthy Home Webinar

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SPEAKERS

Virginia Holman
Jerry Mayer
Kitt Rodkey
Bruce Haber
Amy Mortimer

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the Healthy Home Webinar. At this time, your telephone lines are in a listen-only mode. Later, there will be an opportunity for questions and answers with instructions given at that time. [Operator instructions.] As a reminder, today's conference call is being recorded.

I'll now turn the conference call over to your first speaker, Virginia Holman. Please go ahead.

Virginia

Good afternoon or morning, and welcome to today's Healthy Home Webinar. We're really excited to be able to present this important topic to you, but before I turn it over to today's speakers, I do want to go over some logistics for the webinar. Next slide.

As Allen said, the audio is being recorded. We will be posting a playback number along with the PowerPoint and a transcript on our archive section on HUD Exchange. We'll send out a lister when that information is available, and it's usually seven to ten days, but it's gotten much faster, so it maybe now within the five-day range, but you'll learn about that. Also, as Allen said, your lines are muted during the presentation. I have to apologize, we generally send out the handouts prior to the webinar and they've been available in the control panel, but we did have some technical difficulties today, and were not able to do that. But as I said, you will have them available in the archive section. Next slide.

We're going to have a few polling questions, so when you see them, please respond to them as they give some important information. We will have question and answer periods. When the speaker indicates that, Allen will give you instructions on how to ask the questions or make your

comments. Just one warning, don't use a speakerphone when you're asking your questions. Next slide.

Your questions are important to us. So there are a couple ways to ask them in addition to the phone line. In your panel on the right-hand side of your screen there is a box that says questions. You can enter your questions there, and we have staff that are monitoring those questions and we'll get your answers. If you think of questions or have comments after the webinar, you can send them to housing.counseling@hud.gov and put Healthy Homes in the subject line so we can get it to the right people. Next slide.

At this point, I'd like to turn the call over to Jerry Mayer, the Director of Outreach and Capacity Building in the Office of Housing Counseling.

Jerry?

Jerry

Thank you, Ginger [ph]. Welcome, everybody. Good afternoon. Today's webinar is about how housing counselors can help clients with homebuyers, homeowners, and renters, and help them take action to ensure they have a healthy home. This is not a new requirement. Housing

counselors are not required to provide information about healthy homes, but housing counselors can play a key role in educating people of the importance of healthy homes and the simple steps that people can take to help keep their families healthy and safe.

Most specifically, housing counselors can play an important role in educating clients about how to purchase, rent, and maintain healthy homes, when they educate clients about lead-based paint, mold, or radon, or other potential hazards in the home or when they help make families aware of the laws and regulations that are in place to protect them from these hazards. They can also recommend steps and actions for preventing and addressing hazards.

To help us with this discussion, we have Kitt Rodkey from HUD's Office of Lead Hazard Control and Healthy Homes, and Amy Mortimer from ICF. Next slide please.

We'll cover the basic principles of healthy homes today, what do housing counselors need to know. Healthy homes is not a required topic for housing counselors, it's group education, rather most discussions of healthy homes are considered educational for clients. We will cover the

most common hazards and the resources that you can use as housing counselors to find information you need on these topics. I will point out where there are requirements around lead disclosure and lead safe work practices. We'll also cover providing education, and we'll discuss the critical points that you should cover with your clients depending on whether they are homeowners, owners, or renters.

We'll talk about the Healthy Homes Toolkit, and we'll show you our new toolkit that summarizes everything that we're discussing in this webinar, and we'll save some time for Q&A at the end. There will be some polling questions throughout, and we'll use the questions box for you to respond to questions we post throughout the webinar. Let's move on to polling question number one.

You can see that we'd like to know what type of organization that you represent. Are you a participating local counseling agency; a participating housing counseling agency as a sub-grantee or affiliate of an intermediary; a participating intermediary, in other words, a HUD-approved intermediary, a state housing finance agency, or a multistate organization; or are you perhaps on the call but are not participating in HUD's Housing Counseling Program and you're just interested in the material which is

fine; or other as the fifth choice. So go ahead and press the button on the pole, and then we'll get some results, and we'll see who's on the line.

Alright, about 46% of you are participating local housing counseling agencies, which is very nice to see. About 37% of you are participating housing counseling agencies as a sub-grantee, 3% are an intermediary organization, about 7% of the folks on the line are non-participating agencies, and other about 8% which is about where we expected it to go. Let's move on to the next question.

Polling question number two is "How much do you know about healthy homes?" So this should be a real quick one. One is nothing, two is a little, and three is quite a bit. So let's see what everyone responds with and find out where we stand.

Alright, well most folks almost 70% know a little bit about it, about 8% know nothing, and about 23% quite a bit. Looks like we're ready to learn. There's a lot of good information that can help fill in everyone's information today. Let us move on to our presenters for today, and we'll turn over the call to them.

Our presenters today are Kitt Rodkey from HUD's Office of Lead Hazard Control and Healthy Homes. Kitt is an expert on healthy homes and has been a significant contributor to the healthy housing informational resources that we will highlight in this webinar.

Amy Mortimer from ICF is an expert on healthy homes and was the primary author of the toolkit. Now, we also have several people on the call ready to help answer questions. So without any further delay, take it away, Kitt and Amy.

Kitt

Thank you. Thank you very much, Jerry. Welcome, everybody. We really appreciate here in our office this opportunity for collaboration today. Just by way of context and to add some background, the Office of Lead Hazard Control and Healthy Homes provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint and other hazards. We enforce HUD's lead-based paint regulations, provide public outreach and technical assistance, and conduct technical studies to help protect children and their families from health and safety hazards in the home, which we will see shortly.

The following slides are going to provide brief information on what we refer to as the principles of healthy homes. These are all scientifically based. These principles are also interrelated and help define a healthy home. These principles are impacted, and this is a very important point, by a range of factors such as the design, construction, maintenance, age, condition, as well as the actions and behaviors of the occupants which are homeowners or renters.

What is a healthy home? Let's define what we mean by the eight principles of a healthy home. Briefly, they are keep it dry, by this we mean prevent water from entering your home or a client's home through leaks and roofing systems, rain water from entering the home due to poor drainage, and check your interior plumbing for any leaking.

Keep it clean, control the source of dust and contaminants creating smooth and cleanable services, reducing clutter, and using effective wet cleaning methods.

The next principle is keep it safe. Store poisons out of the reach of children and properly label them. Secure loose rugs and keep children's

play areas free from hard or sharp surfaces. Install smoke and carbon monoxide detectors and keep fire extinguishers on hand.

The fourth principle is keep it well-ventilated. Ventilate bathrooms and kitchens, and use whole house ventilation for supplying fresh air to reduce the concentration of contaminants in the home.

Keep it pest free. All pests look for food, water, and shelter. So seal cracks and openings throughout the home. Store food in pest-resistant containers. If needed, use sticky traps and baits. Enclose containers along with least toxic pesticides such as borax acid powder.

Keep it contaminant free. Reduce lead-related hazards in pre-1978 homes, pre-1978 homes, by fixing deteriorated paint and keeping floors and window areas clean using a wet cleaning approach.

Test your home for radon, which is a naturally occurring dangerous gas that enters homes through soil, crawlspaces, and foundation cracks. Install a radon removal system if levels above the EPA action level are detected.

Keep it well-maintained. Inspect, clean, and repair your home routinely.

Take care of minor repairs and problems before they become large repairs and problems.

The last principle, keep it thermally controlled. Houses that do maintain adequate temperatures may place the safety of residents at increased risk from exposure to extreme cold or heat.

Now, as Jerry was mentioning earlier, housing counselors can play an important role in educating clients about how to purchase, rent, and maintain safety and healthy homes when they perform three basic functions: educate clients about potential hazards in their homes such as lead-based paint, mold, radon, pests, and carbon monoxide, as well as home safety and injury prevention; make families aware of the laws and regulations that are in place to protect them from these hazards including the Lead Safe Housing Rule, the Lead Disclosure Rule, and the Renovation, Repair, and Painting Rule. We're going to get into these in more detail shortly.

You may not mention all of these rules by name to your clients, but you should cover the requirements for disclosure and certified contractors as

you counsel them on the housing purchase process, the rental process, or counsel them on home repairs and contracting. Third, recommend steps and actions for preventing and addressing hazards. There are many resources available to educate households and guide them to safe practices that avoid hazards and make homes safer as we shall see shortly.

Reminder, this is not a requirement. We are talking about education, not counseling.

What should housing counselors know about healthy homes? This section goes a little bit deeper into what you as counselors need to know to counsel your clients effectively on healthy homes.

Now, we see six different major categories of healthy housing concerns. To advise your clients on health concerns in the home, you as housing counselors, should have a working knowledge of common household concerns and the recommended practices for maintaining a safe and healthy home. Housing counselors should be familiar with key resources, common hazards, and as we were just saying, the principles of healthy housing, specifically, they should know about these six major hazards. We'll go into more detail shortly.

HUD has developed detailed resources on each of these hazards, and we will show you where to find these. For today's purposes, however, we will simply give you a high-level overview of each. There are other hazards such as second-hand smoke and asbestos and others not covered in detail today, but we will refer to resources that have information on those hazards as well.

Now, let's start with lead-based paint and lead hazards. Lead-based paint hazards are especially dangerous for children under six years of age because exposure can lead to severe health issues and developmental delays. Lead-based paint was banned in 1978, so the major rules related to lead-based paint use 1978 as the trigger date. If you're in an area with older homes, this rule is one you should become very familiar with.

When purchasing or renting a house that was built before 1978, certain rules about disclosure apply. This is extremely important. Property owners are required by the Lead Disclosure Rule to provide potential buyers or renters about any known lead in the home. Buyers have a right under the Disclosure Rule to a ten-day period to conduct a lead-based

paint inspection or risk assessment before being obligated under contract to buy the house.

Property owners are also required to provide buyers and renters the Protect Your Family from Lead in Your Home pamphlet prior to purchase or lease. This pamphlet is a very good resource for housing counselors to use when educating clients about the risks and rules regarding lead-based paint. When pre-1978 properties are renovated, the work must be done using lead safe work practices as required by the Renovation, Repair, and Painting Rule. Let's talk about mold and moisture.

Mold can cause allergic reactions, trigger asthma, and in some cases produce toxins that can cause severe health problems. Mold can be prevented by keeping the house dry, fixing water problems and leaks, maintaining good ventilation, keeping humidity low, and avoiding carpets in moisture prone areas like bathrooms and basements.

When mold is growing in the home, clean the surface if possible or remove the item such as carpet or upholstery from the home. Use protection when cleaning. Engage a mold removal specialist for extensive mold.

Radon is a radioactive gas that cannot be seen or smelled. It is the second leading cause of lung cancer after smoking. Radon is found in the dirt and rocks beneath houses. About 1 out of 15, 1 out of 15 homes has as radon problem. You can test for radon with a kit from a hardware store or purchase by mail or hire a professional tester. If a test reveals a radon problem, there are professional solutions.

Carbon monoxide, carbon monoxide similar to radon, is an odorless, tasteless, and invisible gas. Unlike radon, it is produced by common household appliances. When not properly ventilated, carbon monoxide emitted by these appliances can build up and poison residents. Carbon monoxide poisoning can cause brain damage and even death. To protect carbon monoxide poisoning, install carbon monoxide detectors in the home, preferably near sleeping areas and on every floor of a home, every floor of a home.

Pests, the presence of mice, roaches, bed bugs, and other pests can trigger asthma attacks and other health problems. Integrated pest management, or IPM, is a way to remove pests without using toxic pesticides by denying them food, water, and shelter.

The last category is home safety and injury prevention. Well, it may seem from the list so far that we are mainly concerned about toxins in the environment, healthy homes principles which we've discussed earlier, also address other home safety issues. Home accidents such as fires, drowning, and poisoning are the reasons for thousands of preventable deaths and injuries every year. Household chemicals and window blinds are a particular concern to households with young children.

Simple steps such as securing cleaning products, installing smoke detectors, using appropriate fencing, and other basic safety practices can improve household safety. These six major categories of hazards are the reason for the eight principles that we outlined earlier in the presentation.

Bruce, did you want to do a brief recap for us now?

Bruce

Sure, Kitt. Thanks a lot. We wanted to reach out to everybody, the counselors on the phone and give them a chance to in respect, test their knowledge a little bit. So we have some questions on here which you can type in to the answer box, and we're going to give you a little bit of time to think about it. When, the question is, "Why do we say a healthy home

is dry?” So take a moment and answer the question why a dry home would be healthier than one that’s not. Please, type in some stuff, and I’ll give you a couple seconds. I see somebody popped up an answer, to prevent mold, mold, mold again. Lot of answers, people are looking at mold, and I think you all have the right idea. Mold likes dampness. So, the number one reason for a dry house, most beneficial is to prevent mold.

“Why do we say a healthy home is clean?” It’s another aspect of the healthy homes, safety, asthma, prevents pests, to eliminate, a lot of good answers here. We come up with an answer to avoid accumulation of dust and contaminants including deteriorated lead-based paint or any kind of chemicals that are used around the house.

Now, how about well-ventilated? “Why do we say a healthy home is well-ventilated?” I see a couple things, asthma, prevent respiratory problems, buildup of toxins, airflow, fresh air, can’t complain about that. I love fresh air myself. To ensure high air quality, just used a different term.

How about well-maintained? A healthy home is well-maintained. Why would that be important? To prevent mold and toxins, less costly. I see a

lot of answers coming across. Great typing there, free of pests. Well, final answer is a well-maintained house is likely to avoid safety hazards. If you take good care of it and prevent damages from escalating into large-scale things, it can also be a cost savings over the long run.

Kitt

Thank you, Bruce. Thank you. So we have a number of helpful resources for you. We know this is a lot of information, so that is why through this webinar today and in other ways, you'll have a lot of information to continue educating yourself and educate your clients on how to have a healthy and safe home. So you don't have to remember all this information. There are materials that you'll have later to refer to. Let's talk about three publications that are probably the highlights of our materials that we can offer housing counselors.

These are a series of resources called Everyone Deserves a Safe and Healthy Home. The Consumer Action Guide is short, targeted to the general public, and perfect for your clients. This is written in user-friendly language, it's not technical. The Stakeholder Guide, this is for professionals, offers a deeper level of information for the various stakeholders involved in creating healthy homes including you as housing

counselors. You may want to read this guide for your own education, it's much more detailed than the Consumer Action Guide.

There's an app available on iTunes and Google Apps and is a great tool that you can use to encourage clients to download and use in their homes. That app is based on the Consumer Action Guide, it's very user-friendly, and provides all the highlights of what we've been discussing today.

The Protect Your Family from Lead in Your Home pamphlet was designed to educate homebuyers and renters about lead hazards and the rules that protect them. Civil [ph] law requires that it be given to buyers and renters of homes that were built before 1978. It's a good resource to walkthrough, and we encourage you to walkthrough with your clients.

Then, the third resource we're talking in detail today about is the Housing Counseling Healthy Homes Toolkit that covers all of the information in the webinar and more. Our office has worked very closely with the Offices of Housing Counseling and their contractor in developing it, and I think you're going to find it a very helpful tool for you. It summarizes and lists all these resources and links directly to them. We'll show it to you before the end of this session.

Let's pause for a moment and take a closer look at what we call that Consumer Action Guide is the Everyone Deserves a Safe and Healthy Home. This offers a very helpful snapshot of all the categories that we cover, the principles, and other hazards in a one-stop shopping format plus some others. It offers tips for users with limited resources, it focuses on children's health. There's a section on home safety that identifies 11 common traps.

The final pages, and this is one of my, I think, most important parts I think of this publication, is a room-by-room description of potential trouble shots. This is a graphic that links the principles with particular rooms and those hazards. So it's a very easy way to become familiar with everything that we're saying.

Next, the polling question three, "What helping home concern is most prevalent in your area?" Take a few moments and type in, lead, mold, moisture, something else, name it. I'm seeing radon.

Bruce

Do we have any results for the poll available? So it looks like radon is another common thing.

Virginia You should be able to see the results.

Bruce I can only see one line.

Virginia Okay. Lead is 33%, mold and moisture seems to be the most prevalent at 58%, and then 9% of people mentioned an other, but they didn't specify what it was.

Bruce Good. Well, thank you. Thank you very much. We'll move on to the next slide and keep moving our way through here. My name is Bruce Haber. I'm the Director of the Programs and Regulatory Support Division for the Office of Lead Hazard Control. We go out and enforce on the lead regulations, including the Lead Disclosure Rule, Lead Safe Housing Rule, and subsidized programs, and we do an awful lot of outreach on those efforts. I'm here specifically to talk a little bit more about the requirements for the lead-based paint rules.

Now, as housing counselors, you will need to think about your clients specific educational needs around healthy housing. They are slightly different depending on whether your client is buying a home, renting a

home, or already owns a home. The Housing Counseling Healthy Homes Toolkit provides checklists as Kitt mentioned to help you walk through the necessary information with each type of client. We'll cover each one briefly here as regards to lead-based paint.

For homebuyers, they need information about their rights as a purchaser and then their ongoing responsibility as a property owner. You can check out the toolkit for the homebuyer healthy homes checklist for a full list of topics that might be discussed. If they are buying a house built before 1978, they need to know about the lead-based paint and the rules that provide them some levels of protection.

They need to know, as it was mentioned earlier, that their rights under the Lead Disclosure Rule include their right to a ten-day period or some other negotiated timeframe, where they can conduct testing of the house for lead-based paint or do a risk assessment to look for lead-based paint hazards before they become obligated under a contract to actually buy the property. They need specific information about lead hazards and how to identify them and then how to maintain the home to avoid lead hazards in the future.

They should also know about the precautions to take if they hire a contractor to do work in their home and a home improvement project disturbs painted surfaces. As a housing counselor, make sure you walk your clients through the HUD EPA pamphlet, *Protect Your Family from Lead in Your Home*, and then also the disclosure form.

In the disclosure form, there's several required elements. There's a warning statement about housing built before 1978. The seller has to indicate whether they know about lead-based paint in the house, and knowing means they've done testing. They have to identify what reports of testing is available and pass that along.

So regardless of the age of the home, homebuyers should learn good maintenance practices to maintain the healthy home. That's why we want to keep it dry. We want to keep it clean, safe, well-ventilated, and for pre-78 houses, we want to make sure that we keep the paint intact and even it's a good idea for all houses regardless of the construction date.

For renters, they need to know their rights concerning healthy housing. They also need to know how to recognize hazards so they can report them to their landlords. So once again, see the toolkit for the renter healthy

homes checklist. If they are renting a pre-1978 unit, they must receive disclosure of any known hazards when they sign the lease. It's basically the same requirements as when a purchaser is buying a house. If there is knowledge, the knowledge needs to be passed along, and the current owner is the one that would have the most knowledge.

If a child is poisoned by lead in a unit, the tenant needs to speak to their doctor and to the health department. Today, the definition of a lead-poisoned child is one who has a level of five micrograms of lead per deciliter of blood. As Kitt pointed out earlier, it does cause long-term health problems for young children when they're exposed.

If a tenant is receiving rental assistance through a HUD program, the housing counselors need to be sure that they're educating the tenants on their rights to a decent, safe, and sanitary unit and the various protections that are afforded by federal law. In any home, they should be informed of healthy homes principles and be encouraged to speak to landlords about hazards.

As a reminder, as with homebuyers, renters must receive the disclosure information when they sign a lease for a pre-1978 unit. All other information is optional, but important for their health and safety.

For homeowners, they need to have information on how to keep their homes healthy. This information on maintaining a clean, dry, well-ventilated home to avoid mold, pests, and air quality issues. Owners of pre-1978 homes also need to know how to avoid creating lead hazards if they do renovations on their own or if they have a contractor come in and do renovations in their home how to avoid creating and leaving behind lead hazards that can expose the family members to lead dust from improperly worked on projects.

They also need to understand the responsibilities under the Lead Disclosure Rule if they decide to rent or in the future, sell the property. Once again, see the homeowner healthy homes checklists for more information on healthy homes including lead-based paint. As a reminder, this information is optional, but it is important for health and safety.

Kitt

Thank you, Bruce. After a disaster, so a lot of information that we offer to make available to housing counselors so that you can in turn work with

your stakeholders and with your clients about a disaster pertaining to the fact that new hazards can be created after natural disasters, including mold, lead hazards, and safety issues. You can play a significant role after a disaster helping clients navigate disaster recovery programs and addressing the hazards that typically arise post-disaster. For example, people may need support addressing mold in their homes, hiring appropriate contractors, and using safe work practices for reconstruction.

The Disaster Recovery Toolkit has all the information at your fingertips for guidance on counseling post-disaster. In particular, I would recommend a publication called Rebuilding Healthy Homes a Guide.

Any questions? Please type your questions into the questions box.

Bruce

We'd like to pause just for a moment, yes, to ask for questions if anybody has any.

Virginia

While we're waiting for questions to be phoned in, we do have some written in questions. One was, "What should a tenant do if the disclosure was not given in a house or apartment that was built before 1978?"

Bruce

If a disclosure has not been given at the time of the sale or the leasing transaction, you can have the option to file a complaint with either HUD or the EPA. There's National Lead Information Center and it's available through the EPA's website or the HUD lead website. You can refer them to us, the Office of Lead Hazard Control, and we will investigate not just their lack of receiving a disclosure but also other tenants in the property, other properties owned by that owner. If they have, usually it's just an enforcement action for the lack of providing the disclosure form and the pamphlet, and hopefully, there's been no harm which is one of the things that we investigate.

If we find that an owner is not providing disclosure, we will negotiate a settlement usually to include extensive testing of the property, extensive repairs, and elimination of lead-based paint hazards. That's pretty much, filing a complaint is the number one thing that somebody can do if they did not receive a disclosure.

Virginia

Allen, would you explain how they call in their questions?

Moderator

Absolutely. [Operator instructions.]

Virginia Thank you. While we're waiting, we do have some other questions. Let's see, one question is, "How do we get pamphlets into our office? How can the audience receive this information that we've discussed today?"

Kitt Yes. Thank you very much. They're in the Consumer Action Guide. There are some telephone numbers where you can call and have these publications shipped to you at no cost.

Virginia Thank you. Do we have any phoned in questions?

Moderator Yes. We have a question from the telephone line of Tory Stowe [ph]. Go ahead please.

Tory You mentioned something about there are going to be fees, penalties when the agencies do not provide the lead pamphlet. I was wondering if we could receive those pamphlets.

Kitt Okay. Penalties, there is a possibility of civil money penalties under the Lead Disclosure Rule. This rule is jointly enforced by the US EPA and HUD. The maximum penalty right now, civil money penalty for violations under the disclosure rule is \$17,047 per violation. Each leased

transaction has ten specific items, and each of those items that are required such as the warning statement, the acknowledgement, the owner's disclosure of knowledge, the owner's disclosure of reports, signatures, dates, and other stuff, and the pamphlet, there are ten potential violations, each one of them carrying a maximum penalty of \$17,047.

Very seldom, I don't think we've ever penalized anybody that amount, but typically EPA and HUD would rather trade the penalty for physical improvements to the properties to eliminate lead hazards.

Moderator There are no further questions in queue from the telephone lines at this time. You may proceed.

Bruce Amy, I believe you're going to do a—

Amy Yes. I can do a demo. If you will put the toolkit up, Bruce.

Bruce The toolkit. I don't have that at the moment. Where is it?

Amy If you just Google Housing Counseling Toolkit, Housing Counseling Healthy Housing Toolkit, you'll find it on the HUD Exchange. So while

you pull that up, I'll just note that we did get a bunch more questions on the question line, and as soon as I've done the demo, we can go back to some of those questions. As I'm talking, if you continue to think of questions, please continue to type them in the question box.

Virginia

You also have the option, if you think of something after the webinar, you can send it to our housing.counseling@hud.gov mailbox, and please put Healthy Homes in the subject line.

Amy

I'm going to show you the Healthy Housing Toolkit. You guys have just heard a whole lot of information, and I'm sure it's sort of overwhelming because it's a lot. Kitt and Bruce are experts in this and can talk about it off the top of their head, but we wouldn't expect you to be able to do that when you get a question from a client. So we developed this toolkit.

This toolkit was developed cooperatively between the Office of Housing Counseling and the Office of Lead Hazard Control and Healthy Homes. As you can see, Bruce is pulling it up right now. It's available on the HUD Exchange, but you can also find it quite easily by just Googling, as I said Healthy Housing and Housing Counseling, and you will be able to find this PDF. I'll let Bruce make it full size.

Bruce I'm trying to make it bigger.

Amy So that you guys can actually see it.

Bruce And I don't understand why it's not coming up like this.

Amy There you go.

Bruce There we go.

Amy Great. So, as you can see, this is the Healthy Housing Toolkit for housing counselors. If you'll just scroll down a bit, we have section one, so we have table of contents and section one is the introduction to healthy homes. This is just a few pages that really covers everything that Kitt told you in the earlier part of this discussion. If you can scroll to the next page, Bruce, it just tells you what can housing counselors do to promote healthy homes, and then it gives you the high-level of what you need to know.

We've reviewed the key resources that you can go to and they have hot links in the documents, so it's easy for you to just click on any of those

things to take you to the app or the consumer guide or the lead-based paint brochure, whatever it is that you need, it's in that summary of resources. Then, further down the page we have this list of the top hazards that we discussed in this. So again, we've given you a few bullet points that show you the key things, the top three things you need to know about each of these hazards so you can reconverse it, but then each topic as you can see is also a link, it's hyperlinked.

So if you want to know about carbon monoxide for example, you can click on that link and it will take you to HUD's two-page brochure that tells you everything you need to know about carbon monoxide. If you had a client come in who was concerned about carbon monoxide in their home, you could just send them home with the two-page flyer that HUD has developed, and that's available to you through this toolkit simply by clicking on that link.

Then, we also then have a brief summary about educating clients about healthy homes and giving again the high-level review of what do you need to tell a homebuyer, what do you need to tell a homeowner, what might you tell a renter, and then finally, what counseling or education might you provide post-disaster. This basically, is a quick summary of what Bruce

talked about when he walked you through those three slides about the different audiences.

Then, the rest of this toolkit is these checklists that we promised you that Bruce referred to each time. So section two is the homebuyer checklist. As you can see, this checklist just walks you through every topic that you'd want to cover with a homebuyer. The first one is lead-based paint. So it covers in pretty good detail what you need to cover in lead-based paint in terms of disclosure and the pamphlet, the disclosure, if they want to do a lead evaluation of their home, and finally if they're doing any renovation.

Again, there are links in here so you can easily access that Protect Your Family pamphlet. If you want to click on it and pull it up and print it out on the spot, that's available to you. It also has links to things you might need like how to find a certified renovation firm or guidance for people who are doing work on their own instead of hiring a contractor. Any resource that we can give you in here, we've linked to it.

Similarly, once you've gotten through the lead-based paint conversation if you want to just talk generally about maintaining a healthy home and the

eight principles of a healthy home, you can click on that link for eight principles and pull up a quick summary of those and then talk through those six key hazards that we talked about: mold, radon, pests, home safety, carbon monoxide. Each one has a handy pamphlet that you can use if the client wants more. Or, if you find a client has a particular issue, maybe you're talking to the client and you find out that they have a child that suffers from asthma, so you probably want to go over in more detail the mold pamphlet with them as mold spores in the home can aggravate that, same with the safe pest control that would also be a potential hazard for someone suffering from asthma.

Then same thing, so we did similar checklists for each of the other two audiences so you can move to the homeowner checklist. Again, homeowners might not necessarily be inquiring about healthy homes, but you can bring up the topic to them, and again make sure they understand lead-based paint, because we want them to know how to avoid creating lead hazards in their home or addressing lead hazards in their home if they have them. Certainly, if they're going to do work, we want to talk to them about renovation, repair, and painting and the resources that are available to them to make sure they don't create hazards in their home when they do those kinds of jobs. We also want to make sure if they're going to sell

their home that they know what they need to provide to a buyer. So we educate them on disclosure from the seller's perspective instead of the buyer's perspective.

We have lots of high-level training on lead-based paint for them. Same thing, we can cover the same topics again with homeowners as homebuyers about how to maintain a healthy home. This is the same information we had before with all the handy links if you want to go deeper with the client on any of those issues.

Then, finally, we have a renter's checklist. This will look very familiar to you by now, but it's the same information but packaged for renters. So it's framed in terms of whatever a renter needs to know and again, provides all the links that you need so you can talk this through. You can use this as a script to talk through all these issues with them and check it off as you go. Again, we talk about lead, and then we talk about maintaining a healthy home, and we refer them to additional resources.

So those are the checklists and those are the things we hope you use. Finally in section five, we just have a list of additional healthy housing resources that are available in other languages. So that if you do have

clients who speak Spanish primarily, there are a number of resources on hud.gov that are in Spanish and these are links to all of those. In addition, the Protect Your Family from Lead in Your Home is actually available in several languages. If you click on this link, you will go to the site, and it will provide you a link to every single one of those pamphlets in different languages.

That is your toolkit. As I said, that includes really everything we covered today in a very accessible way.

Kitt Thank you very much. Let's get back to I believe questions are coming next.

Bruce That's right.

Virginia Yes. Operator, would you please provide instructions on asking questions?

Moderator Certainly. [Operator instructions.]

Virginia We do have some written in questions that we can take. One is, “For buyers that are looking at affordable older homes, what should be requested as part of an inspection?”

Kitt If we’re dealing with lead-based paint, then what you’re looking for is, it’s a really simple call, the lead-based paint inspection. It would be a licensed lead-based paint inspector using a device called an XRF to physically go through and test all the paint surfaces and determine whether it is or is not lead-based paint. I would also, however, recommend that any homebuyer hire an independent housing inspector and have the whole house reviewed for the different systems.

HUD recommends it, me as a former inspector I recommend it. It does not generally include the lead-based paint inspection, but it does look at water, plumbing, moisture, foundation, roofs, mechanical systems, and it is a great, worthwhile investment. So a lead-based paint inspection is a very specific item. The overall home inspector, home inspection is also something that’s very, very useful for anybody purchasing a house, new or old.

Virginia Operator, do we have any questions in the queue?

Moderator We do. I'll go to the line of Polly Powell [ph]. Please go ahead.

Polly I was wondering about asbestos. I know in our area there are tiles in homes built in the 1950s and earlier containing asbestos. What kind of requirements are there for, I'm sure you have to disclose it, but do you have to resolve it, and how can we guide people around that issue?

Kitt For asbestos, which is actually a very common product way back when, it depends on what state you're in as to what the disclosure requirements are. Some states have a greater real estate disclosure than just the lead-based paint disclosure, and so they require the current owner to disclose to any future seller things about radon, floods, moisture issues, or asbestos. I personally do not know of anywhere where there is a requirement that asbestos be dealt [ph] with.

You mentioned tiles, which we have the external shingles which are made out of cement and asbestos. We also have floor tiles which are made out of a vinyl composition aggregate and asbestos fibers. Those two products are considered non-friable as long as they're still intact. So generally, there's nothing that needs to be done with them, but if people know about

it because they've done testing, then it would be probably a disclosable item.

Tory Okay. Thank you.

Kitt You might, if there's concern about it, hire a local licensed asbestos inspector for consultation.

Are there any other questions?

Moderator No further questions on the phone.

Virginia I have some written in questions if you'd like to take them, maybe one or two.

Kitt Sure.

Virginia Okay. We have a question about resources. "Is there a listing of contractors and available programs to provide lead-based testing in certain geographic areas?" Then a spinoff of that is "Is there a list of HUD-approved housing inspectors available?"

Bruce This is Bruce, and I'll address the lead inspectors and contractors issue first. Depending on where you are in the country, either your state or the US EPA regulates lead abatement or even the Renovation, Repair, and Painting Rule. The easiest way to begin the process of locating contractors is to go to the US EPA website, simply www.epa.gov/lead, and they have on their page links to the abatement side which is the major work or the renovation side. They will take you to the specific state. They'll list out which states run a program, and they'll give you a link to that state or if the EPA runs the program, they'll give you the ability to search for contractors by zip code, by city, by name. You can find certified renovation contractors and also licensed abatement contractors that way.

I'm going to hand off to, Kitt, if he knows the answer about a listing of HUD-approved housing inspectors.

Kitt Yes. I'm sorry. I don't.

Bruce Okay. We'll have to get back with everybody on that. We'll see if we can find an answer where they would be listed.

could be any platform or resource. We'd appreciate getting back some insights from you so that we can better serve you in the future.

While you're answering those questions, we realize that there's quite a bit of information that was passed along, but it is all readily available as we tried to show you in the Housing Counselor Healthy Homes Toolkit so be sure to go that. Then, we'll also take a look at some additional resources. One is the HUD Exchange Office of Housing Counseling page with the website there. Of course, the Healthy Housing Toolkit for housing counselors, again our website, our Office of Housing Counseling and Healthy Homes main page or home page. Then, as we've talking about here, Everyone Deserves a Safe and Healthy Home, both versions of that publication; the consumer guide and the more technical version of it for professionals. Again, there's the website.

I believe we have some ending.

Virginia

Yes. We have some ending slides. First of all, thank you, all, so much for providing this excellent information, and thank you to the audience for your participation. You will get a certificate of training if you logged into

the webinar. It will be an email that says this is your certificate of training. There's no attachment, so just print that out for your records.

If you have a colleague who wants to take this webinar at a later date—next slide please—we do post all of our presentations along with the transcript and a link to toolkit in our HUD Exchange webinar archive. So please be sure to get credit if you are taking this webinar. Next slide please.

Also, we encourage you to send us an email on any comments you have, questions, any resources that you know that would be helpful to your fellow counselors to housing.counseling@hud.gov, and just type in Healthy Homes into the subject line. Again, thanks for attending. We appreciate it.

Moderator

Ladies and gentlemen, that will conclude your conference call for today. Thank you for your participation and for using AT&T Executive TeleConference Service. You may now disconnect.