

Lead-Based Paint Visual Assessment: Introduction

For Homes Constructed Before 1978

As a potential **purchaser** of a home constructed before **1978**, you must know:

1. The **seller must provide** all known records and documents of the presence of lead-based paint on the property. Any knowledge of lead-based paint hazards **MUST** be disclosed by the seller.
2. You are required, for your health, to review the EPA Pamphlet entitled “*Protect Your Family From Lead in Your Home*” which can be downloaded at: www.epa.gov/lead/protect-your-family-lead-your-home.
3. The seller must allow **at least a 10-day period**, usually as part of the due diligence period, to conduct a lead-based paint visual assessment, inspection, or a full lead-based paint risk assessment to identify both the presence of lead-based paint and/or the location of lead-based paint hazards currently in the home.

A lead-based paint **Visual Assessment** examines the condition of the painted surfaces on the property. It must be conducted by a certified **Visual Assessor** who documents if there is evidence of deteriorated paint that exceeds the HUD **de minimis** (minimum) levels. The HUD de minimis levels are calculated differently for interior and exterior paint. A visual assessment does not determine the presence or absence of lead.

A **lead-based paint inspection** includes a visual assessment and provides a report of all the painted or glazed surfaces inside and outside the home and indicates which do and do not contain lead.

A **lead-based paint risk assessment** includes the elements of a lead-based paint inspection, but also includes soil and dust testing and the identification of frequently impacted friction surfaces like doors and windows that contain lead and will easily release lead dust during normal daily use.

IF you waive your right to order a **lead-based paint inspection** or **lead-based paint risk assessment**, a **visual assessment MUST** be conducted to examine the property for deteriorated paint. If the **lead-based paint inspection** or **lead-based paint risk assessment** shows there is no lead found on the property, then paint stabilization is not required.

Please note that a visual assessment will **NOT identify the presence of lead**, only the condition of the painted surface. Even if the visual assessment indicates that there are **NO** deteriorated painted surfaces, this does **NOT mean that there is NOT lead in the paint**. Painted surfaces must be carefully and safely maintained unless the property was inspected for the presence of lead and no lead was found or documentation is provided showing that the lead was abated.

If evidence of deteriorated paint beyond the HUD de minimis levels is discovered, it **MUST** be stabilized before any loan pool loan can be approved. If a contractor is used for the paint stabilization, the contractor must at be **RRP** or Renovation, Repair, and Painting certified. More information on RRP certification for contracting firms can be found at: <https://epi.publichealth.nc.gov/lead/rrp.html>.

After the deteriorated paint is stabilized and any dust or paint chips have been safely removed from the property, a **lead-based paint clearance examination** must be conducted by a certified lead professional in each worksite or area where the work was performed. If the deteriorated area did not exceed the HUD de minimis levels, no clearance examination is required.

A certified Lead-Based Paint Inspector or Risk Assessor can also conduct a **Visual Assessment**. A list of state certified lead-based paint inspectors, risk assessors, and lead professionals is maintained on the NCDHHS website at: <https://schs.dph.ncdhhs.gov/lead/accredited.cfm>.

Lead-Based Paint Acknowledgement Form For Homebuyers

For Homes Constructed Before 1978

(section below to be completed by the borrower and co-borrower)

Property Address:

Borrower:

Co-Borrower:

I acknowledge that I am aware of the requirements for a Visual Assessment to be conducted on the property listed above. I also acknowledge that if deteriorating paint is found above the HUD de minimis (minimum) levels, it must be stabilized before my loan pool loan can be approved. Furthermore, I understand that after the paint is stabilized, the property must pass a lead-based clearance inspection to be eligible. Finally, I am also aware that a Visual Assessment does not reveal the presence of lead or any lead hazards. If I want to verify the presence of lead or lead hazards, I can order a lead-based paint inspection or risk assessment, which will provide details about the presence of lead and where lead hazards exist or are likely to occur based on normal behaviors in the home.

Signature of Borrower: **Date:**

Signature of Co-Borrower: **Date:**

Lead-Based Paint Visual Assessment Form

(section below to be completed by the certified Inspector/Assessor)

Property Address:

Business Name:

Inspector/Assessor:

- Property has been tested and determined to not to contain lead-based paint (attach documentation)
- Property has had lead-based paint hazards abated/remediated (attach documentation)
- Property required a Visual Assessment (if not abated or tested and no lead found)

Date of Visual Assessment:

- I have completed a visual assessment of the above property and there is **NO** evidence of deteriorated paint.
- I have completed a visual assessment of the above property and there is evidence of deteriorated paint but the area(s) of deterioration does **NOT** exceed the HUD de minimis (minimum) levels.
- I have conducted a visual assessment of the above property and there is evidence of deteriorated paint and the area(s) does **EXCEED** the HUD de minimis (minimum) levels.

<p>Interior: Is there any peeling, chipping, chalking, or cracking paint?</p> <p style="text-align: center;"><input type="checkbox"/> YES <input type="checkbox"/> NO</p>	<p>Interior: Deterioration exceeds the HUD de minimis (minimum) level?</p> <p style="text-align: center;"><input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA</p>
<p>Exterior: Is there any peeling, chipping, chalking, or cracking paint?</p> <p style="text-align: center;"><input type="checkbox"/> YES <input type="checkbox"/> NO</p>	<p>Exterior: Deterioration exceeds the HUD de minimis (minimum) level?</p> <p style="text-align: center;"><input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> NA</p>
<p>Location(s) of Deteriorated Paint Exceeding the HUD de minimis (minimum) levels:</p> <div style="border: 1px solid black; height: 100px; width: 100%;"></div>	

Signature of Inspector/Assessor: **Date:**

**Attach copy of Inspector/Visual Assessor credentials*