

Healthy Housing Toolkit for Housing Counselors

OFFICE OF HOUSING COUNSELING LET'S MAKE HOME HAPPEN

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INTRODUCTION TO HEALTHY HOMES

INTRODUCTION TO HEALTHY HOMES

Housing counselors are in a unique position to help clients who want to make sure their homes are healthy and free of hazards. While healthy housing is not a required topic for housing counseling or for group education, it can be easily integrated into those settings. This toolkit includes information and checklists for educating clients—homeowners, homebuyers, and renters—about the rules that protect them and the recommended actions they can take to maintain healthy homes. The toolkit also references additional resources for those who want to know more.

What can housing counselors do to promote healthy homes?

Housing counselors can play an important role in educating clients about how to purchase, rent, and maintain safe and healthy homes when they:

- Educate clients about lead-based paint, mold, radon, and other potential hazards in the home.
- Make families aware of the laws and regulations that are in place to protect them from these hazards.
- Recommend steps and actions for preventing and addressing hazards.

What do housing counselors need to know about healthy homes?

To advise clients on health concerns in the home, 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 the principles of healthy housing, as described below.

Use these helpful resources to get educated about healthy homes

Counselors can rely on several resources for most of the information necessary to help clients understand the most common household hazards and ways to mitigate them. Counselors are encouraged to become familiar with the content in these resources:

• For a quick but thorough overview of healthy homes, Everyone Deserves a Safe and Healthy Home: A Consumer Action Guide is a 12-page booklet written for the general public. It outlines the eight principles of healthy housing and provides a useful overview of key healthy homes issues, including lead-based paint, asthma and allergies, mold and moisture, radon, household chemicals, pests, carbon monoxide, home safety, asbestos, home temperature control, and indoor air quality. For each issue, it provides critical

action steps. It also includes a room-by-room checklist. Housing counselors can use this guide to educate themselves and their clients. For those who prefer an online resource, the Healthy Homes Basics App teaches the same information in an interactive format and provides guizzes to reinforce key messages.

- For a more in-depth view, **Everyone Deserves a** Safe and Healthy Home: A Stakeholder Guide is a 40-page guide that provides additional detail on each of the hazards described in the Consumer Action Guide. It is written for stakeholders, such as housing counseling agencies, that assist people in maintaining and improving their safety and health. This guide also has a companion app, the Healthy Homes Partners app, which includes the same information as the guide and a roomby-room checklist.
- Everyone Deserves a Safe and **Healthy Home** Protect the health of children and families a consumer action guide www.hud.gov/healthyhomes



The Protect Yourself from Lead in Your Home pamphlet was created specifically to educate homebuyers and renters about lead-based paint and the protections provided by federal law. It is available in several languages, and it walks through the key things a homebuyer or renter must know about lead-based paint, the rules that protect consumers from lead-based paint, and the measures people can take to protect themselves from lead poisoning.

The Healthy Homes Checklists provided in this toolkit link to other short educational resources developed by U.S. Department of Housing and Urban Development (HUD) and the U.S. Environmental Protection Agency (EPA). They include short pamphlets on mold, radon, and other concerns. Counselors can download these resources, use them during counseling sessions, and provide clients with copies or links. Many of these are available in other languages. See the list of resources in other languages at the end of this toolkit.

Review this short overview of healthy housing concerns

A healthy home is a home that is maintained to avoid illness and injury. Health hazards in the home can affect anyone, but children are particularly vulnerable. Concerns include air quality, mold and moisture, lead hazard control, pest management, and injury prevention. The following is a brief overview of major topics to cover with clients to educate them about healthy housing. These descriptions include links to short resources that can be used to educate clients, but for a fuller discussion, see the primary resources reference above:

- 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; if purchasing or renting a house that was built before 1978, certain rules about disclosure apply:
 - Property owners are required by the <u>Lead Disclosure Rule</u> to provide potential buyers or renters about any known lead in the home.
 - Property owners are also required to provide buyers and renters the <u>Protect</u>
 Your Family from Lead in Your Home (PYF) pamphlet before purchase or lease.
 - Buyers have a right, under the Disclosure Rule, to a 10-day period to conduct a lead-based paint inspection or risk assessment before being obligated under contract to buy the house.
 - The pamphlet is a 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 <u>Renovation Repair and Painting Rule</u>.

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 (carpet, upholstery) from the home. Use protection when cleaning. Engage a mold removal specialist for extensive mold.

Radon:

- 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 homes has a radon problem.
- You can test for radon with a kit from a hardware store or purchased by mail, or you can hire a professional tester.
- o If a test reveals a radon problem, there are professional solutions.

Pests:

- The presence of mice, roaches, bedbugs, and other pests can trigger asthma attacks and other health problems.
- o Integrated pest management (IPM) is a way to remove pests without using toxic pesticides, by denying them food, water, and shelter.

Home safety and injury prevention:

- Home accidents such as fires, drownings, and poisoning are the reason for thousands of preventable deaths and injuries every year. Household chemicals and window blinds are of particular concern to households with young children.
- Simple steps, such as securing cleaning products, installing carbon monoxide and smoke detectors, using appropriate fencing, and implementing other basic safety practices can improve household safety.

Carbon monoxide:

- Carbon monoxide is an odorless, tasteless, and invisible gas 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 death.
- To protect against carbon monoxide poisoning, install carbon monoxide detectors in the home, preferably near sleeping areas, and on every floor of a home.

Know these simple principles for maintaining a healthy home

HUD's Office of Lead Hazard Control and Healthy Homes defines <u>eight principles of a healthy home</u>. Briefly, they are:

- Keep it dry: Prevent water from entering your home through leaks in roofing systems, prevent rainwater 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 surfaces, reducing clutter, and using effective wet-cleaning methods.
- **Keep it safe:** Store poisons out of the reach of children and properly label. 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.
- 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. Seal cracks and openings throughout the home; store food in pest-resistant containers. If needed, use sticky-traps and baits in closed containers, along with least-toxic pesticides such as boric acid powder.
- Keep it contaminant-free: Reduce lead-related hazards in pre-1978 homes by fixing deteriorated paint, and keeping floors and window areas clean using a wet-cleaning approach. Test your home for radon, a naturally occurring dangerous gas that enters homes through soil, crawlspaces, and foundation
 - 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.
- **Keep it thermally controlled:** Houses that do not maintain adequate temperatures may place the safety of residents at increased risk from exposure to extreme cold or heat.

Keep in mind that hazards vary by region due to differences in climate, weather events, types of homes, and home construction. Be aware of your local issues, such as local water quality and



allergens. More information, including technical materials and scientific research results, is available to housing counselors on <u>HUD's Healthy Homes website</u>.

Educating Clients About Healthy Homes

When educating clients about healthy homes, consider their particular needs and risks:

- Homebuyers need information about their rights as purchasers and their ongoing responsibilities as property owners. See the <u>Homebuyer Health Homes Checklist</u> for a full list of topics:
 - If they are buying a pre-1978 home:
 - They need specific information about lead hazards and their rights under the Lead Disclosure Rule. This includes their right to a 10-day period to conduct a lead-based paint inspection or risk assessment before they are obligated under contract to buy the property.
 - They should also understand the maintenance practices necessary to avoid lead hazards in the home and the precautions to take if they engage a contractor to do work or do their own home improvement projects that disturb painted services.
 - Regardless of the age of their home, homebuyers should learn good maintenance practices to maintain a healthy home.
- **Homeowners.** Homeowners need information on how to keep their homes healthy. This includes information on maintaining a clean, dry, and 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 and their responsibilities under the Lead Disclosure Rule if they rent or sell their property. See the Homeowner Healthy Homes Checklist.
- Renters. Renters need to know the rights they have concerning healthy housing. These
 include recognizing hazards and reporting them to their landlords. See the <u>Renter</u>
 <u>Healthy Homes Checklist</u>:
 - If they rent a pre-1978 unit, they need to know what their rights under the Lead
 Disclosure Rule are and what to do if a child in the home is poisoned by lead.
 - If they receive rental assistance through a HUD program, they should be educated of their rights to a decent, safe, and sanitary unit and protections afforded by federal law.
- Post-disaster. Housing counselors can play a significant role post-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. See the
 Disaster Recovery Toolkit for guidance on counseling post-disaster.

HOMEBUYER CHECKLIST: EDUCATING HOMEBUYERS ABOUT HEALTHY HOMES

HOMEBUYER CHECKLIST: EDUCATING HOMEBUYERS ABOUT HEALTHY HOMES

Lead-Based Paint If the client is purchasing a pre-1978 home, take the following actions to ensure that the client receives the information they are entitled to by law. This is especially important if children under the age of six reside in the home. 1. Pamphlet. Review the Protect Your Family from Lead in Your Home (PYF) pamphlet. • Confirm the client received this pamphlet from the seller. The seller is required by law to provide it. Read the whole pamphlet to confirm that the client understands: How lead gets in the body How lead affects health What they can do to protect their family Where to get more information Walk through the simple steps to protect the family from lead hazards. (See page 1 of the PYF pamphlet.) 2. **Disclosure.** Review the Disclosure Notice received from the seller: • Confirm that the client received the disclosure form. The seller is required by law to provide it. If the disclosure form indicates the presence of lead-based paint in the home, review those areas with the client and the precautions to take in those areas. (See page 10 of the PYF pamphlet.) • If the disclosure form says that no testing has been done or that no hazards have been identified, explain to the client that this does not mean that hazards cannot develop. 3. **Lead Evaluation.** Discuss whether the client wishes to check the home for lead: Review their right to a 10-day period for a lead-based paint inspection or risk assessment before they are bound by the purchase contract. Review pages 6–8 of the PYF pamphlet for information on how to evaluate for lead hazards. • Explain the difference between a paint inspection and a risk assessment. • Tell them how to get a certified professional to do the evaluation. 4. **Renovation, Repair, and Painting.** If the client is planning to do work in the home after purchase that will disturb painted surfaces: • Review page 12 of the PYF pamphlet. • If they will hire someone to do the work, tell them how to find a certified firm to do the work. (See EPA's Locate Certified Renovation Firms web page.) • If they want to do the work themselves, tell them to use lead safe work practices and direct them to the EPA Renovation, Repair, and Painting for Do-It-Yourselfers web

page for guidance.

- 5. **For More Information.** Tell the client where they can get more information:
 - The National Lead Information Center Hotline: 1-800-424-LEAD.
 - The HUD website: https://www.hud.gov/program_offices/healthy_homes.
 - The EPA website: www.epa.gov/lead.
 - Their state or local health or environmental agency (which they can find through the National Lead Information Center hotline).

Maintaining a Healthy Home

Principles of a Healthy Home. Review the <u>Eight Principles of a Healthy Home</u> and then use the <u>Everyone Deserves a Safe and Healthy Home: A Consumer Action Guide</u> or the pamphlets highlighted below to walk through critical actions.

Mold: Use the Mold Pamphlet to:

- Discuss the potential health effects of mold.
- Review the practices for preventing, identifying, and addressing mold.
- Identify additional resources and find mold-removal professionals.

Radon: Use the Radon Pamphlet to:

- Discuss the importance of testing for radon in the home.
- Explain the difference between short-term and long-term tests.
- Provide guidance on how to test.
- Discuss what to do if the home has unsafe levels of radon.
- Refer them to other resources including the Radon Hotlines.

Pests: Use the <u>Safe Pest Control Pamphlet</u> to:

- Discuss the health hazards of pests and dangers of using pesticides to respond.
- Discuss the benefits of integrated pest management (IPM).
- Review IPM procedures for preventing and addressing pests in the home.
- Locate resources to support IPM.

Home Safety: Use the Home Safety Pamphlet to:

- Review common hazards in the home such as poison, fires, drownings, and other accidents.
- Discuss common practices for avoiding these hazards.
- Identify resources for more information.

Carbon Monoxide: Use the Carbon Monoxide Pamphlet to:

- Explain the danger of carbon monoxide.
- Discuss the importance and ease of installing carbon monoxide detectors.

Additional Resources

For clients who want more information, refer them to the following resources and the resource list in this toolkit. Key resources include:

- The Everyone Deserves a Healthy Home Consumer Action Guide and App
- HUD's Healthy Homes Program
- CDC's National Center for Environmental Health
- EPA's Office of Children's Health Protection
- EPA's Indoor Air Quality

HOMEOWNER CHECKLIST: EDUCATING HOMEOWNERS ABOUT HEALTHY HOMES

HOMEOWNER CHECKLIST: EDUCATING HOMEOWNERS ABOUT HEALTHY HOMES

Lead-Based Paint

If the client lives in a pre-1978 home, review information on lead-based paint to make sure they are informed about potential hazards. This is especially important if children reside in the home.



- 1. **General information.** Review the <u>Protect Your Family from Lead in Your Home (PYF)</u> <u>pamphlet</u> to provide the key information they need to protect their family from lead poisoning:
 - Read the whole pamphlet to confirm that the client understands:
 - How lead gets in the body
 - How lead affects health
 - What they can do to protect their family
 - Where to get more information
 - Walk through the simple steps to protect the family from lead hazards. (See page 1 of the PYF pamphlet.)
- 2. **Renovation, Repair, and Painting.** If the client is planning to do work in the home that will disturb painted surfaces, review information on how such work can be done safely:
 - Review page 12 of the PYF pamphlet.
 - If they will hire someone to do the work, tell them how to find a certified firm to do the work. (See EPA's Locate Certified Renovation Firms web page.)
 - If they want to do the work themselves, tell them to use lead safe work practices and direct them to the EPA Renovation, Repair, and Painting for Do-It-Yourselfers web page for guidance.
- 3. **Additional Actions.** The homeowner may want to take additional steps to address hazards in their home:
 - **Lead Evaluation.** Homeowners who want to know more about lead in their homes may want to have their homes evaluated by a certified professional. This can be especially useful if they are planning to do renovation, repair, or repainting work:
 - Review pages 6–8 of the <u>PYF</u> pamphlet for information on how to evaluate for lead hazards.
 - Explain the difference between a paint inspection and a risk assessment.
 - Tell them how to get a certified professional to do the evaluation.
 - **Disclosure.** If a homeowner is thinking about selling the home, they need to know about disclosure:
 - o Review EPA's web page on disclosure.
 - O Discuss how to comply with the disclosure requirement.
- 4. **For More Information.** Tell the client where they can get more information:
 - The National Lead Information Center Hotline: 1-800-424-LEAD.
 - The HUD website: https://www.hud.gov/program_offices/healthy_homes.
 - The EPA website: www.epa.gov/lead.
 - Their state or local health or environmental agency (which they can find through the National Lead Information Center hotline).

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- Discuss the potential health effects of mold
- Review the practices for preventing, identifying, and addressing mold
- Identify additional resources and find mold-removal professionals

Radon. Use the Radon Pamphlet to:

- Discuss the importance of testing for radon in the home.
- Explain the difference between short-term and long-term tests.
- Provide guidance on how to test.
- Discuss what to do if the home has unsafe levels of radon.
- Refer them to other resources including the <u>Radon Hotlines</u>.

Pests. Use the Safe Pest Control Pamphlet to:

- Discuss the health hazards of pests and dangers of using pesticides to respond.
- Discuss the benefits of integrated pest management (IPM).
- Review IPM procedures for preventing and addressing pests in the home.
- Locate resources to support IPM.

Home Safety. Use the Home Safety Pamphlet to:

- Review common hazards in the home such as poison, fires, drownings, and other accidents.
- Discuss common practices for avoiding these hazards.
- Identify resources for more information.

Carbon Monoxide: Use the Carbon Monoxide Pamphlet to:

- Explain the danger of carbon monoxide.
- Discuss the importance and ease of installing carbon monoxide detectors.

Additional Resources

For clients who want more information, refer them to the following resources and the resource list in this toolkit. Key resources include:

- The Everyone Deserves a Healthy Home Consumer Action Guide and App
- HUD's Healthy Homes Program
- CDC's National Center for Environmental Health
- EPA's Office of Children's Health Protection
- EPA's Indoor Air Quality

RENTER CHECKLIST: EDUCATING RENTERS ABOUT HEALTHY HOMES

RENTER CHECKLIST: EDUCATING RENTERS ABOUT HEALTHY HOMES

Lead-Based Paint If the client is moving into a pre-1978 home, review information on lead-based paint to ensure that the client receives the information they are entitled to by law. This is especially important if children reside in the home. 1. Pamphlet. Review the Protect Your Family from Lead in Your Home (PYF) pamphlet. Confirm the client received this pamphlet from the landlord. The landlord is required by law to provide it. Read the whole pamphlet to confirm that the client understands: How lead gets in the body How lead affects health What they can do to protect their family Where to get more information Walk through the simple steps to protect the family from lead hazards. (See page 1 of the PYF pamphlet.) 2. **Disclosure.** Review the Disclosure Notice received from the landlord. Confirm that the client received the disclosure form. The landlord is required by law to provide it. • If the disclosure form indicates the presence of lead-based paint in the home, review those areas with the client and the precautions to take in those areas. (See page 10 of the <u>PYF</u> pamphlet.) If the disclosure form says that no testing has been done or that no hazards have been identified, explain to the client that this does not mean that hazards cannot 3. Renovation, Repair, and Painting. If the landlord or the renter is planning to do work in the home, review information on how such work can be done safely: Review page 12 of the PYF pamphlet. • If the landlord hires a contractor to do the work, the renter can ask if the contractor is a certified renovation firm. (See the EPA Locate Certified Renovation Firms web page.) • If the renter is planning to hire a contractor, confirm that they have discussed the arrangement with the landlord and advise them to hire a certified renovation firm. (See the EPA Locate Certified Renovation Firms web page.) • If the renter is doing repairs themselves, tell them to discuss their plans with the landlord and use lead safe work practices. Direct them to the EPA Renovation, Repair, and Painting for Do-It-Yourselfers web page. 4. Lead Evaluation. Discuss whether the client wants to request a lead evaluation before moving into the unit: • Renters have no legal right to an evaluation, but they can request one. Review pages 6–8 of the PYF pamphlet on lead hazard evaluation. Explain the difference between a paint inspection and a risk assessment. • Explain that a certified professional must do the evaluation. 5. **For More Information.** Tell the client where they can get more information:

- The National Lead Information Center Hotline: 1-800-424-LEAD.
- The HUD website: https://www.hud.gov/program offices/healthy homes.
- The EPA website: www.epa.gov/lead.
- Their state or local health or environmental agency (which they can find through the National Lead Information Center hotline).

Maintaining a Healthy Home

Principles of a Healthy Home. Review the <u>Eight Principles of a Healthy Home</u> and then use the <u>Everyone Deserves a Safe and Healthy Home: A Consumer Action Guide</u> or the pamphlets highlighted below to walk through critical actions.

Mold. Use the Mold Pamphlet to:

- Discuss the potential health effects of mold.
- Review the practices for preventing, identifying, and addressing mold.
- Identify additional resources.
- Discuss when to talk to the landlord about mold issues in the home.

Radon. Use the Radon Guide for Tenants to:

- Discuss the importance of testing for radon in the home.
- Review what they can request of their landlord.
- Explain how to test and what to do if the home has unsafe levels of radon.
- Refer them to other resources including the Radon Hotlines.

Pests. Use the Safe Pest Control Pamphlet to:

- Discuss the health hazards of pests and dangers of using pesticides.
- Discuss the benefits of integrated pest management (IPM)
- Review when they should talk to their landlord and request IPM.
- Locate resources to support IPM.

Home Safety. Use the Home Safety Pamphlet to:

- Review common hazards in the home such as poison, fires, drownings, and other accidents.
- Discuss common practices for avoiding these hazards.
- Identify resources for more information.

Carbon Monoxide: Use the Carbon Monoxide Pamphlet to:

- Explain the danger of carbon monoxide.
- Discuss the importance and ease of installing carbon monoxide detectors.

Additional Resources

For clients who want more information, refer them to the following resources and the resource list in this toolkit. Key resources include:

- The Everyone Deserves a Healthy Home Consumer Action Guide and App
- HUD's Healthy Homes Program
- CDC's National Center for Environmental Health
- EPA's Office of Children's Health Protection
- EPA's Indoor Air Quality

LIST OF KEY HEALTHY HOUSING RESOURCES AVAILABLE IN OTHER LANGUAGES

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Many materials are available in Spanish and some are available in other languages as well.

- Protect Your Family from Lead in Your Home Pamphlet in several languages
- Allergy Flyer in Spanish
- Asthma Flyer in Spanish
- Carbon Monoxide Flyer in Spanish
- <u>Lead</u> Flyer in Spanish
- Mold Flyer in Spanish
- Radon Flyer in Spanish
- HUD's Healthy Homes page in Spanish

Other HUD resources are available from www.hud.gov/espanol and HUD's Limited English Proficiency page.