



# The Commonwealth of Massachusetts

Executive Office of Health and Human Services  
Department of Public Health  
Childhood Lead Poisoning Prevention Program  
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## CHILDHOOD LEAD POISONING PREVENTION PROGRAM (CLPPP) PROPERTY TRANSFER LEAD PAINT NOTIFICATION

Under Massachusetts and federal law, this notification package must be given to buyers and tenants with an option to buy homes built before 1978. This package must be given in full to meet state and federal requirements. It may be copied, as long as the type size is not made smaller. Every seller and any real estate agent involved in the sale must give this package before the signing of a purchase and sale agreement, a lease with an option to purchase, or, under state law, a memorandum of agreement used in foreclosure sales. Sellers and agents must also tell the buyer or tenant with an option to buy any information they know about lead in the home. They must also give a copy of any lead inspection report, risk assessment report, Letter of Compliance or Letter of Interim Control. **This package is for compliance with both state and federal lead notification requirements.**

Real estate agents must also tell buyers and tenants with an option to buy that under the state Lead Law, a new owner of a home built before 1978 in which a child under six will live or continue to live must have it either delead or brought under interim control within 90 days of taking title. This package includes a check list to certify that the buyer or tenant with an option to buy has been fully notified by the real estate agent. This certification should be filled out and signed by the buyer or tenant with an option to buy before the signing of a purchase and sale agreement, a lease with an option to purchase or a memorandum of agreement used in a foreclosure sale. It should be kept in the real estate agent's files. After getting notice, the buyer or tenant with an option to buy has at least 10 days, or longer if agreed to by the seller and buyer, to have a lead inspection or risk assessment if he or she chooses to have one, except in cases of foreclosure sales. There is no requirement for a lead inspection or risk assessment before a sale. A list of private lead inspectors and risk assessors licensed by the Department of Public Health is attached.

Sellers and real estate agents who do not meet these requirements can face a civil penalty of up to \$1,000 under state law; a civil penalty of up to \$10,000 and possible criminal sanctions under federal law, as well as liability for resulting damages. In addition, a real estate agent who fails to meet these requirements may be liable under the Massachusetts Consumer Protection Act.

The property transfer notification program began in 1988 and has been very successful. It provides information you need to protect your child, or your tenants' child, from lead poisoning. Massachusetts has a tax credit of up to \$1,500 for each unit delead. There are also a number of grants and no-interest or low-interest loans available for deleading. It's up to you to do your part toward ending lead poisoning.

**PLEASE TAKE THE TIME TO READ THIS DOCUMENT. LEAD POISONING IS THE NATION'S NUMBER ONE ENVIRONMENTAL DISEASE AFFECTING CHILDREN. DON'T GAMBLE WITH YOUR CHILD'S FUTURE.**

## **What is lead poisoning? How do children become lead poisoned?**

Lead poisoning is a disease. It is most dangerous for children under six years old. In young children, too much lead in the body can cause permanent harm to the brain, kidneys, nervous system and red blood cells. Even at low levels, lead in children's bodies can slow growth and cause learning and behavioral problems. The main way children get lead poisoned is by swallowing lead paint dust. They do not have to chew on leaded surfaces or eat paint chips to become poisoned. Most childhood lead poisoning is caused by children's normal behavior of putting their hands or other things, such as toys, in their mouths. If their hands or these objects have touched lead dust, this may add lead to their bodies. Children can also be exposed to lead from such other sources as lead-contaminated soil or water, but these sources alone rarely cause lead poisoning. Lead can be found in soil near old, lead-painted houses. If children play in bare, leaded soil, or eat vegetables or fruit grown in such soil, or if leaded soil is tracked into the home and gets on children's hands or toys, lead may enter their bodies.

## **What are the symptoms of lead poisoning? How is it detected?**

Most lead poisoned children have no special symptoms. The only way to find out if a child is lead poisoned is to have his or her blood tested. The Massachusetts Lead Law requires all children between 9 months and 4 years old to be screened annually for lead. If your child has been exposed to lead, or if you do not know if your child under age six has been screened for lead, ask your child's doctor, other health care provider or your local board of health for a simple screening test of your child.

## **What is the treatment for lead poisoning?**

Treatment of a lead poisoned child starts with finding and removing the lead hazards to which the child is exposed. This will include a lead inspection of the child's home, and if lead hazards are identified, deleading of the home. Medical treatment depends on the child's blood lead level and the child's response to the removal of the lead source. Parents will be taught about protecting their child from lead exposure. They will need to watch the child's progress through frequent blood tests. If necessary, the child may receive special drugs to help rid his body of excess lead. With this treatment, drugs are given daily for as long as several weeks. Sometimes this must be done more than once. A child who has been lead poisoned will need a lot of blood tests for a year or more. He or she should be tested for learning problems before starting school.

## **Are children under six years old the only ones at risk of lead poisoning?**

No. Young children are usually more easily and seriously poisoned than older children or adults, but lead is harmful to everyone. Lead in the body of a pregnant woman can hurt her baby before birth. Older children and adults who live in older housing with lead paint hazards may become exposed to lead and could potentially develop lead poisoning through home renovation. Most lead poisoning in adults is caused by work-related exposure or home renovation. Even hobby supplies, such as stained glass, bullets and fishing sinkers, can expose people to lead. Lead poisoning in adults can cause high blood pressure, problems having children for both men and women, digestive problems, nerve disorders, memory loss and problems concentrating, and muscle and joint pain. Adults who have any of these symptoms and who have been exposed to lead should consider being screened for lead. Those who are regularly exposed to lead through their work are required by law to have their blood tested once a year for lead.

## **What are the dangers of lead paint in homes, and when was it used?**

Lead paint in homes causes almost all childhood lead poisoning. Lead is so harmful that even a small amount of fine lead dust that cannot be seen can poison a child. Lead paint covered by layers of nonleaded paint can still poison children, especially when it is disturbed, such as through normal wear and tear, or home repair work. When such lead paint is on moving surfaces, such as windows, fine lead dust is released through normal use. This dust settles, where it can be easily picked up on children's toys and fingers. Household paint with poisonous (now illegal) levels of lead was in use in Massachusetts from the 1690s until 1978. In 1978, the U.S. government banned lead from house paint. Lead can be found in all types of pre-1978 homes: homes in cities, suburbs or the countryside; private housing and state or federal public housing; single-family and multi-family homes. The older the house, the more likely it is to contain lead paint. The older the paint, the higher the likely lead content.

## **Can routine home repairs cause lead poisoning?**

There can be a danger of lead poisoning whenever painted surfaces inside or outside the home are scraped for repainting, or woodwork is stripped or removed, or windows or walls are removed. This is because lead paint is found in almost all Massachusetts homes built before 1978, and so many of Massachusetts' homes are old. Do not use power sanders, propane torches or heat guns to remove leaded paint, as these methods create a lot of lead dust and fumes. Temporarily move your family (especially children and pregnant women) out of the home while the work is being done and cleaned up, or at a minimum, tape up plastic sheets to completely seal off the work area. Get a lead inspection done, so that you will know which surfaces have lead paint and need extra care when preparing for and doing home repair work, and during cleanup afterwards. Do not do repairs in older homes without learning about safe ways to do the work to reduce the danger of lead dust. Hundreds of cases of childhood and adult lead poisoning result each year from do-it-yourself home projects.

## **How does the owner of a home built before 1978 in which a child under six years old lives meet the requirements of the Massachusetts Lead Law?**

The first step is to have a lead inspection or risk assessment done. A licensed lead inspector will test the surfaces of the home for lead and give the owner a written report that states where there is lead in amounts considered a violation by state law, and record any lead hazards that must be corrected. A risk assessor, who is a specially licensed lead inspector, will do a lead inspection plus a risk assessment, during which he or she checks the home for the most serious lead hazards that must be fixed for interim control. (See question about interim control, below.) Only a licensed deleader may do high-risk work, such as removing lead paint or repairing chipping and peeling lead paint. Either a deleader, the owner or someone who works for the owner (an agent) can do certain other deleading and interim control tasks. (See next question.) An owner or agent must get special training to perform the deleading tasks they may do. After the work is done, the lead inspector or risk assessor returns to check the home. He or she may take dust samples to test for lead and makes sure the home has been properly cleaned up. If everything is fine, he or she gives the owner a Letter of Compliance or a Letter of Interim Control. After getting one of these letters, the owner must take reasonable care of the property, mainly by making sure there is no peeling lead paint.

## **Can I do some of the deleading myself?**

In Massachusetts, the owner or someone who works for the owner (an agent) can do certain deleading activities. These include covering surfaces with certain materials; removing certain building

parts; capping baseboards; installing vinyl siding on the exterior, and applying encapsulants. Encapsulants are special liquid coatings made to be long-lasting barriers over lead paint. Before any of these deleading tasks are done, the owner must first have a lead inspection done and whoever is going to do the work must get special training. Contact CLPPP for information about this training. In addition, owners or their agents can perform structural repairs and lead dust cleaning for interim control. Before doing this work, owners and agents should get and read CLPPP's interim control booklet.

### **Is there financial help for deleading?**

There is a state income tax credit of up to \$1,500 per unit for full deleading. A credit of up to \$500 per unit is available for interim control work that also contributes to full deleading. There are also grants and no-interest, deferred loans, or low-interest loans available to eligible property owners. These funds are available through the U.S. Department of Housing and Urban Development, the Massachusetts Executive Office of Communities and Development, the Massachusetts Housing Finance Authority, local city and town community development planning departments, and banks.

### **Does deleading improve the value of my property?**

Many homeowners have found that the benefits of deleading are not unlike the benefits of other home improvement projects. Replacement windows and doors can save the homeowner money because they are more energy efficient. Having a legally delead home, whether it is a single-family or multi-family, owner-occupied or rental unit, can make it easier to sell or rent, often at a better price.

### **What surfaces must be delead for full compliance with the Massachusetts Lead Law?**

Owners of homes built before 1978 where children under six years of age live must have the following lead hazards corrected to get a Letter of Compliance:

- \* any peeling, chipping or flaking lead paint, plaster or putty;
- \* intact lead paint, other coating or putty on moveable parts of windows with sills five feet or less from the floor or ground and those surfaces that come in contact with moveable parts;
- \* intact lead paint or other coating on "accessible mouthable surfaces." These surfaces generally include woodwork, such as doors, door jambs, stairs and stair rails, and window casings.

### **What is interim control?**

Interim control is a set of temporary measures that property owners can take to correct urgent lead hazards, especially peeling or chipping lead paint and lead dust. These steps protect residents from lead poisoning until the home is fully delead. Homes in good condition may need little or no work to get interim control status. Owners then have up to two years before they have to fully delead the home. For that period, they are free from strict liability under the state Lead Law should a child become lead poisoned in the home. In addition to the repair of peeling and chipping lead paint and the cleaning of lead dust, other work may be necessary for interim control. This includes fixing water leaks or other damage that makes lead paint peel and chip; making window wells smooth and easy to clean; making windows work properly and deleading any badly chipping and peeling lead-painted surfaces.

Property owners interested in interim control must hire a licensed risk assessor. He or she will then decide what work, if any, needs to be done to get a Letter of Interim Control. The original Letter of Interim Control is good for one year. The property owner can have the home reinspected before the end of that year, and if all conditions are met, the home can be recertified for another year. By the end

of the second year, the home must be delead, if a child under six still lives there, for the owner to remain free of strict liability.

### **Does my family have to be out of the house during deleading or interim control work?**

Residents must be out of the house for the entire time that a deleader is doing deleading work inside a home, and for some of the deleading work by owners and their agents. Residents may stay at home, but out of the work area, while a deleader, property owner or owner's agent without a deleader's license does certain other deleading tasks, or such interim control work as structural repairs or lead dust cleaning. Residents who have been out of the house may not return until the deleading work that made it necessary for them to leave is complete, the home is cleaned up, and a lead inspector or risk assessor has checked and found this work has been properly done. For complete details, contact CLPPP.

### **Are there any exemptions to the Massachusetts Lead Law?**

The Lead Law applies only to homes built before 1978 in which a child under six lives. Any home or apartment having fewer than 250 square feet of living space, or which is in a rooming house, is exempt, as long as no child under age six is living there. Finally, homes rented for 31 days or less for vacation or recreational purposes are also exempt, as long as there is no chipping or peeling lead paint in the home and the renter has received the Short-Term Vacation Rental Notification.

### **What are the requirements of the state Lead Law if there is a lease with an option to buy?**

When there is a lease with an option to buy a home built before 1978 in effect, the owner of the property must have it delead or brought under interim control if a child under six lives there. If the tenant with an option to buy such a home proceeds to purchase it, he or she becomes responsible for meeting the requirements of the Lead Law if a child under six lives there after the purchase.

### **How can I find out about how lead inspections, risk assessments and deleading should be done?**

All lead inspections, risk assessments and deleading must be done according to the Regulations for Lead Poisoning Prevention and Control, 105 Code of Massachusetts Regulations 460.000 and the Deleading Regulations, 454 CMR 22.00. For full information, homeowners may get these regulations at the State House Book Store, State House, Boston, MA 02133. The phone number is (617) 727-2834.

Lead inspectors and risk assessors licensed by the Department of Public Health have been trained and are experienced in using the state-approved methods for testing for lead paint. These methods are the following: use of a solution of sodium sulfide, a portable x-ray fluorescence machine or lab tests of paint samples removed from the home. Deleaders licensed by the Department of Labor and Workforce Development have been trained to use safe methods to prepare for and do deleading work, and clean up afterwards. They may delead using any of the following methods: removing paint, removing building parts, covering and encapsulating. When removing paint, they cannot use certain very dangerous methods, such as open flame burning, dry abrasive blasting or power sanding without a special vacuum attachment.

### **How do I get a lead inspection or risk assessment?**

Included as part of this notification package is a listing of private licensed lead inspectors organized alphabetically, and private licensed risk assessors, similarly organized. Ask to see the inspector or risk assessor's license, to make sure it is current. You should arrange for the inspection or

risk assessment as quickly as possible after deciding you want one. If you do have an inspection or risk assessment, you must give the seller a copy of the report.

### **What is the best time to delead or undertake interim control?**

The best time to delead a home or bring it under interim control is when the home is vacant, so that residents will not be exposed to lead and household furnishings will not be contaminated with lead. In addition, it often is efficient, and reduces costs, to combine deleading with other repair work being done to a vacant home.

### **What is a Letter of Compliance and a Letter of Interim Control?**

Under the state Lead Law, a Letter of Compliance is a legal letter that says either that there are no lead paint hazards or that the home has been delead. The letter is signed and dated by a licensed lead inspector. A Letter of Interim Control is a legal letter that says work necessary to make a home temporarily safe from lead hazards has been done. It is signed and dated by a licensed risk assessor. A Letter of Interim Control is good for one year, but can be renewed for one more year. The owner must fully delead the home and get a Letter of Compliance by the end of the second year if a child under six still lives there. The Lead Law does not require the removal of all lead paint from a home. An owner who gets a Letter of Compliance or Letter of Interim Control must take reasonable care to keep up the home, mainly by making sure there is no chipping or peeling lead paint. If an owner fails to take reasonable steps to maintain the home, he or she may become liable for damages to a child lead poisoned as a result of the owner's breach of that duty of reasonable care.

## **RENTAL PROPERTY INFORMATION**

### **What liability do rental property owners have if they don't comply with the state Lead Law?**

If a property owner of a home built before 1978 in which a child under six lives fails to delead or bring the home under interim control, and a child is lead poisoned as a result, the property owner is strictly liable for all damages. An owner is not strictly liable for lead poisoning if a Letter of Compliance or Letter of Interim Control is in effect. Strict liability means owners may be liable even if they did not know lead paint was in the home. Since harm to the kidneys and blood cells, delays in growth, learning disabilities and emotional and behavioral disturbances resulting from lead poisoning can have life-long effects, monetary damages awarded against an owner responsible for a child's lead poisoning can be substantial. Failing to delead or bring under interim control a home to which the Lead Law applies is also an emergency public health matter, and can carry criminal penalties. An owner who is notified by a public agency of Lead Law violation in a property he or she owns, and who willfully fails to correct the dangerous conditions, is also subject to punitive damages, which are three times the actual damages found. These provisions are in addition to any other legal rights the lead-poisoned child may have.

### **Can I avoid state Lead Law requirements by not renting to a family with children under six?**

The Massachusetts Lead Law makes it illegal to refuse to rent to families with children under six, or evicting or refusing to renew the lease of families with children under six, because of lead paint. Discrimination against families with young children is also a violation of the U.S. Fair Housing Act and the Massachusetts anti-discrimination statute. Parents cannot waive the rights of their children to live in lead-safe housing or agree to assume to risks of lead exposure. Owners who violate these laws

face heavy penalties. The Massachusetts Commission Against Discrimination investigates and prosecutes cases of discrimination against families with children because of lead paint.

It is also illegal for lenders to deny financing because a home has lead paint, or because financing could trigger future duties under the Lead Law. This does not restrict the right of a lender to process or deny a mortgage application in accordance with accepted underwriting practices and criteria.

**If I am considering buying a pre-1978 house to rent out, and a child under six lives in one of the apartments, should I have at least that unit and common areas inspected for lead now?**

Yes. If there are children under six living in such an apartment and the apartment does not have a Letter of Compliance or Letter of Interim Control, buyers should find out whether or not the apartment has lead hazards and will have to be brought into compliance with the state Lead Law. This information will be important in deciding whether to buy the property and at what price. As noted above, new owners have 90 days from the date of taking title to have such an apartment delead or brought under interim control. Therefore, they should arrange deleading or interim control work to begin as soon as possible after taking title, to be sure the work is done within 90 days.

**Can a landlord delay a tenancy to bring a home into compliance with the state Lead Law?**

A landlord who will be deleading a home or bringing it under interim control may delay the start of the tenancy up to 30 days. This can be done as long as a lease between the landlord and the new tenant does not exist. During this delay period, the new tenants are responsible for their living expenses. If there is a signed lease, however, the landlord is responsible for temporary housing during relocation necessary for deleading work.

**Must a landlord arrange temporary housing for a tenant while a rental home is being delead?**

Under the state Lead Law, tenants have to be relocated for the time that certain deleading work is taking place inside the home. They may not return until that work is done, the home is cleaned up, and a licensed lead inspector or risk assessor checks and finds it is fine for residents to move back in.

The landlord and tenant are responsible for working out an acceptable plan for alternative housing if it is necessary. The landlord may move the tenant to another place to live, which may be another house, apartment, motel or hotel. The landlord is responsible for paying the tenant's reasonable moving costs and any temporary housing costs over and above the rent of the home being delead. During the time the home is being delead, the tenant remains responsible for paying the normal rent they would pay for this period as their share of the cost of temporary housing. The Lead Law states the temporary housing must not cause undue economic or personal hardship to the tenant.

**What is tenant notification?**

The goal of the federal and state requirements for tenant notification is to help reduce lead poisoning by giving all tenants of homes built before 1978 information about lead in their home. The program also educates tenants and landlords about the dangers of lead poisoning, its prevention, and the Massachusetts Lead Law. Tenant notification applies to all tenants, whether or not they have a child under six living with them.

Before renting a home, landlords, managing agents or any real estate agent involved in the rental must give new tenants copies of any existing lead forms for the home. These include lead inspection reports, risk assessment reports, a Letter of Compliance (no matter how old) or a Letter of Interim Control. If the landlord or agent does not have any or all of these forms for the home, he or she

simply does not give them. In addition, the landlord or agent must give new tenants the Tenant Lead Law Notification. This form addresses lead poisoning, specific prevention tips for parents, the requirements of the Lead Law and an explanation of the lead forms. Attached to the Tenant Lead Law Notification is the Tenant Certification form. This is to be filled out and signed by both the tenant and the landlord or agent. Each party gets a copy to keep. **These forms have been approved to satisfy both state and federal lead notification requirements.** Landlords or agents may choose to include the Tenant Lead Law Notification/Tenant Certification form in a written lease, instead of using a separate form.

Landlords and agents who fail to carry out their tenant notification obligations are liable for all damages caused by their failure to do so, and are subject to a fine of up to \$1,000.

## INSURANCE INFORMATION

### **How can an owner of rental housing in Massachusetts built before 1978 get insurance to cover potential lead liability?**

The answer depends on the number of units that the property owner wishes to insure, and whether the property owner lives in the building for which insurance is sought. An owner-occupant who insures four or fewer units may be covered by homeowners insurance. Generally, the property owner who is not an owner-occupant will need to get commercial liability insurance, as will an owner-occupant who wishes to insure more than four units.

Homeowners insurance may be available from several different sources: the regular, "admitted" market, the FAIR Plan or the "surplus lines" market. The regular, "admitted" market is the usual market for insurance. The FAIR Plan offers homeowners insurance to property owners unable to find coverage in the regular market. The "surplus lines" market is a less regulated, and generally more expensive market. It provides insurance to those who cannot find coverage elsewhere.

Under state Division of Insurance regulations, if an insurer in the regular market decides to write homeowners insurance on rental housing for which a Letter of Compliance or Letter of Interim Control is in effect, the insurer must provide coverage of lead paint liability arising from those premises. **Neither the state Lead Law nor the insurance regulations require a regular market insurer to write liability insurance, including homeowners insurance, on a particular property.** If a Letter of Compliance or Letter of Interim Control is in effect for only part of a property, the coverage for lead liability will extend to only that part of the property. Such insurance will also apply to any common areas covered by the Letter of Compliance or Letter of Interim Control. It will not, however, extend to injuries resulting from gross or willful negligence. The FAIR Plan's coverage of lead liability is subject to the same regulations that apply to the regular market.

An insurer in the regular market, or the FAIR Plan, may ask the property owner to prove that there is a Letter of Compliance or a Letter of Interim Control for the home sought to be insured. Once the proof is provided, coverage for lead liability will apply as of the date of the Letter. If the Fair Plan determines that a given property is eligible for insurance, or if a regular market insurer elects to insure certain premises, either may exclude lead liability coverage on any part of the property it ensures to which no Letter of Compliance or Letter of Interim Control applies. If either the Fair Plan or a regular market insurer uses such an exclusion, it must offer the owner of the premises the chance to buy back the excluded coverage. There is an additional charge for the lead liability "buyback" coverage. The amount of this charge is regulated by the Division of Insurance.

In the surplus lines market, there is no requirement to cover lead liability arising from premises to which a Letter of Compliance or Letter of Interim Control applies. Surplus lines insurers generally exclude coverage of lead liability, do not offer the buyback coverage, and charge higher prices than the regular market.



Since the FAIR Plan does not provide commercial liability insurance, property owners who need to get such coverage (as opposed to homeowners insurance) must get it from either the regular market or the surplus lines market. Commercial liability insurance from the surplus lines market, like homeowners insurance from that market, usually will exclude coverage of lead liability, will not include the buyback option, and will cost more than regular market coverage.

While a regular market insurer can decline to write commercial liability insurance on a given property, once such an insurer decides to write such coverage, it must then insure lead liability arising from any part of the property covered by a Letter of Compliance or Letter of Interim Control. If such an insurer chooses to insure a property, it may exclude coverage of lead liability on any part of the premises for which no Letter of Compliance or Letter of Interim Control is in effect. If such insurer applies such an exclusion, it must offer the property owner the opportunity to buy back the excluded coverage. The lead liability insurance regulations described above as applicable to regular market homeowners insurance also apply to commercial liability insurance from the regular market.

Owners of rental housing should try to get coverage for lead liability, whether they have met the requirements of the Lead Law or not, by seeking regular market coverage through insurance agents, or by contacting direct writing companies that are listed in the telephone directory, before resorting either to the FAIR Plan or the surplus lines market.

### **If I own and occupy a single-family house, does my homeowners insurance cover lead liability?**

Under the state lead liability insurance regulations, coverage of lead liability cannot be excluded from regular market and FAIR Plan homeowners insurance policies on single-family owner-occupied homes. Instead, lead liability coverage is included in such policies. However, a family member covered by a homeowners policy cannot make a lead liability claim against another family member covered by the same policy. The requirements of the lead liability insurance regulations do not apply to homeowners coverage from the surplus lines market.

### **How are new owners affected by the lead liability insurance regulations?**

If a buyer of rental housing built before 1978 meets the state Lead Law's requirements and gets a Letter of Compliance or Letter of Interim Control within 90 days after becoming the owner, then, under certain conditions, they will be able to get coverage for lead liability for the period they owned the property before they deleaded or brought it under interim control. This will happen if a regular market insurer chooses to provide liability coverage on the property. Such an insurer is required to provide lead liability coverage to a new owner who obtains a Letter of Compliance or Letter of Interim Control within 90 days after becoming the owner of the property. Such coverage will go back to the time that the new owner took title to the property, unless the liability insurance went into effect some time after the taking of title. In the latter case, the coverage of lead liability will extend back to the time that the liability insurance held by the new owner first went into effect on the premises. The rule for new owner lead liability insurance coverage for the FAIR Plan is the same as for the regular market. These special rules for lead liability insurance for new owners do not apply to insurance from the surplus lines market.

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### **What happens next?**

That's up to you. At this point, you should be well informed about lead poisoning, the effects of lead hazards in the home, and your responsibilities under the Massachusetts Lead Law. In the past, the

Department of Public Health has had to devote its childhood lead poisoning resources to provide services to the thousands of Massachusetts children who were poisoned, as well as to providing services to children whose blood lead levels are elevated, to prevent them from becoming lead poisoned. Between the Department's work and the preventive deleading carried out by property owners, we have been successful at reducing the number of lead poisonings among young children in Massachusetts. All of us at the Department are hopeful that we will continue that partnership, in which the correction of lead hazards in the homes of young children *before* those children are lead poisoned is so important.

**Where can I get more information on lead poisoning?**

Massachusetts Department of Public Health  
Childhood Lead Poisoning Prevention Program (CLPPP)  
(For more copies of this form, and full range of information on owners' and tenants' rights and responsibilities under the state Lead Law, financial help for owners, safe renovation work, and soil testing)  
617-284-8400, 1-800-532-9571

Massachusetts Department of Labor  
and Workforce Development  
(List of licensed deleaders)  
617-727-7047, 1-800-425-0004

Massachusetts Housing Finance Agency  
(Get the Lead Out loan program information)  
617-854-1000

U.S. Environmental Protection Agency  
Region 1 (New England)  
(Information about federal laws on lead)  
617-565-3420

National Lead Information Center  
(General lead poisoning information)  
1-800-LEAD-FYI

U.S. Consumer Product Safety  
Commission  
(Information about lead in consumer products)  
1-800-638-2772

# Licensed Master Lead Inspectors- Massachusetts

<u>BUSINESS CITY</u>	<u>INSPECTOR NAME</u>	<u>LICENSE</u>	<u>EXP DATE</u>	<u>COMPANY</u>	<u>PHONE</u>
BELMONT	ALBERT, RON	M1704	10/15/00	THE LEAD LAB INC	(617)489-5409
BEVERLY	BEATRICE, MICHAEL	M1630	4/15/01	RELIABLE LEAD TESTING	(978)927-2828
BOSTON	LEE, HARRISON	M3072	11/01/00	LEE ENVIRONMENTAL	(781)356-7300
BRAINTREE	LAFLAMME, DONN	M3325	10/03/00	LEVINE FRICKE RECON	(781)356-7300
BRIGHTON	LEBOW, FRED	M1830	05/20/01	FSL ASSOCIATES INC	(617)787-1440
CAMBRIDGE	NESTOR, KEVIN	M1359	01/25/01	HOUSING ENVIRONMENTAL SERVICES	(617)876-3333
CHICOPEE	MONTEMAGNI, JAMES	M1431	10/15/00	J&M INSPECTION SERVICES	(413)535-5002
DORCHESTER	MARACIC, CHRISTOPHER	M2006	06/02/01	ASAP LEAD PAINT INSPECTION INC	(617)288-8870
DORCHESTER	SPRINGER, HAROLD	M3041	11/26/00	HYGENETICS ENVIRONMENTAL SERV	(617)723-4664
DRACUT	DESCHENEUX, RAYMOND	M1758	10/26/00	ALL STATE SERVICES ENV., INC.	(978)957-9309
EAST LONGMEADOW	WILLIAMS, BRIAN	M1958	02/02/01	ATC	(413)525-1198
EAST WEYMOUTH	WEYDT, JAMES	M1196	04/15/01	SOUTH SHORE LEAD PAINT TESTIN	(781)337-5546
EASTHAMPTON	BALFOUR, SCOTT	M1143	03/20/01	LEAD TEST	(413)535-2262
LAWRENCE	MARCIELLO, GARY	M3169	03/10/01		(978)685-4172
LEXINGTON	PALM, DAVID	M1661	04/15/01	DAVID PALM	(781)863-6158
LITTLETON	GALEOTA, GREG	M1594	01/15/01	GALEOTA ASSOCIATES INC	(978)456-8518
LOWELL	VEGA, STEPHEN	M1878	02/03/01	STEPHEN VEGA	(978)662-2328
MALDEN	CIRONE, RICHARD	M2243	04/15/01	LEAD PAINT SERVICES	(781)892-9727
MANOMET	WALSH, JOHN	M1174	10/15/00	PLYMOUTH COUNTY HOMES INC	(800)735-6615
MELROSE	PESCE, DONALD	M1609	06/11/01	STAR ENVIROMENTAL	(781)662-2220
MILTON	FITZGERALD, MARY	M1598	06/20/01	FITZGERALD ASSOC	(617)698-2400
MILTON	LYNCH, 3 <sup>RD</sup> , BERNARD	M1149	04/20/01	MA CAPE HOME INSP. CO.	(617)698-7763
NAHANT	WALSH, JAMES	M1032	11/16/00	AMERICAN ENVIR ASSESSMENTS LTD	(781)991-5778
READING	DOWD, THOMAS	M1170	10/15/00	N SHORE LEAD PAINT TEST SERVICE	(781)944-8636
SHARON	KANE, JOHN	M3144	09/01/00	KANE HOME INSPECTION SERVICE	(617)784-7049
SPRINGFIELD	FOLEY, TIMOTHY	M1208	04/28/01	ENVIRONMENTAL TESTING SERVICES	(413)733-5802
STONEHAM	BLACKMAN, MEL	M1377	10/15/00	MEL BLACKMAN LEAD INSPECTOR	(781)665-3806
TAUNTON	LAFRANCE, NEIL	M1100	10/15/00	LEADSAFE ENVIRONMENTAL SERV	(508)669-5088
WESTWOOD	KELLNER, GARY	M1981	05/13/01	HARVARD ENVIRONMENTAL SERV	(800)640-0404

<u>BUSINESS CITY</u>	<u>INSPECTOR NAME</u>	<u>LICENSE</u>	<u>EXP DATE</u>	<u>COMPANY</u>	<u>PHONE</u>
WEYMOUTH	JAKAITIS, ANTHONY	M2929	07/22/01	PANTHER ENVIRONMENTAL INC	(781)331-1565
WILBRAHAM	COLLINS CROCHIERE, ANN	M2724	09/08/00	ACLIN INC	(413)596-5110
WOBURN	DEVINE, GWEN	M1659	02/07/01	ATC ASSOCIATES INC	(781)932-9400
WOBURN	ROCHE, THOMAS	M1676	05/15/01	COVINO ENVIORNMENTAL ASSOCIATE	(781)933-2555
WORCESTER	PILLING, JOHN	M2787	04/12/01	IEG, INC	(508)853-6754

## Licensed Master Lead Inspectors-Out of State

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NH	BEDFORD SLEBODNICK, JOHN	M2561	05/24/01	ALPHA LEAD CONSULTANTS INC	(603)645-1076
CT	NEWINGTON FREUDEN, NEAL	M1104	04/15/01	ENVIROSCIENCE CONSULTANTS INC	(860)953-2700

## Licensed Lead Inspectors- Massachusetts

<u>BUSINESS CITY</u>	<u>INSPECTOR NAME</u>	<u>LICENSE</u>	<u>EXP DATE</u>	<u>COMPANY</u>	<u>PHONE</u>
AGAWAM	HAYNES, MARK	I1969	10/05/00	ENVIRONMENTAL COMPLAINANCE SERV	(413)789-3530
AGAWAM	SET, JOHN	I1142	10/15/00	ENVIRONMENT INSPECTORS INC	(800)526-1514
ALLSTON	MCNAMARA, PAM	I2276	01/15/01	PAM MCNAMARA	(617)558-1378
ARLINGTON	BOEHM, BERNARD	I1790	04/15/01	CERTIFIED LEAD INSPECTORS	(781)643-3961
AUBURN	MURPHY, ROBERT	I1245	04/20/01	ROBERT J MURPHY PAINT	(508)756-4567
BEDFORD	HENDERSON, FRANCIS	I3359	05/15/01		(781)280-0162
BLANDFORD	LAWRENCE, KARL	I3101	04/10/01	K L LEAD INSPECTIONS	(413)848-0942
BOSTON	EDGE, BENNY	I2110	08/18/00	BJ EDGE ASSOCIATES	(617)265-3572
BOSTON	TILAHUN, WUBISHET	I3190	12/21/00	TW ENVIRONMENTAL SERVICES	(617)536-5607
BOSTON	WEBSTER, JASON	I3509	01/11/01	ENVIROSCIENCE CONSULTANTS, INC	(617)282-4675
BOYLSTON	JAKAITIS, STEVEN	I1651	11/15/00	EAST COAST LEAD PAINT INSPECTI	(508)869-9989
BRAINTREE	COOK, STEPHEN	I1189	04/15/01	IMPERIAL INSPECTION SERVICES	(781)843-1141
BRAINTREE	FLAHERTY, JOHN	I1272	05/14/01	NORFOLD LEAD INSPECTIONS	(800)472-4353
BRAINTREE	RIZZO, SEAN	I2230	04/15/01	PANTHER ENVIRONMENTAL INC	(781)849-7313
BRAINTREE	RYLANDER, PAUL	I3363	01/28/01	LEVINE FRICKE RECON	(781)356-7300
BRAINTREE	TREMBLAY, ANTHONY	I1915	03/02/01	LEVINE FRICKE RECON	(781)356-7300

<u>BUSINESS CITY</u>	<u>INSPECTOR NAME</u>	<u>LICENSE</u>	<u>EXP DATE</u>	<u>COMPANY</u>	<u>PHONE</u>
BRAINTREE	YOUNG, JAMES	I3236	01/29/01	LEVINE FRICKE RECON	(781)356-7300
BROCTON	HARTIN, ROBERT	I3045	10/05/00		(508)583-8893
CHARLTON	CAMOSSE, RAYMOND	I1254	10/15/00	HOMEINEX CORP	(800)258-5349
DORCHESTER	MACISAAC, JOHN	I2378	04/15/01	ASAP LEAD PAINT INSPECTIONS	(617)288-8870
DRACUT	FULLER, ANITA	I2656	01/14/01	ALL STATE SERVICES	(978)957-9309
E WALPOLE	DOHERTY, ALFRED	I2796	03/20/01	NORWOOD ASSOCIATES	(781)769-1010
EAST LONGMEADOW	DOLINSKI, STEVE	I1371	12/10/00	ATC	(413)527-5052
EVERETT	RAIA, FRANK	I1985	10/22/00		(617)387-0805
FALL RIVER	COSTA, CAROLS	I1165	10/15/00	F J STORCH BUILDING INSPECTION	(508)675-8511
FITCHBURG	CATALDO, JOSHEPH	I3147	02/25/01	CAT INSPECTIONS	(978)345-7273
FRAMINGHAM	PLATINE, BRUCE	I1047	07/21/01	BP HOME INSPECTION CERTIFIED	(800)273-9598
FRAMINGHAM	TOLAN, DAVID	I1223	04/25/01	TOLAN & SON'S DELEADING	(508)879-1382
GLOUCESTER	OLSON, NANCY	I1180	10/15/00	LEAD PAINT TESTING CO	(978)462-9351
HATFIELD	INCHARDI, NINA	I2515	06/15/01	NORWICH LABORATORIES	(413)247-3000
HAVERHILL	HOLMES, RICHARD	I1837	07/15/01	R P HOLMES ENVIROMENTAL	(978)372-3977
HOLLISTON	GAY, ALLEN	I2647	04/15/01	ALLEN GAY LEAD INSPECTORS	(508)429-3044
HOLYOKE	DEMBEK, WALTER	I1155	01/15/01		(413)538-9377
LAWRENCE	CUSCIA, ALLAN	I3161	01/03/01		(978)682-8948
LAWRENCE	FENA-PETERSON, NORMA	I3008	07/14/01		(978)686-3696
LEOMINSTER	CAULFIELD, CHRISTINE	I1950	05/04/01	CAULFIELD ENVIRONMENTAL	(978)534-4670
LOWELL	DALY, DENNIS	I1908	04/12/01	N E LEAD PAINT TESTING SERVICE	(978)458-4596
LOWELL	DESMARAI, SUSAN	I1896	05/01/01	SD LEAD INSPECTORS	(978)458-3521
LUNENBERG	JOHNSON, STEPHEN	I3324	03/08/01	LEAD PAINT INSPECTION SERVICE	(978)582-6682
LYNN	CROSS, DENNIS	I3372	10/22/00		(781)5816682
LYNN	MARRIN, PATRICIA	I1139	01/03/01	ENVIRONMENTAL LEAD SERVICES	(617)592-4747
MARBLEHEAD	NUJELL, PAUL	I2271	10/15/00	NUJELL & ASSOCIATES	(781)639-0228
MARION	RODRIGUES, ALINE	I3378	11/27/00	FRANKLIN ANALYTICAL SERVICES	(508)994-4361
MARLBORO	DOLLARD, J. PAUL	I1548	11/06/00		(508)485-7285
MEDWAY	CARTER, DAVID	I3134	10/03/00	MINUTEMAN ENVIRON	(800)568-5323
METHUEN	CORSETTI, ROBERT	I2098	10/15/00	R. J. INSPECTIONS	(978)681-8759
METHUEN	SULLIVAN, LORAN	I2252	11/20/00	THE AULSON COMPANY	(978)975-4500

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MIDDLEBORO	MACLARY, RICHARD	I1785	07/15/01	A1 MIDDLEBORO LEAD DETECTION	(508)946-1957
MILFORD	FROHN, JEFFREY	I1133	10/15/00	J M FORHN COMPANY	(508)478-4342
MONTAGUE	KRAUSS, LISA	I2727	02/25/01		(413)367-0269
NANTUCKET	CHALEKI, NORMAN	I2355	04/30/01		(508)228-4115
NEW BEDFORD	HORNE, DAVID	I3297	06/01/01		(508)993-6429
NEW BEDFORD	HUSTON, GERALD	I2039	04/15/01	HUSTON LEAD CONSULT CO	(508)997-0116
NEW BEDFORD	LOVEGROVE, VINCENT	I1542	04/12/01	HOME FREE DELEADING INC	(508)994-9153
NEWBURYPORT	TOLOSKO, RAYMOND	I1181	10/15/00	LEAD PAINT TESTING CO	(978)462-9351
NEWTON	LOVERING, DONALD	I1026	11/23/00	ADVANTAGE HOME INSP INC	(508)398-0861
NEWTON	RISKO, JOHN	I1128	11/16/00	J H R CONTRACTING	(617)928-0578
NORTH ADAMS	RANSFORD, SR, CHARLES	I1179	12/18/00	RANSFORD INSPECTION SERVICES	(413)663-6951
NORTH READING	DELANEY, MICHAEL	I3311	05/16/01		(978)697-1246
NORWELL	CLARK, SCOTT	I3053	01/28/01	DIVERSIFIED ENVIROMENTAL CORP	(781)871-4900
PITTSFIELD	HUGABONE, ALBERT	I2992	07/21/01	ENVIRONMENTAL ILLUSIONS	(413)499-6034
PITTSFIELD	MILLER, TERRY	I2725	10/30/00	THE LEAD LAB	(413)499-3015
RANDOLPH	BASCOM, SCOTT	I3244	01/05/01		(781)963-0774
READING	FREITAS, JOHN	I3014	02/02/01	ACCURATE ENVIRONMENTAL	(781)942-2879
REVERE	NIGRO, JOSEPH	I2397	10/15/00	JAN'S LEAD INSPECTIONS	(781)284-7932
SALEM	BEGIN, OSCAR	I1063	04/12/01		(978)741-4063
SALEM	ZORZY, CHRIS	I1708	12/14/00	A&A SERVICES DELEADING CO INC	(978)741-0424
SALISBURY	WORTH, PAUL	I2663	06/20/01	ALL-SAFE ENVIRONMENTAL CO	(978)581-3343
SANDWICH	HEMMILA, FREDERIC	I2736	09/04/00	LEAD PAINT INSPECTIONS BY FRED	(508)888-8378
SOUTH DENNIS	FLYNN, WILLIAM	I1783	10/15/00	BILL'S LEAD PAINT TESTING	(508)398-3632
SPRINGFIELD	BURGESS, DAVID	I1729	04/30/01	EMERALD LEAD TEST	(413)736-LEAD
W DENNIS	BEAULIEAU, ROBERT	I1075	04/20/01	CAPE COD BUILDING INSPECT	(508)398-9387
WAKEFIELD	SIEMIATKOSKI, RAYMOND	I1885	03/20/01	LIBERTY WINDOW COMPANY INC	(781)932-0066
WALTHAM	MCIVER, JAMES	I2040	10/15/00	SUBURBAN HOME INSPECTION	(781)899-1606
WATERTOWN	SLYMAN, JOSEPH	I1430	08/11/00	GREATER BOSTON LEAD PAINT TEST	(617)924-8393
WEST LYNN	ORTIZ, DAVID	I1098	10/15/00	DAVID & SON HOME INSPECTION	(800)640-2979
WESTFIELD	DAY, BRIAN	I2158	04/12/01	TIGHE & BOND	(508)562-1600
WESTFIELD	SHECRALLAH, NEIL	I3170	02/28/01		(413)572-1332

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WESTFORD	SHERRY, EDWARD	I2753	06/01/01		(978)692-1339
WESTPORT	HEBERT, PAUL	I1806	11/09/00	BRISTON COUNTY DELEADING	(508)636-8284
WESTPORT	NUNES, EARNEST	I1249	04/28/01	ERN-WAY HOME INSPECTIONS	(508)675-7120
WESTPORT	PACHECO, LUIS	I1670	11/05/00	CHILD SAFETY LEAD PAINT CO	(508)678-8944
WILMINGTON	FRENCH, KEVIN	I1547	11/03/00	K & B HOME INSPECTIONS	(978)694-9272
WINTHROP	AVOLA, RAYMOND	I1484	02/10/01	AVOLA CONTRACTING	(617)846-5434
WINTHROP	CIANO, DIANE	I3146	02/07/01		(781)933-7732
WOBURN	MCCLELLAN, JOHN	I3450	09/30/00	ATC ASSOCIATES	(781)932-9400
WOBURN	SELENKOW, MARK	I1277	10/15/00	ATC ASSOCIATES	(781)932-9400
WORCESTER	LEBLAC, GERALD	I3249	03/06/01		(508)756-0452
WORCESTER	MOJICA, PRUDENCIO	I1350	11/03/00		(508)854-1406

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NY	NEW YORK HELLER, RICHARD	I2810	03/10/01		(212)866-7055
CT	NEWINGTON FREUDEN, RAY	I1105	03/04/01	ENVIROSCIENCE CONSULTANTS INC	(860)953-3700
RI	PAWTUCKET NEVINS, TIMOTHY	I3235	03/24/01	RESOURCE CONTROLS	(401)728-6860
NH	PLAISTOW MAIDA, PAUL	I1257	05/14/01	MAIDA SERVICES INC	(800)669-3809
CT	STRATFORD VUOZZO, ANTHONY	I1971	01/03/01	AMC TECHNOLOGY INC	(203)377-6005