

The Ultimate Lead Paint Removal Business Plan

Sample for US Launch

LeadSecure Environmental Solutions LLC (OH LLC, founded Q2 2024). Michael Reynolds (ex-AECOM project manager, 15 years environmental remediation) founded LeadSecure to provide EPA/HUD-compliant lead abatement at \$4.50-\$14.00/sq ft to 35M US homes with lead paint. Targeting \$588,000 Year 1 revenue with 47.3% gross margin. Cleveland, Ohio. October 2024.

SECTION 1: EXECUTIVE SUMMARY

3.6 million US homes with deteriorating lead paint expose children to lead poisoning (CDC 2023), costing \$50B annually in healthcare and lost productivity (NIH). LeadSecure solves this with certified abatement services priced at \$4.50-\$14.00/sq ft, capturing 0.5% of the \$8.4M Northeast Ohio/Pittsburgh/Indianapolis market by Year 3. We target homeowners (60% of revenue), property managers (25%), and municipal agencies (15%) with tiered pricing and income-based discounts.

Revenue model: \$295-\$595 inspections (25% of projects), \$4.50-\$14.00/sq ft abatement (65%), \$195-\$395 clearance testing (10%). Year 1 gross margin 47.3% achieved through \$180/ton waste disposal (vs industry \$210), 4 crew-member teams, and 85% equipment utilization. Break-even at 18 projects/month (Month 18) with \$35,917 fixed costs and \$1,985 contribution margin per project.

Seeking \$450,000: \$150,000 owner investment, \$200,000 SBA 7(a) loan (10y, 7.5%), \$100,000 angel equity (12%). Funds deploy to \$98,000 equipment, \$84,000 vehicles, \$35,000 marketing, and \$183,000 working capital. Enables \$1.2M Year 3 revenue, 28.9% net margin, and \$385,000 net profit. ROI: 86% by Year 3 (net profit \$385,000 / equity \$446,875).

SECTION 2: COMPANY OVERVIEW

Ohio LLC formed for liability protection and SBA 8(a)/SDB certification eligibility. Cleveland location chosen for 70% pre-1978 housing stock (vs 64% national average) and HUD LBP HR grant allocations (\$12.7M to Cuyahoga County 2023). Ownership: Michael Reynolds 60%, Dr. Elena Martinez 25%, Robert Chen 15%.

Michael Reynolds (CEO): Managed \$8.2M EPA remediation projects at AECOM (2019-2023), certified EPA RRP trainer. Dr. Elena Martinez (CSO): Published 12 CDC studies on lead exposure; directed \$3.5M NIH grant on pediatric lead risks (2020-2022).

Date	Milestone	Status	Next Steps
Jun 2024	Ohio Secretary of State registration	Complete	N/A
Jul 2024	EPA RRP Firm Certification #OH-2024-087	Complete	N/A
Aug 2024	Ohio Dept. of Health License #LA-2024-112	Complete	N/A
Sep 2024	SBA SDB application submitted	Pending	Approval by Dec 2024
Oct 2024	First client project (Cleveland home)	Planned	Close by Oct 15
Mar 2025	HUD LBP HR subcontract win	Target	Submit 3 bids by Jan 2025
Jun 2025	Pittsburgh market entry	Target	PA license by Apr 2025
Dec 2025	\$75,000 line of credit secured	Target	Apply at Month 10

SECTION 3: MARKET ANALYSIS

TAM: \$1.8B (National Center for Healthy Housing 2024 abatement market size). SAM: \$220M (Midwest: OH \$98M, PA \$72M, IN \$35M, MI \$15M based on HUD housing stock data). SOM: \$8.4M (Northeast Ohio \$5.1M, Pittsburgh \$2.2M, Indianapolis \$1.1M calculated as 0.5% of SAM for serviceable regions).

Primary segment: Homeowners aged 30-55 with \$50K-\$120K income. 68% of pre-1940 Cleveland homes contain lead paint (HUD 2023). Budget: \$1,500-\$5,000 per abatement project. Property managers require 100% compliance with 24 CFR 35; average contract value \$8,200 (20 units x \$410/unit). Municipal agencies allocate \$185/unit for low-income abatement (Cuyahoga County 2024 RFP).

Market trends: 1) IJJA \$600M lead funding (2022-2026), 2) 12 states enacted stricter disclosure laws in 2023 (National Conference of State Legislatures), 3) 6.2% CAGR abatement market growth (IBISWorld), 4) 23% YoY increase in lead inspection requests (Angi 2024).

Segment	Size (\$)	Growth Rate	Our Share Target	Rationale
Homeowners	5,040,000	5.8%	0.7%	LeadSecure pricing 15% below SafeGuard; digital lead gen advantage
Property Managers	2,200,000	7.1%	1.2%	HUD compliance mandates; exclusive Greystar partnership
Municipal Agencies	1,120,000	9.3%	2.0%	SDB certification for 30% bid preference
Real Estate Agents	40,000	4.2%	3.5%	Keller Williams referral program

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
National	\$1,800,000,000	-	-	NCHH 2024 market report
Midwest	-	\$220,000,000	-	(OH \$98M + PA \$72M + IN \$35M + MI \$15M) x 100% compliance rate
NE Ohio/Pgh/Indy	-	-	\$8,400,000	NE Ohio \$5.1M (Cuyahoga housing stock x \$1,200 avg project), Pgh \$2.2M (Allegheny County), Indy \$1.1M (Marion County)

SECTION 4: COMPETITIVE ANALYSIS

Market fragmented with 327 abatement firms in Midwest (IBISWorld). SafeGuard Environmental (Cleveland) holds 18% local share (\$1.8M revenue) but charges \$12-\$15/sq ft. LeadFree USA (franchise) has 12% share but limited Ohio presence. EcoShield (Pittsburgh) wins 40% municipal contracts but scores 2.8/5 on Google due to poor communication.

Competitive advantages: 1) 22% lower pricing than SafeGuard (\$8.00 vs \$10.25/sq ft chemical stripping) via proprietary dust containment reducing cleanup time by 35%, 2) 10-year LeadShield Guarantee (industry standard: 1 year) backed by \$5M liability insurance, 3) In-house toxicology reports cutting third-party lab costs by 60%, 4) SDB certification enabling 10-30% bid preference on HUD contracts.

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
SafeGuard Env.	\$1.8M	\$12-\$15/sq ft	Brand recognition	42% gross margin (vs our 47.3%)	15% lower price; digital client portal
LeadFree USA	\$0.9M	\$10-\$13/sq ft	Franchise network	Only 3 Ohio locations	Local expertise; faster scheduling
EcoShield	\$1.1M	\$9-\$12/sq ft	Municipal contracts	2.8/5 Google rating	4.8/5 target; real-time reporting
ServPro Affiliates	\$3.2M	\$7-\$10/sq ft	Brand trust	No EPA abatement certification	Full EPA/HUD compliance
DIY Kits	\$0.4M	\$50-\$200	Low cost	Liability risks; 92% failure rate	Zero liability; 100% compliance

Strengths	Weaknesses
EPA/HUD certification in 45 days (vs 90-day industry avg)	Limited brand awareness (0 Google reviews at launch)
Proprietary dust containment (patent pending)	No municipal contracts yet
SDB certification pending (30% bid preference)	Only 2 service vans
CSO with CDC research background	Dependent on 2 key personnel

Opportunities	Threats
IIJA \$600M lead funding (2022-2026)	Non-compliant contractors undercutting prices
12 states tightening disclosure laws (2023)	EPA regulation changes (e.g., stricter disposal rules)
Partnership with 28 WIC clinics in Ohio	Slow HUD payment cycles (avg 90 days)
Greystar property management contract	Economic downturn reducing homeowner spending

SECTION 5: PRODUCTS & SERVICES

Core service: EPA 40 CFR 745.226-compliant abatement. Process: 1) XRF testing (Niton XL5 analyzer), 2) Containment setup (patent-pending negative air system), 3) HEPA vacuuming/sanding, 4) LabCorp clearance testing. Clients receive digital health report card with exposure risk scores and 10-year LeadShield Guarantee.

Pricing set at 15% below competitors based on \$180/ton disposal cost (vs \$210 industry avg) and 85% equipment utilization. Encapsulation at \$4.50/sq ft (42% gross margin) targets intact surfaces; chemical stripping at \$8.00/sq ft (51% margin) for trim work. Income-based discounts: 20% for households <80% AMI (\$58,450 for family of 4).

Tier	Price	Features	Target Customer	Expected % Revenue	Gross Margin
Inspection	\$295-\$595	XRF testing, dust wipes, hazard report	Homeowners pre-purchase	25%	68%
Encapsulation	\$4.50/sq ft	Surface prep, sealant application	Landlords (low-risk)	20%	42%
Chemical Stripping	\$8.00/sq ft	Trim/window abatement, HEPA cleanup	Homeowners (moderate-risk)	35%	51%
Full Deconstruction	\$14.00/sq ft	Room teardown, disposal, reconstruction	Municipal (high-risk)	20%	58%

Metric	Value	Calculation/Notes
Price per service	\$4,200	Avg of 800 sq ft x \$5.25/sq ft
COGS per service	\$2,205	Labor \$1,100 (4 crew x 6 hrs x \$45.83/hr) + Supplies \$680 + Disposal \$425 (2.36 tons x \$180/ton)
Gross Profit per service	\$1,995	\$4,200 - \$2,205
Gross Margin	47.5%	\$1,995 / \$4,200
CAC	\$58.60	\$3,500 Google Ads / 59.7 leads (CPC \$2.40 x 24.9 clicks)

LTV	\$1,680	$\$4,200 \times 40\% \text{ repeat rate} / 15\% \text{ annual churn}$
LTV:CAC	28.7	$\$1,680 / \58.60
Payback Period	0.4 months	$\text{CAC} / (\text{Gross Profit} \times \text{Repeat Rate})$ $= \$58.60 / (\$1,995 \times 40\%)$

SECTION 6: MARKETING & SALES

Primary channel: Google Ads targeting high-intent keywords ("lead paint removal Cleveland", 1,900 searches/mo). CPC \$2.40 (SEMrush data), CTR 3.2%, conversion rate 4.1%. Secondary: SEO for "how to remove lead paint safely" (1,300 searches/mo) and partnerships with 28 WIC clinics (referral fee \$75/client). Tertiary: HUD grant bidding via SDB certification.

Sales cycle: 1) Lead capture (online form/call), 2) Free 15-min Zoom consultation (68% show rate), 3) \$195 inspection (42% close rate), 4) Proposal delivery within 48 hrs, 5) Contract signing (42% close rate). Average cycle: 14 days. Close rate calculated from Angi industry data (30% avg for home services).

Retention: 10-year guarantee, annual free dust testing (\$195 value), \$100 referral credit. Target churn: 1.25% monthly (vs industry 3.5%) via satisfaction guarantees. Expansion revenue: 40% of clients purchase additional services (e.g., inspection to full abatement).

Channel	Monthly Budget	Expected CAC	Expected Leads/Month	Conversion Rate	Expected Customers/Month	ROI
Google Ads	\$3,500	\$58.60	59.7	4.1%	2.45	33.3x
SEO/Content	\$1,500	\$37.50	40.0	3.8%	1.52	52.0x
WIC Clinics	\$0	\$0	25.0	5.0%	1.25	Inf
Greystar Partnership	\$0	\$0	15.0	8.0%	1.20	Inf
HUD Bidding	\$500	\$166.67	3.0	10.0%	0.30	3.6x

Month	Google Ads	Social Media	Content/SEO	Events	Other	Total	Expected Leads	Expected Customers
1	1,500	500	500	0	500	3,000	25	1.0
2	2,000	500	750	0	500	3,750	32	1.3
3	2,500	500	1,000	0	500	4,500	39	1.6
4	3,000	500	1,250	0	500	5,250	45	1.8
5	3,250	500	1,500	0	500	5,750	49	2.0
6	3,500	500	1,500	0	500	6,000	51	2.1
7	3,500	500	1,500	0	500	6,000	51	2.1
8	3,500	500	1,500	0	500	6,000	51	2.1
9	3,500	500	1,500	0	500	6,000	51	2.1
10	3,500	500	1,500	0	500	6,000	51	2.1
11	3,500	500	1,500	0	500	6,000	51	2.1
12	3,500	500	1,500	0	500	6,000	51	2.1

SECTION 7: OPERATIONS

Daily workflow: 7:00 AM crew briefing, 7:30 AM site arrival, 8:00 AM containment setup (45 mins), abatement (6-8 hrs), 4:00 PM cleanup, 5:00 PM site verification. Capacity: 2 crews handle 8 projects/week (4 projects/crew). Critical path: XRF testing (30 mins/room) and LabCorp clearance results (48-hr turnaround).

Key vendors: Grainger for PPE (\$1,200/mo), 3M for HEPA vacuums (\$850/mo), Clean Harbor for disposal (\$180/ton), LabCorp for testing (\$45/sample). Technology: Buildertrend for scheduling (\$99/mo), GreenLion RRP Tracker (\$150/mo), QuickBooks Online (\$50/mo).

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
Grainger	PPE, tools, materials	\$1,200	Net 30	Fisher Scientific
3M	HEPA vacuums, respirators	\$850	12-mo lease	United Rentals
Clean Harbor	Hazardous waste disposal	\$1,420	Min 10 tons/mo	Stericycle
LabCorp Env.	Dust wipe analysis	\$1,125	Prepaid 100 tests	ALS Global
Buildertrend	Project management	\$99	Month-to-month	CoConstruct

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
Salesforce	Lead tracking	\$125	3	HubSpot (rejected: \$200/mo)
Buildertrend	Scheduling, client portal	\$99	5	CoConstruct (\$149/mo)
GreenLion RRP	EPA documentation	\$150	2	Custom Excel (rejected: compliance risk)
QuickBooks Online	Accounting	\$50	2	Xero (\$30/mo, rejected: poor contractor integration)
Niton XL5	XRF analysis	\$0 (owned)	2	Thermo Fisher (rejected: \$35K vs \$27K purchase)

SECTION 8: MANAGEMENT TEAM

Lean structure: 5 FTEs by Year 1 end. Compensation: Operations Manager \$68,000 (75th percentile for OH hazardous materials supervisors), Marketing Director \$62,000 (based on ServiceMaster benchmarks). No equity for non-owners; bonuses tied to 40% gross margin target.

Advisory board: David Wu (ex-EPA Region 5 Director, 0.5% equity), Maria Lopez (HUD LBP HR grant specialist, \$150/hr). Both provide regulatory navigation for HUD/EPA compliance.

Month	Role	Salary	Priority	Source	Onboarding Time
1	Operations Manager	\$68,000	Critical	Indeed	30 days
3	Marketing Director	\$62,000	High	LinkedIn	45 days
6	Abatement Supervisor	\$55,000	Medium	Local trade schools	21 days
9	Compliance Officer	\$58,000	Medium	OSHA referrals	30 days
12	Field Technician (x2)	\$42,000	Low	Job fairs	14 days

SECTION 9: FINANCIAL PLAN

Key assumptions: 1.25 projects/week Month 1 growing to 4.2/week by Month 12. Avg revenue/project \$4,200 (Year 1), \$4,500 (Year 2), \$4,750 (Year 3). Monthly churn 1.25% (vs industry 3.5%). COGS 52.5% of revenue. Fixed costs \$35,917/month. Break-even at 18 projects/month.

Revenue growth driven by: 1) Google Ads scaling to 51 leads/month by Month 6, 2) HUD grant wins (target 3 contracts by Month 10), 3) Greystar partnership adding 1.2 projects/month. \$4.50/sq ft pricing maintained via 85% equipment utilization and \$180/ton disposal costs.

Cost structure: 62% variable (labor, supplies, disposal), 38% fixed (salaries, rent, software). Variable costs scale at 0.87x revenue growth. Fixed costs grow 5% annually for salary adjustments. Loan interest calculated on \$200,000 SBA 7(a) at 7.5% amortized over 10 years (\$2,379/mo payment).

Funding: \$450,000 covers \$283,000 startup costs and \$167,000 operating runway. Enables 18-month runway to break-even. Milestones: Month 6 (first HUD contract), Month 12 (\$50K/mo revenue), Month 18 (break-even).

C: Item	Cost	Notes
Legal/Formation	500	State fee
Licenses/Permits	1,200	Firm + 3 personnel
Licenses/Permits Health license	850	Abatement contracts
Equipment	27,000	Purchase
Equipment	12,000	3M Vacuums
Equipment	8,500	Tyvek, respirators
Technology development	4,500	WordPress + CRM

Marketing	Initial SEO/content	8,000	10 blog posts, keyword research
Marketing	Google Ads deposit	3,500	Month 1-2 budget
Working Capital	3 months operating expenses	107,750	\$35,917 x 3
Insurance	General liability (annual)	12,000	\$1M coverage
Insurance	Workers comp (annual)	8,000	Based on payroll
Insurance	E&O insurance (annual)	3,000	\$500K coverage
Professional Fees	Accounting setup	2,500	QuickBo configura
Professional Fees	Legal (operating agreement)	3,500	
Contingency buffer		28,300	On total startup costs
	Total	283,000	

C Type	Monthly Cost	Annual Cost	Notes
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Refrigerated	2,200	26,400	2,500 sq ft warehouse
Salaries/Payroll	17,500	210,000	CEO, Ops Manager 2 FTEs
Benefits	2,625	31,500	15% of payroll
Insurance	2,000	24,000	GL, WS, E&O
Software	424	5,088	Salesforce, Buildertrend, etc.
Utilities	450	5,400	Electric, internet, phone
Marketing	3,500	42,000	Google Ads, SEO
Professional Services	500	6,000	Accounting, legal
Vehicle & Fuel	1,333	16,000	\$0.53/mile x 2,500 miles/month
Supplies & Disposal	5,667	68,000	\$425/project x 13.3 projects/month
Loan Payment	2,379	28,548	SBA 7(a) principal + interest
Fixed Total	28,704	344,448	
Variable Total	7,000	84,000	

Combined Total	35,704	428,448
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Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Y1 Total
Revenue	10,500	12,600	16,800	21,000	25,200	29,400	33,600	37,800	42,000	46,200	50,400	54,600	360,000
COGS	5,513	6,615	8,820	11,025	13,230	15,435	17,640	19,845	22,050	24,255	26,460	28,665	189,000
Gross Profit	4,987	5,985	7,980	9,975	11,970	13,965	15,960	17,955	19,950	21,945	23,940	25,935	171,000
Marketing	3,000	3,750	4,500	5,250	5,750	6,000	6,000	6,000	6,000	6,000	6,000	6,000	64,250
Salaries	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	210,000
Rent	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	26,400
Software	424	424	424	424	424	424	424	424	424	424	424	424	5,088
Insurance	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,000
Other OpEx	3,177	2,076	1,380	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	16,553
Total OpEx	28,301	27,950	28,004	28,524	28,998	29,274	29,274	29,274	29,274	29,274	29,274	29,274	345,291
EBITDA	-23,314	-21,965	-20,024	-18,549	-17,028	-15,309	-13,314	-11,319	-9,324	-7,329	-5,334	-3,339	-174,291
Depreciation	817	817	817	817	817	817	817	817	817	817	817	817	9,800
EBIT	-24,131	-22,782	-20,841	-19,366	-17,845	-16,126	-14,131	-12,136	-10,141	-8,146	-6,151	-4,156	-184,091
Interest	1,250	1,239	1,228	1,217	1,206	1,195	1,184	1,173	1,162	1,151	1,140	1,129	14,375
Taxes	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Income	-25,381	-24,021	-22,069	-20,583	-19,051	-17,321	-15,315	-13,309	-11,303	-9,297	-7,291	-5,285	-198,466

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Beginning Cash	167,000	141,619	117,598	95,529	74,946	55,895	38,574	23,259	9,950	-1,353	-10,650	-17,941
Cash In (Revenue)	5,250	6,300	8,400	10,500	12,600	14,700	16,800	18,900	21,000	23,100	25,200	27,300
Cash In (Funding)	150,000	0	0	0	0	0	0	0	0	0	0	0
Total Cash In	155,250	6,300	8,400	10,500	12,600	14,700	16,800	18,900	21,000	23,100	25,200	27,300

Cash Out (COGS)	5,513	6,615	8,820	11,025	13,230	15,435	17,640	19,845	22,050	24,255	26,460	28,665
Cash Out (OpEx)	28,301	27,950	28,004	28,524	28,998	29,274	29,274	29,274	29,274	29,274	29,274	29,274
Cash Out (CapEx)	0	0	0	0	0	0	0	0	0	0	0	0
Cash Out (Debt)	2,379	2,379	2,379	2,379	2,379	2,379	2,379	2,379	2,379	2,379	2,379	2,379
Cash Out (Taxes)	0	0	0	0	0	0	0	0	0	0	0	0
Total Cash Out	36,193	36,944	39,203	41,928	44,607	47,088	49,293	51,498	53,703	55,908	58,113	60,318
Net Cash Flow	119,057	-30,644	-30,803	-31,428	-32,007	-32,388	-32,493	-32,598	-32,703	-32,808	-32,913	-33,018
Ending Cash	141,619	117,598	95,529	74,946	55,895	38,574	23,259	9,950	-1,353	-10,650	-17,941	-23,226

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	588,000	272,250	297,000	321,750	346,500	371,250	396,000	420,750	445,500	1,633,500
COGS	310,000	143,933	156,938	169,943	182,948	195,953	208,958	221,963	234,968	862,840
Gross Profit	278,000	128,317	140,062	151,807	163,552	175,297	187,042	198,787	210,532	770,660
OpEx	431,000	122,500	122,500	122,500	122,500	131,250	131,250	131,250	131,250	525,000
EBITDA	-153,000	5,817	17,562	29,307	41,052	44,047	55,792	67,537	79,282	245,660
Net Income	-78,000	-15,000	25,000	65,000	105,000	145,000	185,000	225,000	265,000	385,000
Ending Cash	-23,226	12,000	87,000	182,000	302,000	462,000	662,000	902,000	1,182,000	1,182,000

Metric	Value	Calculation
Monthly Fixed Costs	28,704	From OpEx table (ex-variable)
Variable Cost per Service	2,205	COGS per service
Price per Service	4,200	Avg revenue

Contribution Margin per Service	1,995	4,200 - 2,205
Contribution Margin %	47.5%	1,995 / 4,200
Break-Even Units per Month	14.4	28,704 / 1,995
Break-Even Revenue per Month	60,480	14.4 x 4,200
Expected Break-Even Month	18	From cash flow projection
Safety Margin	7.5%	(18 projects - 14.4) / 18

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	47.3%	47.5%	47.2%	45-55% (services)
Operating Margin %	-26.0%	5.1%	32.1%	5-15% (established)
Net Profit Margin %	-13.3%	21.6%	28.9%	10-20% (mature)
Current Ratio	0.8	1.9	3.2	1.5-2.0
Quick Ratio	0.6	1.5	2.7	1.0-1.5
CAC Payback Period	0.4 mo	0.3 mo	0.2 mo	6-18 mo
LTV:CAC Ratio	28.7	32.1	35.0	3:1
Monthly Burn Rate	16,539	-	-	-
Runway (months)	10.1	-	-	-

SECTION 10: RISK ANALYSIS

Top risks: 1) Non-compliant contractors (probability 4/5, impact \$150K revenue loss), 2) HUD payment delays (probability 3/5, impact \$80K cash flow gap), 3) EPA regulation changes (probability 2/5, impact \$50K compliance costs), 4) Crew injury (probability 3/5, impact \$30K workers comp claim).

Mitigation: 1) Report violators to ODH via monthly audits; 2) Secure \$75,000 line of credit by Month 10; 3) Retain GreenLion compliance service (\$150/mo); 4) Mandatory PPE checks with \$500 crew safety bonus for zero incidents.

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Non-compliant contractors	4	4	16	ODH violation reports; price 15% below market	Focus on municipal contracts (less price-sensitive)	Reynolds
HUD payment delays	3	4	12	\$75K line of credit; 30% deposit requirement	Shift to homeowner projects (faster payment)	Lin
EPA regulation changes	2	3	6	GreenLion compliance service (\$150/mo)	Allocate \$50K contingency fund	Martinez
Crew injury	3	3	9	Daily PPE checks; \$500 safety bonus	Pre-qualified backup crew (\$1,200/week)	Whitaker
Low brand awareness	5	2	10	WIC clinic partnerships; Google Ads	Double marketing budget to \$8,500/mo	Lin
Disposal cost increase	3	3	9	Multi-vendor contracts (Clean Harbor/Stericycle)	Pass 50% cost increase to clients	Whitaker
Economic downturn	2	4	8	Focus on grant-funded work (less cyclical)	Reduce crew count by 25%	Reynolds
Client disputes	3	2	6	Digital sign-off; escrow for jobs >\$5,000	Free retesting guarantee	Whitaker

SECTION 11: IMPLEMENTATION TIMELINE

Priority 1: Achieve SDB certification by December 2024 to access HUD bid preferences. Priority 2: Secure first HUD subcontract by March 2025. Critical path: ODH license approval (60-day timeline) and XRF analyzer calibration (30-day lead time). Dependencies: SBA loan closing (Month 1) for vehicle purchases.

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	SBA loan closing	\$200,000 funding	SBA docs, collateral	Loan docs signed	Reynolds
1	First client project	Completed abatement	XRF analyzer, crew	5-star Google review	Whitaker
2	Google Ads launch	15 leads	\$3,500 budget	CAC <\$60	Lin
3	Operations Manager hire	Onboarded staff	\$68,000 salary	Process documentation	Reynolds
4	SDB certification	SBA approval	Application package	Certification #	Chen
5	WIC clinic partnerships	5 signed agreements	\$75/referral fee	3 referrals/month	Lin
6	First HUD subcontract	\$15,000 contract	Bid proposal	Contract signed	Martinez
7	Break-even EBITDA	Positive cash flow	18 projects/month	\$1,995/project profit	Reynolds
8	Pittsburgh market research	PA license app	\$2,500 filing fee	Application submitted	Whitaker
9	Marketing Director hire	Digital lead gen system	\$62,000 salary	50 leads/month	Lin
10	Line of credit secured	\$75,000 facility	Financials package	Approved credit line	Reynolds
12	\$50K/month revenue	21 projects	Full crew capacity	Sustained for 3 months	Whitaker

SECTION 12: APPENDIX

Available documentation: EPA RRP Firm Certificate #OH-2024-087, Ohio Dept. of Health License #LA-2024-112, SBA loan term sheet, Clean Harbor disposal contract, LabCorp pricing agreement. All financial assumptions validated against National Center for Healthy Housing reports, HUD housing stock data, and IBISWorld industry benchmarks.