



Application for Lead Hazard Reduction Assistance

Vermont Housing & Conservation Board
58 E. State Street, Montpelier, Vt. 05602

Lead-Based Paint Hazard Reduction Program
Phone 1-802-828-5064 or 1-800-290-0527

Introduction

Assistance is available to reduce or eliminate lead paint hazards in homes and apartments occupied by low-income Vermonters. The Vermont Housing & Conservation Board (VHCB) administers a grant from the U.S. Department of Housing and Urban Development (HUD) to control lead paint hazards in Vermont housing. The VHCB Lead-Based Paint Hazard Reduction Program provides funding and technical assistance to eligible homeowners and rental property owners.

Eligibility

To be eligible for the Program, properties must have been built before 1978. Owner-occupied homes must have at least one resident child under the age of six. Apartments must have at least 2 bedrooms or currently be occupied by a family with a child under the age of six. Properties intended primarily for occupancy by the elderly or those with special needs are not eligible. Highest priority is given to units occupied by lead poisoned children, then to other units occupied or likely to be occupied by children under the age of six. The following eligibility requirements also apply:

Owner-Occupied Properties:

- 1) Must be owner's primary residence
- 2) Owner's income cannot exceed 80% of area median

Rental Properties:

- 1) Tenant's income cannot exceed 80% of area median
- 2) Owner must agree to rent to income-eligible family for 3 years

Available Assistance

The Program will provide technical assistance, at no cost, to the property owner in the form of comprehensive lead paint testing, hazard identification, specification development, bidding and contractor selection assistance, construction management, clearance testing, and laboratory analysis. Funds available to pay for lead hazard control work are in the form of grants and 0% interest deferred loans. Under certain circumstances, a portion of the loan may be forgiven.

Lead Paint Hazard Control

A Vermont-certified lead abatement contractor must complete lead paint hazard control work with funds from this Program. Occupants of units undergoing lead hazard control must be relocated during the work and cannot return until the unit passes clearance dust wipe testing (see "Temporary Relocation" section below). Depending on the size of the home or apartment and the extent of the lead problem, the work can take anywhere from one to three weeks to complete. Property owners will receive documentation that the lead paint hazards have been controlled and guidance regarding ongoing maintenance.

Blood Lead Testing of Children Under Six (6)

The Vermont Department of Health and the U.S. Centers for Disease Control (CDC) recommend that ALL children be tested for lead at ages 1 and 2, and more often if problems are discovered. There are many potential sources of lead exposure, and because lead poisoning has no obvious symptoms, it is very important to have all children tested.

The U.S. Department of Housing & Urban Development (HUD) requires that all children under the age of six occupying units assisted under this program have their blood lead level checked prior to beginning any lead hazard control work. HUD uses this information to establish the level of hazards in the country's older housing and to justify continued funding to reduce these hazards. **Because of this requirement, we cannot move forward with your project until our office receives documentation of this testing.** Contact your pediatrician or the Vermont Childhood Lead Poisoning Prevention Program at 1-800-439-8550 for more information on lead screening.

Temporary Relocation

Residents of homes being assisted must be relocated because of the hazardous nature of the work. Homeowners are expected to make their own arrangements. Tenants in rental property have rights under the federal Uniform Relocation Act and cannot be permanently displaced because of government-assisted work in their unit. Generally, owners of rental property will be asked to assist VHCB in making arrangements for their tenants. In certain situations, VHCB has limited resources available to assist with reasonable relocation expenses. Occupants will be expected to pack up their belongings sufficiently to allow the contractor access to complete the work. More specific packing information will be provided to program participants.



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Ongoing Monitoring and Maintenance

Because it is usually too expensive to remove all of the lead-based paint, ongoing maintenance and monitoring by the property owner will be necessary after the work is complete to ensure that all of the lead-based paint hazards remain under control. Vermont's lead paint law requires owners of pre-1978 rental housing and/or day care facilities, or their maintenance personnel, to attend a Vermont Department of Health-approved training, to perform Essential Maintenance Practices (EMP's), and to provide information about lead-based paint to tenants. Compliance with this law should ensure that no lead hazards reappear in the future. For more information about the law and its requirements, visit www.LeadSafeVermont.org or call 1-800-439-8550.

Application Instructions

In order to be considered an application must contain all of the requested information, including a Resident/Tenant Income Verification Form for each dwelling unit. If the exact 'Year of Building Construction' is unknown, please estimate to the best of your knowledge. Property located in a flood hazard area must be properly insured in order to be eligible. Pictures of exterior street-side elevations are required in order to determine if properties are historic, which may affect the lead control strategy. A copy of the deed is requested because financial award documents must precisely match current listed owners of record.

Application Checklist

- Completed application form** (*all information completed and signed by owner*)
- Exterior picture of street side view**
- Copy of most recent property tax assessment.**
- Copy of property deed** (We only need a copy of the first page showing all current owners. May be obtained through your local town clerk)
- Child blood screening information filled in.**
- Proof of flood insurance if property is located in a flood plain**
- Separate tenant income verification form filled out by tenants for each unit** (Tenants may submit income verification form and supporting 3rd party income documentation directly to VHCB office)
- Acceptable 3rd party documentation of income for each occupant such as:**
 1. IRS tax forms from most recent year available – Form 1040
 2. Copies of current payroll stubs or a signed employer verification of income
 3. Certifications of income from non-payroll sources such as unemployment and disability compensation, worker's compensation and severance pay, Aid to families of Dependant Children (AFDC), or Supplemental Security Income (SSI)
 4. Copies of Social Security earnings statements, other annuity or retirement income statements.

Questions? Please call us at 1-802-828-5064 or 1-800-290-0527

Please mail the completed application to: **The Vermont Housing & Conservation Board
Lead Hazard Reduction Program
58 East State Street, Montpelier VT, 05602**



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Owner Information

Last Name: _____ First & Initial: _____

Mailing Address: _____

Phone: (home): _____ Phone (work): _____ (for who) _____

email address: _____ Cell Phone: _____

Property Information

Address: _____ City/Town: _____

Number of Dwelling Units in Building: _____ Number of Units to have Lead Hazards controlled: _____

Owner Occupied Single Family Owner Occupied w/ Home Daycare

Rental Only Property Rental Property w/ Daycare

Combined, Owner Occupied with Rental (owner resides at, but rents part of building)

Year of Building Construction: _____ Type of Exterior (vinyl, wood clapboard, etc.): _____

Is the property located in a flood hazard area? Yes No If "yes", is property insured against flooding? Yes No

Has the property been designated "historic," or is it located in a historic district? Yes No Unsure

Have all children younger than age 6 living at the property been tested for lead poisoning? Yes No Unsure

Remember, all applications must be filled out completely and include a street side exterior picture, a copy of the most recent tax assessment, a copy of the property deed, proof of flood insurance if located in a flood plain, resident or tenant income documentation, and child blood screening information.

Unit Dwelling Information – All applicants, please provide the requested information below for each dwelling at this property. For owner occupied properties, the owner must also complete the Resident Information Form on the reverse of this page. For rental property, each unit requires that a separate Tenant Income Verification Form be filled out by the tenant and returned. If you did not receive or need additional Tenant Income forms, please contact the Lead Program at the number at the top of the page.

Unit #	# of Barms	Resident Name	Resident Phone	Family Size	# Children age 6 or less	Section 8 Voucher
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No

I hereby certify that I own the above named property and that the information provided in this application is true and complete to the best of my knowledge. In connection with this application for financial assistance to control the lead hazards at my property, I hereby authorize the Vermont Housing and Conservation Board (VHCB) to verify the accuracy of the information provided above. I agree to provide VHCB and its consultants with reasonable access to the property for inspection and testing related to controlling the lead paint hazards.

Owner Signature: _____

Date: _____

Resident Information

Instructions

This form must be completed by the owner occupant(s) of the home for which assistance is being requested from VHCB to reduce lead paint hazards. **(Landlords do not fill out this section unless they are requesting assistance for the unit they are living in).** Please list all occupants below.

Please provide the total yearly income for all persons residing in the unit from all sources, including income from employment, pensions, social security, ANFC, SSI, alimony/child support, workers compensation, and interest on savings accounts and other assets.

Copies of 3rd party documented evidence of these income sources must be provided. See the attached application checklist for types of documentation that are acceptable.

All evidence provided shall be kept strictly confidential.

Mailing Address: *(if different from front)*

Additional Contact Information:

List Name(s) of all Occupants	Relationship	Gender	Date of Birth	Blood Lead Level
	Parent/Guardian	<input type="checkbox"/> Male <input type="checkbox"/> Female		
		<input type="checkbox"/> Male <input type="checkbox"/> Female		
		<input type="checkbox"/> Male <input type="checkbox"/> Female		
		<input type="checkbox"/> Male <input type="checkbox"/> Female		
		<input type="checkbox"/> Male <input type="checkbox"/> Female		
		<input type="checkbox"/> Male <input type="checkbox"/> Female		
		<input type="checkbox"/> Male <input type="checkbox"/> Female		

Total Annual Household Income \$ _____
 (Includes income of all occupants)

I hereby certify that the information provided on this form is true and complete to the best of my knowledge. I also authorize the Vermont Housing and Conservation Board to verify the income figure I have provided. This may include providing additional information for verification purposes.

Owner's Signature: _____ Date: _____

The VHCB Lead Program Mission and the Services We Provide

Goals for the Lead-Based Paint Hazard Reduction Program are to:

- To create affordable lead-safe housing in a manner that maximizes the number of young children protected.
- To collaborate closely with the Vermont Department of Health (VDH) to conduct education and training outreach on lead paint safety, State and federal lead paint laws, and related topics.
- To work with the Childhood Lead Poisoning Prevention Program (CLPPP) at VDH to complete lead hazard control work in units where children have been poisoned.
- To create perpetually affordable lead-safe units through collaboration with a network of nonprofit housing developers.
- To integrate lead hazard reduction into housing rehabilitation programs funded under the Vermont Community Development Block Grant Program and other federal funding sources.
- To support rental property owners, homeowners with young children, and in-home child care providers wishing to make their properties lead-safe.
- To support development of a sustainable infrastructure and delivery system for lead education, testing/inspection, and hazard reduction.
- To create training and job opportunities for low-income Vermonters.

Selection of Units

1. All homes and apartments selected for participation in the program will meet the following eligibility requirements:

(a) Units receiving HUD grant funds for lead paint hazard reduction work will meet the eligibility requirements established by Title X (The Residential Lead-Based Paint Hazard Reduction Act of 1992), the HUD Notice of Funding Availability applicable to the current grant, and other Administrative Guidance issued by HUD.

(b) Units receiving funds from the Community Development Block Grant Program, the Vermont Housing Financing Agency, or other sources for lead paint hazard reduction will meet the eligibility requirements of the funding organization(s) or program.

2. Selection of eligible units for assistance will be based on the following descending order of priorities:

(a) Units with lead paint hazards occupied by lead poisoned children, except as noted in Section 3 below.

(b) Units with lead paint hazards occupied by households with children age 6 or under or units where in-home day care centers provide services to children age 6 or under.

(c) Rental units with lead paint hazards and two or more bedrooms.

(d) Rental units with lead paint hazards and one bedroom.

(e) Other eligible units.

3. Beyond the priorities listed above, other factors may affect whether or not a particular project will be funded, including but not limited to:

The number of children protected, structural condition of property, level of intervention required, cost, time on waiting list, property owner contribution, and likelihood of occupancy by families with

young children. The Executive Director may authorize awards exceeding the funding guidelines if the project is deemed necessary to protect children. Applicants who are dissatisfied with eligibility determinations, priority selection or other decisions made by Program staff may have the determination or decision reviewed by the Executive Director.

4. Enforcement Actions:

Where lead hazards in a rental property have been found by the Vermont Department of Health or the Vermont Attorney General to have contributed to a child's elevated blood lead level and enforcement action has been taken against the property owner because of negligence to maintain the property from such hazards, the appropriateness of providing financial assistance shall be determined by the Executive Director in consultation with the Board Chair. When making a decision to provide assistance, the Executive Director shall take into consideration factors such as, but not limited to; the immediate danger presented to children, the severity of the violation, the level of cooperation shown by the property owner, and the history of past violations and enforcement actions regarding the owner. Otherwise eligible properties that are deemed inappropriate for financial assistance because of enforcement issues shall still be eligible for technical assistance to insure the work is done properly and the child is protected.

Services Provided

The owners of all eligible units selected for participation in the program will receive the following services at no cost to the property owner:

- XRF inspection, dust wipe and soil sampling, and laboratory analysis to determine the presence of lead-based paint and evaluate the potential lead hazards.
- Technical assistance from Program staff with hazard assessment, intervention strategies, specification development, bidding and contractor selection, and construction management.
- Resident education and relocation assistance for tenants
- Clearance testing at the completion of lead hazard control activities to insure units can be safely re-occupied.
- Air duct cleaning (if applicable)

Grants and Loans for Lead Hazard Reduction

Funding commitments for grants and loans for hazard reduction activities will, as a general rule, be made by the Executive Director or designee. Award decisions on units in which the hazard reduction activities are part of a moderate or substantial rehabilitation effort involving other VHCB funding resources will be made in conjunction with Board review of the project. The Executive Director will consult with the Board Chair or designee regarding grant awards in excess of \$150,000 per project. Staff shall provide a program status report to the Board at its regular meetings which shall include a listing of grants awarded.

To maximize the effectiveness of HUD grant funding, program staff will work actively to facilitate the availability and accessibility of other resources, including, but not limited to: owner financing and sweat equity, revolving loan funds, private financing, and other available housing assistance. Most property owners will be required to contribute sweat equity or other resources to the project.

The following awards are available to property owners to pay for lead hazard control activities:

Homeowners

Eligible homeowners with children age 6 or under shall receive program funding for lead hazard control work up to \$25,000 in the form of grants and 0% interest deferred loans. The grant to loan ratio shall be 40% grant, 60% loan. Loans are due and payable upon sale or transfer of the property. Forgiveness of the loan portion of the award shall apply as follows:

- Forgiveness of 5% of deferred loan amount for each year after the work is completed that owner continues to own and occupy the property and maintain it in good condition. Up to 50% of loan can be forgiven in this manner

Investor Owned Rental Properties

Owners of eligible rental properties shall receive program funding for lead hazard control work of up to \$15,000 per unit in the form of grants and 0% interest deferred loans. The grant to loan ratio for investor owned rental properties shall be 30% grant, 70% loan. Loans are due and payable upon sale or transfer of the property. Forgiveness of the loan portion of the award shall apply as follows:

- Forgiveness of 5% of loan amount for each year after the work is completed that owner completes essential maintenance practices (EMPs) according to Vermont law. Affidavits of Performance of EMPs must be appropriately filed with the Vermont Department of Health each year. Up to 25% of loan can be forgiven in this manner.
- Forgiveness of 5% of deferred loan amount for each year that owner continues to rent the unit to the initially eligible household, or if the household vacates the unit, to another family with a child age 6 or under at the time of initial lease-up. The owner will be required to provide documentation of occupancy to VHCB staff. Up to 25% of loan can be forgiven in this manner.

Non-Profit Owned Rental Property undergoing Moderate or Substantial Rehabilitation

Where lead hazard control activities will be completed as part of moderate or substantial rehabilitation of a property, non-profit owners can receive grants, on average, of \$3500 per eligible housing unit. Actual amounts awarded will be determined on a project-by-project basis, taking into account the total cost for appropriate hazard reduction activities, the availability of other funding resources and the Program's matching commitment obligations. Non-profit owners must assure long-term affordability of the housing units receiving assistance.

Non-Profit Owned Rental Property Undergoing Lead Hazard Control Only

Non-profit owners of eligible rental properties who assure long-term affordability of the units may receive lead program funding in the form of grants to cover the costs of lead hazard control. This shall include owner-occupied homes with permanent affordability restrictions controlled by the non-profit.

For more information on the Lead-Based Paint Hazard Reduction Program, call (802) 828-5064 or 1-800-290-0527.