



Lead Hazard Reduction in Your Home

Healthy & Lead-Safe Homes Program
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We promote healthy and safe homes, so Vermont families and communities can thrive. We achieve this by providing financial and technical assistance to address lead paint and other health hazards.

The Vermont Housing & Conservation Board administers a grant from the U.S. Department of Housing and Urban Development (HUD) for the purposes of reducing lead-based paint hazards in owner-occupied and rental housing. This grant is managed by the Lead Paint & Healthy Homes Program. The Lead Program provides technical and financial assistance to owners of qualified properties to help reduce lead paint hazards.

Lead Hazard Reduction Work

What is a “lead hazard reduction?”

Lead hazard reduction is basically taking steps to reduce any hazardous condition on surfaces with lead paint. Lead paint is considered hazardous if it is in bad shape and is deteriorated, loose, or flaking. Lead paint may also be hazardous on surfaces that have friction or impact. An example of a friction surface would be a painted window jamb for instance. A door and jamb is an impact surface. The Lead Program designs projects to replace, remove or stabilize lead paint on surfaces that may have hazards. Lead hazard reduction is not the same as lead abatement, which is the total removal of all lead paint.

Why doesn't the program do lead abatement, isn't it more protective?

It would be prohibitively expensive to remove all of the lead paint from most old homes. Essentially the home would have to be gutted to the framing. Lead hazard reduction has been studied and shown to be very effective at reducing the amount of lead dust in a home. Friction, impact, or deterioration of lead paint produces lead dust. Ingestion of lead dust has been shown to be the primary pathway that young children become lead poisoned.

Application Process

What's the first step?

To enroll a property, the owner must complete an application for assistance and provide details about the property and the occupant's income.

Why do I have to provide income information?

HUD requirements state that the Lead Program can only provide assistance to properties that are occupied by families with household incomes that are 80% or less than the median income for the county where the property is located. Owner-occupied homes must also have a child age 6 or younger living or spending significant time there. HUD also requires that documentation of each household's income be kept on file as proof of this requirement.

What happens to the income information I provide?

All documents provided are kept in the Lead Program project file. Income information is not provided to any other person or agency. Tenants wishing to keep their income private may mail information directly to the Lead Program. Tenant income information is not provided to the landlord.

Testing for Lead Paint, Dust, and Soil Hazards

What will happen once the application process is complete?

After all income and other information required by the application is received, Lead Program staff review the application for eligibility. Owners of eligible properties will receive a letter confirming the property is enrolled and a work order is issued to conduct a full lead-based paint inspection.

The inspection is completed by consultants under contract with the program. This company will use equipment to test each room for lead paint. A number of dust and soil samples will also be collected. The testing company will call the property owner to schedule a time for access to the areas to be tested.

When will I get the test results?

Once the testing is done, the testing company will issue a report to the lead program that details where lead paint is found in the building. The laboratory sends results of dust and soil samples to the Lead Program office also. It can take several weeks for the report to be issued by the testing company. Once the Lead Program receives the reports and lab results, they are reviewed by staff and then sent to the owner. If any hazardous levels of lead are found in the samples, information will be provided regarding steps that can be taken to minimize the risk prior to the lead hazard reduction project taking place.

Project Design

Now that I have the test results what happens next?

When testing reports are mailed to the owner, a copy is also given to the Lead Program project manager, Adam Cook. Adam is responsible for designing all projects enrolled with the program across the State of Vermont. Because of this, project design visits are usually grouped by geographic location and several are done on the same day. Once you have received your testing report, it can take several weeks before you may be contacted. Typically, each project design visit can be done in an hour or two, and may be done with or without the owner being present (we will need access to the inside though). Once a project to reduce lead hazards is designed, the owner will be mailed a copy of the project specifications and asked to review and sign-off on the project.

Can I choose what types of treatments are going to be done?

The Lead Program is required to address all lead paint hazards at a property. As a result, most properties will receive "standard treatments" to reduce the hazards. The location of the lead paint and the condition that it is in determines the types of treatments used. Typically most homes will receive treatments to stabilize loose and flaking paint, removal of paint from friction and impact surfaces, and when possible the replacement of lead-painted windows. Because HUD requires the treatment of all hazards, owners must agree to all of the treatments that are proposed. We would not for instance, be able to treat some rooms but leave others. The Lead Program will try to work with owners when possible to address their project needs and concerns though.

If windows are being replaced, can I choose the style and type?

Because a federal grant is the source of financial assistance provided, all properties receiving assistance are required to abide by historic preservation guidelines. The Lead program has an agreement with the State Historic Preservation Office that details what kind of treatments can be done when a property has been found to be either in or eligible for the National Register of Historic Places. Any property older than 50 years may be eligible. Generally we have been granted permission to replace windows "in-kind" meaning that we must use a window that matches the existing configuration and style. Vinyl windows are usually not allowed. The Lead program will typically use a sash replacement kit, which consists of 2 new wood sashes, and 2

vinyl jamb liners. Most sash kits allow for tilt- in capability for easy cleaning and painting. When possible insulated glass is used, but historic preservation may require non-insulated glass for some window configurations.

Bidding and Contractor Selection

Can I choose my own contractor to do the work, or can I do the work myself?

HUD requires that all lead hazard reduction work be completed by licensed lead abatement contractors. In some circumstances portions of the work that are not hazardous may be completed by non-licensed companies. The Lead Program can't pay owners for work on their own properties, but may be able to buy materials related to completion of an owner work plan. (See owner work plan below)

When will the work start?

Once a project is designed and the owner has reviewed and signed off on the specifications, the project will be put out to bid with licensed abatement contractors. The Lead Program will contact the owner for a time to access the project areas for the purpose of conducting a bid walk through with the contractors. Contractors are given copies of the project specifications at the bid walk through and are allowed time for measurements and taking notes. Owners do not have to be present at the bid walk through, but access to all work areas is necessary.

Bid prices by contractors are returned within a week and reviewed by program staff. The owner is then notified of the winning bidder. Once a bid is awarded, financial award documents along with construction contracts can be drawn up reflecting the bid pricing for the work. Generally, the contractor will not place orders for windows or other materials required until the owner has signed all documents. Usually, projects will not start until ordered materials have been delivered. This can take several weeks. The contractor's schedule may also affect how soon a project may start.

Relocation

Can I stay at home during the project?

Occupants of areas receiving lead hazard reduction must relocate elsewhere during the entire project. Access to the area during evenings, weekends and other non- working times is restricted by law. Lead hazard reduction work can release dangerous amounts of lead into the home. This contamination must be properly cleaned before occupants are allowed to return

How much needs to be packed?

Occupants will be mailed packing instructions prior to the project starting. Generally, all items in a room are moved to the center so the contractor can cover them with plastic prior to any lead work. If a floor treatment is being done in a room, the room must be emptied.

The project spec says there is only work in a few rooms, do I have to pack the other rooms?

HUD requires that all living spaces be cleaned and tested in unit undergoing lead hazard reduction work. Even if no work was performed in a room it must still be cleaned by the contractor and tested for lead dust levels before you can move back in. In some cases, you may be able to leave items as they are if the room can be sealed off and not accessed during the work, but you should contact the Lead Program to check before leaving any room unpacked.

Will the work contaminate my belongings?

All belongings are covered with plastic and the plastic is taped to the floor for the duration of the project. All plastic must be cleaned of dust and a visual inspection by program staff must be performed prior to the plastic being removed.

How long will the work take?

The amount of time required to complete a lead hazard reduction project can vary widely depending on the treatments necessary and the size of the home. Generally most average sized single family homes can be completed in 2 weeks, but as with any construction project, unforeseen circumstances can lengthen the time for completion.

Clearance

How do I know it's safe to return?

The contractor is required to HEPA vacuum and wet wipe all surfaces in all rooms of the unit. A certified lead inspector will collect dust samples from each room after the cleaning completed. Dust samples are FedEx overnight shipped to our lab where they are analyzed. Results are usually reported the following afternoon. Occupants are not allowed to return until analysis of the dust samples shows there are no hazardous levels of lead. Samples that show hazardous levels require that the contractor return for additional cleaning and additional samples will be collected and analyzed. Recleaning, shipping and analysis usually will usually add another couple days to the relocation time.

Exterior Work

When will the exterior work start?

Exterior work is obviously weather dependent. All exteriors are put on hold during the winter months until warmer weather arrives. During warm weather, exterior work can be significantly delayed during rainy weather. Because of this, it is not uncommon for the exterior work to happen at a different time than the interior work. Contractors will fit exterior work into their schedules as conditions permit. It is important to note that occupants do not have to be relocated during exterior work

Owner Work and Ongoing Requirements

What is an owner work plan?

To help minimize the debt load on a property, whenever possible the Lead Program will work with the owner to complete non-hazardous work that is related to the project. A typical item that is included in owner work plans is finish painting. The project specification would for instance require the contractor do the hazardous portion of the work like paint stabilization and spot priming, while the owner would do the finish coats after the project has passed clearance. Owner work plans also commonly include interim controls for soil lead hazards found at the property because they can easily be done without the risk of exposure to lead.

I'm ready to do the finish painting but have noticed the areas primed by the contractor are rough, is this normal?

The contractor is required to sand any area that has been scraped to remove any wood splinters and raised grain caused by the scraping. Unfortunately, scraping to remove paint from wood is very hard on the surface. Wood fibers in a component start out locked together tightly so they act as a single surface.

Scraping tends to break apart individual fibers. Sanding by the contractor will make the bare wood surface smooth to the touch, but as soon as primer is applied the broken fibers swell and stand up. This makes the surface rough again. As a result, a certain amount of touch up sanding is usually required by the owner before applying the finish coat of paint.

What are the ongoing requirements?

As a condition of receiving financial assistance from the lead program, each property owner has ongoing obligations associated with the grant and loan agreements they signed. Loan amounts are attached to the property by mortgage deed. Full forgiveness of the loan amount is structured around proof of adherence to these obligations. Owners of rental properties for instance are required to rent to income eligible families and complete essential maintenance practices as required by VT law to receive full forgiveness on the loan. Each owner should carefully read their grant and loan documents so they fully understand what their ongoing obligations are.

Why is a mortgage placed on my property?

Most awards for lead hazard reduction work consist of both grant and loan amounts. In order to insure that VHCB will be repaid the loan from your award when you sell or transfer the property, we place a mortgage in the land records. Upon repayment of the loan and fulfillment of the grant obligations, this mortgage is discharged. VHCB uses money from loans that are repaid to assist other families needing lead hazard reduction work.

If there is a mortgage on my property, does this mean I have to make payments?

No. The loan amount (minus any forgiveness) only has to be paid back if the property sells. Since there is no interest on the loan amount the debt does not increase over time.

What if I want to refinance?

You should be aware that if you want to refinance your property with a new principal mortgage, home equity loan, etc., lenders will generally require that VHCB subordinate our mortgage to the new loan. This means that if you should default on the loan, the new lender could foreclose VHCB's mortgage on the property and we would not receive our loan money back to assist additional families.

It is therefore prudent for us to follow certain guidelines with respect to subordination. VHCB does not wish to interfere with the personal finances of our clients and will commonly agree to subordinate to new principal mortgages so property owners can lower their interest rates, reduce monthly payments, or shorten the debt term. Loans against the equity built up in the property may be allowed if the money is being put back into the home for repairs or improvements.

The VHCB Lead Program Subordination Policy explains in detail the criteria for subordinating our mortgage.