



FREQUENTLY ASKED QUESTIONS - PROPERTY OWNER

RIHousing's LeadSafe Homes Program can help property owners reduce the dangers of lead and other environmental hazards in their homes and investment properties. The LeadSafe Homes Program provides forgivable loans to cover the costs associated with addressing lead paint problems and other unsafe conditions. Property owners are subject to no out-of-pocket expenses or monthly payments. In most cases, after 3-5 years, the loan is completely forgiven, and assistance is free.

This fact sheet provides answers to the most commonly received questions about lead paint hazards and the LeadSafe Homes Program.

Why should I be concerned about lead paint?

Lead paint exposure is particularly dangerous for children six or under and pregnant women. For young children, exposure can cause irreversible damage, including loss of intelligence, learning disabilities and behavioral problems. For pregnant woman, too much lead in a mother's body can put them at risk for miscarriage, in addition to other concerns.

For more information on the dangers of lead poisoning for children and pregnant women, please visit:
<https://www.cdc.gov/nceh/lead/default.htm>

How do I know if my home has lead paint in it?

If your home was built before 1978, the year lead in paint was banned, then there's a good chance lead paint is present. Over 70% of homes in Rhode Island were built before 1978 and likely contain lead paint. If your home was built after 1978 there is likely no lead paint present. The most common sources of lead-paint based hazards are lead-contaminated dust, peeling and chipped lead paint and contaminated soil. A certified lead inspector can tell you if there are lead-paint based hazards in your home; an inspection is conducted as part of the LeadSafe Homes Program. Property owners can also schedule their own lead inspections.

A list of inspectors can be found at: <https://health.ri.gov/find/environmentallead/professionals/>.

How can RIHousing help?

RIHousing's LeadSafe Homes Program provides remediation of lead-paint based hazards, such as new windows and doors, interior and exterior painting and soil remediation. There are also resources to provide other healthy homes improvements, including, but not limited to, air quality improvements such as dryer vents and bathroom fans, minor electrical upgrades, and installation of carbon monoxide and smoke detectors. In most instances, all assistance is free. Properties are inspected for lead paint and healthy home hazards, and if hazards are present then remediation efforts are utilized. The LeadSafe Homes Program team works closely with property owners (and tenants, if present) throughout the whole process.

How do I know if my property is eligible for the program?

Both single-family and multifamily properties are eligible to participate. You do not need to live on the property to qualify. With multifamily homes, RIHousing works with the property owner to engage the tenants. The main eligibility criteria is the home having been built prior to 1978, the year lead was banned from paint. A LeadSafe Homes Program team member can work with you to discuss additional eligibility criteria.

How much will the remediation cost me?

In most circumstances, assistance will be free. There are no out-of-pocket expenses or monthly payments. Typically, the program is in the form of a 3-5 year forgivable loan: Owner occupied homes are eligible for a 3-year forgivable loan and investor-owned properties are eligible for a 5-year forgivable loan. A forgivable loan is one you do not have to pay back as long as you meet certain conditions. If the property owner sells, transfers or refinances the property during the 3-5 years, then they may need to repay.

Will my tenants and I have to move while the work is being done?

Yes. Everyone living in the property must leave during remediation. Remediation typically takes between 5-7 days, however, the final timeframe depends on the full scope of work. Tenants being relocated have the option to stay with family or friends. If that isn't possible, RIHousing covers relocation costs for a hotel and a food stipend for tenants living at the property. Property owners living at the property may be eligible for relocation costs if they demonstrate a hardship. Tenants are still responsible for paying their full rent during the time they are relocated.

What happens if my tenant doesn't want to let us remediate lead hazards in their apartment?

As part of the application process, both property owners and tenants must fill out applications. **The information collected is kept confidential within RIHousing.** If tenants are hesitant to fill out an application and participate, RIHousing will work with the property owner to educate the tenant(s) on the benefits of the program. RIHousing is also available to speak directly with tenants and discuss their questions and concerns. Ultimately, the property owner has the right to ensure their home is safe of lead hazards.

What are the benefits of participating in the LeadSafe Homes Program?

There are many benefits of participating in this program. These include:

- Having a property that is in compliance with the Rhode Island Lead Hazard Mitigation Act
- Knowing your home is safe for children to live or visit
- In most cases homeowners receive no-cost remediation, typically valued at \$7,500 per unit
- Access to resources that will address non-lead related health hazards

Do I have a responsibility to provide lead safe apartments?

Yes. All property owners are required to provide healthy and safe homes that are free of lead hazards.

What will be required of me once the lead remediation is complete?

In exchange for receiving this assistance, owners of multifamily properties are required to prioritize renting the units that received assistance to households with children under 6 years old, and to keep rents at a certain level. These requirements are only for the life of the forgivable loan (typically 3-5 years). After the loan is forgiven, landlords no longer have any compliance requirements for the program. All Rhode Island landlords are required by state law to keep their lead safe Certificate of Conformance current (except owner-occupied buildings with three or less units).

For more information, contact:

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