

***IF YOU NEED ASSISTANCE WITH THIS APPLICATION, PLEASE CONTACT
Intake Specialist, Ed Alcantara at 978-459-8490***

**CITY OF LOWELL
DIVISION OF PLANNING AND DEVELOPMENT**

**LEAD PAINT ABATEMENT PROGRAM APPLICATION FOR
3-YEAR FORGIVABLE DELEADING LOAN**

SINGLE-FAMILY OR MULTI-FAMILY RESIDENCE - INVESTOR

Property to be Deleaded Address: _____

Owner Name(s): _____

Owner Address: _____

Telephone: _____ E-Mail: _____

Cell Phone: _____

Important Notes:

- Investor Owners must pay a “matching” amount of 14% of the final deleading loan amount. We offer 3-year forgivable loans up to \$12,000 maximum per unit. Your loan will be discharged at the end of the 3 year affordable housing period.
- Tenants must provide verification of income, per program guidelines. This information is confidential and is not shared with the owner.
- The unit must be occupied by an income-eligible family, preferably with a child under age 6, for three years after deleading. Vacant units that are enrolled and deleaded are to be rented exclusively to low-income families for 3 years following deleading. Tenants and Owners are monitored annually to confirm compliance.

Toni Snow, Program Manager:

978-674-1409

Amy Solomon, Housing Secretary:

978-674-1414

Instructions For Completing Application

1. Submit the following documents with your application. We cannot process your application until we receive all of the required information. Follow the checklist below:
 - ✓ Copy of Deed (program staff will obtain this).
 - Settlement sheet if recent home purchase.
 - Proof you do not reside at the property: vehicle registration, utility bill, etc.
 - Copy of current Insurance Policy (Declaration Page) showing year of coverage.
 - Recent Mortgage Statement(s) with proof of payment.

2. After your application is approved **we will contact your tenants**. Intake Specialist, Ed Alcantara will assist your tenants with the completion of their application. Tenants will be asked to provide documentation to establish their income level. This information is confidential and we will not share it with you. We'll ask your tenants to provide the following documentation:
 - Signed copies of the last 2 years tax returns & W2's (if applicable)
 - Four (4) recent, consecutive pay stubs for each tenant, from each employment source for all working family members
 - Documentation of income from other sources (social security, alimony, child support, etc.)

3. Once the application process has started, do not begin any remodeling work or take out a second mortgage on the property or any other loan that requires a lien on the property.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government in order to monitor compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that an agency may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this agency is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

Race/National Origin:

- American Indian Alaskan Native Asian, Pacific Islander Black Hispanic White
- Other (specify) _____
- I do not wish to furnish this information

PART ONE
Owner/Property Information

How did you hear of this program? _____

List each person on the deed below:

Owner Name(s)	Social Security #	Home Address	Contact #

Type of property: Single-family 2-Family 3-Family 4-Family Other _____

Tenant Name	Unit # (or address)	Telephone Number and/or Email

*Please list additional units on back of page

Year the Property was Built: _____ Date of Purchase: _____

Please list below any mortgage(s) on the property. Indicate if NONE.

_____ \$ _____ Monthly
Mortgage Company Name Payment

_____ \$ _____ Monthly
2nd Mortgage Company Name Payment

Are your real estate taxes paid through your mortgage? Yes No

Are your real estate taxes and City bills up to date? Yes No

Did you receive any type of Down Payment assistance when you purchased your home?

Yes No If yes, what program: _____

Are there any liens against the property? Yes No

If yes, explain: _____

Have you been ordered to delead by the City or the Childhood Lead Paint Prevention Program? Yes No

If yes, explain: _____

Are you aware of children age 6 and under that live at the property or regularly visit the property?

Yes No

**PART TWO
Relocation Options**

If Relocation is Required During Deleading:

All occupants of units being delead, including pets, will need to relocate during the deleading. Under the Massachusetts Lead Law, Owners are required to pay for the relocation of tenants. Your tenants may relocate as follows:

- The unit to be delead is vacant and Relocation is not needed.
- My tenants will relocate with family or friends and are eligible to receive a \$400 stipend for doing so.
- If, due to extreme hardship my tenants cannot relocate with family or friends, I agree to pay for the cost of the Relocation Hotel at Government Room Rates (currently \$127/night for a 2 BR suite).

The Program will assist your tenants in the relocation process and will instruct them on how to prepare their unit for deleading.

**PART THREE
PROGRAM INFORMATION/AGREEMENT**

All personal information provided will be used solely to determine eligibility in this program and/or for reporting purposes and will be kept strictly confidential. Please read the following terms carefully. By signing this application you agree to all of the following:

- ONCE THE LEAD INSPECTION HAS BEEN PERFORMED, ONLY LICENSED DELEADERS CAN REMOVE THE LEAD HAZARDS.** It is illegal for unauthorized individuals to remove, scrape or replace lead hazards. (This includes painting, remodeling or replacing broken windows.)
- A building code inspection will also be performed by the City. It is the owner's responsibility to correct any violations. We may be able to refer you to other programs to assist with correcting code violations.

- A Massachusetts Licensed Lead Inspector will do a lead inspection at the property. If lead hazards are identified, a Massachusetts Licensed De-leader will perform all deleading work. Successful completion of this work will result in a **Letter of Full Deleading Compliance**. This is a legal document that you will want to keep in a safe place.
- All municipal fees must be paid up-to date (water, sewer, trash, recycle fees, etc.)
- Upon approval of your application you will be eligible for a **3 year forgivable loan** and a mortgage will be placed on your property according to the terms of a Promissory Note. (**Loans are 0% interest and payments are deferred for 3 years.**) *If the delead unit is occupied by low-income individuals for 3 years, the loan will be discharged.*
- Massachusetts State Law requires temporary relocation of all occupants while deleading work is being done in a unit. This is to ensure that family members are not exposed to lead dust during deleading.
- You and your tenants will receive a letter annually to ensure that low income tenants continue to occupy the unit. In the event the unit turns over it is the owner's responsibility to contact the program so we can income-qualify the new tenants.
- All payments to contractors will be made through this office. An escrow account will be set-up in your name and the Contractor's for the purpose of paying the contractor. You must be available to sign the payment request and then the check within 24 hours.
- Properties that have a child with an elevated blood lead level or a child under the age of 6 may be assisted before a property without.
- The average time to complete a deleading project is 14 working days. The exact time depends on the size of the unit and/or how much deleading must be done. Occupants or owners cannot go in and out of the home during this time. To make sure the unit is safe for re-occupancy, the lead inspector will take "dust wipe" samples throughout the home. A laboratory will test the samples and the inspector or contractor will notify the occupants that the work has been completed and it is safe to return.

Preparing the unit for deleading: You and your tenants should speak with the deleading contractor before doing any unnecessary preparation work! Sometimes not all rooms will need work. Be sure occupants remove all valuable items from the unit during lead abatement.

Occupants are responsible to pack and store their belongings. Attached are detailed instructions on how to prepare the unit for deleading. Basically all items must be off the walls, curtains/shades removed, decorations, pictures, breakables all put away. All closets

where deleading will be done should be emptied. Clothing can stay on hangers; lay them on top of beds. Move furniture to the middle of the room (pile things on top of each other if needed). Everything will be wrapped tightly in plastic and sealed.

Non-Liability of personal injury/damage: I will indemnify and hold the City of Lowell, Department of Planning and Development's Lead Hazard Control Program and its officials harmless against any claims for injury or damage of any kind to persons or property occurring or arising during this program.

By signing this application you attest that the information contained herein is true and complete to the best of your knowledge and belief, you agree to the terms of the program and understand that submission of this application does not guarantee you will receive assistance.

X _____
Signature of Owner

X _____
Signature of Co-Owner

Date: _____

WARNING: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.



INSTRUCTIONS TO PREPARE YOUR HOME FOR DELEADING

PLEASE SPEAK DIRECTLY WITH THE CONTRACTOR PRIOR TO PREPARING YOUR UNIT SO YOU DO NOT DO ANY UNNECESSARY PREPARATION!!

YOU MAY NOT REMAIN IN YOUR UNIT DURING DELEADING - IT IS AGAINST THE LAW. PLEASE PREPARE YOUR UNIT ACCORDING TO THE FOLLOWING INSTRUCTIONS. FAILURE TO DO SO MAY RESULT IN DELAYS AND FINES.

INVESTORS AND OWNERS OF MULTI-FAMILY HOMES: YOU ARE RESPONSIBLE FOR MAKING SURE YOUR TENANTS COMPLY WITH THESE INSTRUCTIONS.

REMOVE and TAKE WITH YOU ALL VALUABLES AND/OR HAZARDOUS ITEMS. (Examples: jewelry, cash, firearms, etc.)

ALL PERSONAL ITEMS and MOVABLE OBJECTS must be PACKED and STORED, or removed. When possible, you should remove your belongings and temporarily store them elsewhere. (Examples: food, dishes, pots, pans, curtains, draperies, window blinds, window shades, wall hangings, area rugs, toys and clothing.)

If there is a room that is not being delead, you may check with the Project Manager from the Lead Abatement Program to see if you can store items in that room.

ALL breakable items, such as “knick knacks” and glassware, should be removed from cabinets or shelves and packed in order to avoid breakage or other damage.

ALL furniture and packed items must be moved to the center of the room, or removed. For example, move the bed to the center of the room. Empty clothing and other items from your closet and pile them on the bed. Your belongings will be sealed with plastic and duct tape to prevent contamination. ALL furniture and packed items must be removed from rooms where floors will be delead.

During winter months contractors will need access to heat in order to do their work.

STORE YOUR BELONGINGS AS COMPACTLY AS POSSIBLE. *Lead abatement contractors need to have enough room to do their work!*

In most cases food will need to be removed from the refrigerator – please check with the contractor.

PETS MUST BE BOARDED OR OTHER ARRANGEMENTS MADE FOR THEIR CARE AWAY FROM YOUR UNIT – THIS INCLUDES AQUARIUMS, HAMPSTERS, ETC.

X _____
SIGNATURE DATE