

*City of Lowell*

**Department of Planning and Development**

**50 Arcand Drive, 2<sup>nd</sup> Floor**

**Lowell, MA 01852**

**Toni Snow, Lead Paint Abatement Program Manager - 978-674-1409**

**CITY OF LOWELL  
DEPARTMENT OF PLANNING AND DEVELOPMENT**

**LEAD HAZARD CONTROL PROGRAM  
APPLICATION FOR A 3-YEAR FORGIVABLE DELEADING LOAN**

**SINGLE FAMILY OR MULTI-FAMILY RESIDENCE - OWNER OCCUPIED**

Property Address: \_\_\_\_\_

Owner Name: \_\_\_\_\_

Owner Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

\*Is the Owner's unit being enrolled?    Yes     No

\*Are tenant units being enrolled?    Yes     No     Provide unit number(s): \_\_\_\_\_

**Important Notes:**

- **To receive deleading services for their own unit, Owner-Occupants must provide verification of income, and qualify as income-eligible.**
- ***Income Qualifying Tenants of multifamily units may be assisted even if the Owner Occupant does not participate.***
- **Owners must pay a "matching" amount of 14% of the final deleading loan amount.**
- **We offer 3-year forgivable loans up to \$15,000 (single family) and \$12,000 (multifamily) per unit. Your loan will be discharged at the end of the 3 year affordable housing period.**

## Instructions for Completing Application

***Please make sure all City utility and tax bills are paid in full prior to submitting this application. The Building Department will not allow the work to proceed if bills are overdue. Once the application process has started, do not take out a second mortgage on the property or obtain another type of loan that puts a lien on the property.***

Submit the following documents with your application. We CANNOT process your application until we receive ALL of the required information. The following checklist is for your convenience:

- ✓ Copy of Deed (available online – our program staff will obtain this).
- Copy of current Insurance Policy (Declaration Page) and proof of payment.
- Recent Mortgage Statement(s) with proof of payment and documentation of your primary residence/address.
- Settlement sheet if recent home purchase.
- If Owner's unit is being deleaded:*** (1) Copies of the last two years' income taxes and, (2) four recent, consecutive pay stubs from each employment source for all working adults. (Examples: pension check, social security, rental income, child support, alimony).
- If a Rental Unit is being deleaded:*** We will contact your tenant to begin the application process.

## Tenant Intake Instructions

Your tenants will be asked to meet with our **Intake Specialist, Ed Alcantara**, at Merrimack Valley Housing Partnership (MVHP), 67 Middle Street, Suite 501, Lowell, MA 01852. Ed can be reached M-F at 978-459-8490.

Tenants will be required to provide documentation of their income. Section 8 applicants need only complete the Lead Paint Abatement Tenant Application and provide written evidence of their Section 8 status.

Other low income tenants will be asked to provide copies of 2 years' income taxes and four consecutive paychecks. The tenant intake meeting will take about an hour. All information collected is confidential and will not be shared outside the program.

**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)

\_\_\_\_\_

**Sex:**    Female     Male

I do not wish to furnish this information

**PART ONE  
Property Information**

How did you hear of this program? \_\_\_\_\_

Type of House:    Single-Family    2-Family    3-Family    4-Family    Other \_\_\_\_\_

Address of Unit(s) to be Deleted	Unit #	# of Bedrooms

Is the unit to be deleted occupied or vacant?   Occupied      Vacant  

If occupied, or soon to be occupied, provide occupant's **Name and Tel. Number:**

\_\_\_\_\_

Year the Property was built: \_\_\_\_\_ Date of Purchase: \_\_\_\_\_





**PART FOUR**  
**Children Under Age 6**

**Complete Only if Owner-Occupied Unit is Being Dealed:** The Lead Program STRONGLY recommends having all children under age 6 tested before any deleading work begins. Please list each child under 6 years of age below.

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

- I do not know if the above listed child/children have had their blood lead levels tested in the past six (6) months.
- Yes, the above listed child/children have had their blood lead levels tested in the past six (6) months.

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

- I do not know if the above listed child/children have had their blood lead levels tested in the past six (6) months.
- Yes, the above listed child/children have had their blood lead levels tested in the past six (6) months.

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

- I do not know if the above listed child/children have had their blood lead levels tested in the past six (6) months.
- Yes, the above listed child/children have had their blood lead levels tested in the past six (6) months.

**Visiting Children: Complete Only If Owner-Occupied Unit is Being Dealed:** List any children under 6 years of age, who visit the property regularly. Regular visits must be on at least 2 different days within any week, provided that each days visit lasts at least 3 hours and the combined weekly visits last at least 6 hours, and the combined annual visits last at least 60 hours.

Name	Age	Relation to head of household (part time custody, babysitting, friend, cousin, etc.)	Number of hours per week/month or year

**PART FIVE**  
**PROGRAM INFORMATION/AGREEMENT**

All personal information you provide will be used solely to determine eligibility in this program and/or 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 your 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 your 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, 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: Please speak with the deleading contractor before doing any unnecessary preparation work! Sometimes not all rooms will need work. We recommend taking valuable items out of 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