# **Rhode Island Housing** LeadSafe Homes Program

#### LeadSafe Homes Program

Whether you are a homeowner, homebuyer or landlord, you can count on Rhode Island Housing to help you reduce the dangers of lead and other hazards in your home.

Our LeadSafe Homes program is designed to provide you with the support and resources you need throughout the entire process.

First, we help you understand the dangers of lead and learn what your options are to lessen these dangers. Through a visual inspection of your home, we can assess the likelihood of lead based paint and other health hazards. We then help you understand the necessary steps to address these hazards to acquire a Lead-safe Certificate that will protect your family and tenants and provide a healthier and safer place to live.

#### **The Dangers of Lead**

Childhood lead poisoning is one of the most common pediatric health problems, yet it is entirely preventable. Lead exposure can cause irreversible damage including loss of intelligence, learning disabilities and behavioral problems including aggression. The most acute poisoning can result in severe illness and death. In adults, lead poisoning has been linked to migraines, chronic fatigue, heart disease and sexual dysfunction.

The most common sources of lead poisoning are leadcontaminated dust, peeling and chipping lead paint, contaminated soil and at-risk jobs that involve lead exposure, such as construction. Lead is found in most homes constructed prior to 1978. Eighty percent of Rhode Island homes fall into this high-risk category and likely contain lead paint.

## One Step at a Time

Our trained representatives will provide you with all the information you need, discuss your options and answer all of your questions. There is no cost to you for our services.

We will pre-qualify you for assistance; help you complete the application; provide free lead paint inspections; help you determine what work needs to be done; and discuss temporary living arrangements while the work is being performed. The program has several lead-certified contractors who will bid on your work. For multi-family homeowners, we pay to relocate your tenants during the renovation, while you continue to collect rent.



#### Typical improvements to your property can include:

- New windows and doors
- Wall and ceiling repairs
- Interior and exterior painting
- · Yard and play area improvements
- Whole house fan to improve indoor air quality and slowly remove stale, moist air produced by bathing, cooking and other activities
- Correct trip and fall hazards, install grab bars and railings
- Install Carbon Monoxide detectors

Once the work is complete, a state-certified inspector will issue a Lead-safe Certificate for your home. For rental homeowners, this certificate automatically brings your property into compliance with Rhode Island's lead laws.

For more information, call **401-450-1350** or visit **rhodeislandhousing.org**.

## LeadSafe Homes Loans

Rhode Island Housing offers forgivable loans to help you reduce the hazards of lead. There are no monthly payments and no out-of-pocket expenses. If you live in the home, you receive a 5-year forgivable loan. If you are a landlord, you receive a 10-year forgivable loan. LeadSafe Homes loans must be repaid if you sell or transfer ownership of the property within the 5 or 10 year period.

Property owners who qualify for the LeadSafe Homes program may also be eligible for Healthy Homes funding to address health and safety issues identified in the property.

For more information in English or Spanish, call **401-450-1350** or visit **rhodeislandhousing.org** and click on **"LeadSafe."** 



## **Do I Qualify?**

If your home was built before 1978 and a child younger than six years old lives or regularly stays at your home, you may be eligible for Rhode Island Housing's LeadSafe Homes program. All borrowers must have clear title to the property and mortgage; property taxes and insurance must be current.

#### Single-family homeowners

To find out if your household income meets federal or state eligibility guidelines, call **401-450-1350**.

#### Multi-family homeowners

If you have fewer than five rental units, all tenants must meet federal income eligibility guidelines. If you have more than five rental units, 80 percent of tenants must meet income eligibility guidelines. To find out if your household income meets federal or state eligibility guidelines, call **401-450-1350**.

## Working Together to Bring You Home

For more than 40 years, Rhode Island Housing has been dedicated to ensuring that every person who lives and works in Rhode Island can afford a safe, healthy home and afford to keep it. One important part of that is making sure that families are safe from the hazards of lead paint.

Our LeadSafe Homes program helps Rhode Islanders lessen the dangers associated with lead in their homes through education, loans and support services.

- Forgivable loans to help you make your home or property lead safe and increase its value
- Personalized, free assistance every step of the way
- Lead-safe Certificate for owner-occupied homes and rental properties



Rhode Island Housing strives to ensure that all people who live or work in Rhode Island can afford a healthy, attractive home that meets their needs. A good home provides the foundation upon which individuals and families thrive, children learn and grow and communities prosper.

