

City of East Providence

Lead Safe  
REHABILITATION PROGRAM

*Working towards a LEAD SAFE City*



**Information Booklet**  
**435-7536**

## WHAT IS LEAD HAZARD REDUCTION WORK?

Any work that is done on your property to reduce exposure to lead-based paint, lead dust and lead-contaminated soil is considered lead hazard reduction work. The result will be a LEAD SAFE house. Areas of greatest concern are painted friction surfaces or high impact areas. They include windows and window casings and doors and door jambs. Replacing these items with lead free parts will make them LEAD SAFE. Painted surfaces (inside and outside) that are cracked and peeling can be repainted with lead free paint. Yards that are poisoned from lead dust and lead-paint chips can be made LEAD SAFE by replacing the contaminated soil, planting grass in bare areas or covering the contaminated soil with mulch, shrubbery or sod to prevent contact.

## WHO IS ELIGIBLE?

You may qualify for the Lead Safe Program if you are a homeowner:

1. **WHO** owns a single or multi-family rental property in East Providence;
2. **WHOSE** household income is less than 80% of the median income, adjusted by family size (see chart); or
3. **WHOSE** tenant's household income is less than 50% of the median income, adjusted by family size. This requires each tenant unit to fill out a Tenant Information Form and submit income verification.

### Priority will be given to units:

1. Occupied by children under age 6.
2. Located within the target areas of Riverside and Central City.

## HOW IS HOUSEHOLD INCOME DEFINED?

1. Household income shall consist of current gross income from all sources including Social Security, pension, salaries, wages, interest income, rent, etc.
2. A household is defined as all persons who occupy a housing unit. Occupants may be a single family, one person living alone, two or more families living together or any other group of related or unrelated persons who share living arrangements.

MAXIMUM HOUSEHOLD INCOME	
Number of family members	Annual income
	<b>80%</b>
One	41,000
Two	46,850
Three	52,700
Four	58,550
Five	63,250
Six	67,900
Seven	72,600
Eight	77,300

## WHAT IS AVAILABLE TO ME?

- ◆ Funding for Lead Hazard Reduction Work to eligible property owners:
  1. Loan interest loan for the total cost of lead hazard reduction work, 60% of which to be paid back monthly to the City of East Providence over a ten year period
  2. No hotel costs for relocation and boarding of pets
  3. Free Comprehensive Lead Inspections
- ◆ A RI Certified Lead Contractor must perform lead hazard reduction work.

## HOW DO I APPLY?

1. Get an application.

Call the Community Development office @ **435-7536**



OR

Visit the Community Development office in the Planning Department in City Hall.



OR



Mail a letter to: Community Development  
Planning Department  
City Hall  
145 Taunton Avenue  
East Providence, RI 02914

OR



Email the Community Development Office @ [isoares@cityofeastprov.com](mailto:isoares@cityofeastprov.com) or [dbachrach@cityofeastprov.com](mailto:dbachrach@cityofeastprov.com) and request an application for the LEAD SAFE PROGRAM. (Email is checked daily.)

2. Fill out the application and submit it to the Community Development Assistant in the Planning Department in Room 309 or call 435-7536.

Within a week, you will be notified of your eligibility and an appointment with the Rehabilitation Specialist will be scheduled for the initial inspection to evaluate the work that needs to be done.

## **What kind of work can be included in my loan?**

1. All lead hazards included in the Lead Report the City and the owner receive from the RI certified Lead Inspector.
2. Any non-lead work that is pertinent to the program that has to be done in order for the Lead Hazard Reduction work to be done safely and by code.

## **What kind of work cannot be included in my loan?**

1. Replacements instead of stabilizations that are not authorized by the rehab specialist and are only the preference of the homeowner. For example: doors, ceilings or floors.
2. Any work that is done by the contractor not mentioned in the specifications between the owner and the contractor that no change order was processed and signed by the Community Development Office.

## **PROGRAM TERMS AND CONDITIONS**

1. A qualified applicant will be provided with funds (checks cut by the Community Development Office in the owner's name and the contractor's name) to make their property lead safe.
2. Half of the funds will be provided by the City of East Providence described as follows: A loan at a 3% interest rate, for 60% of the cost of the work will be paid monthly to Bank of America over a 10-year period. The remaining 40% is a grant to you. The other half of the funds will be provided by RI Housing in which the owner has to fill out an application and be eligible for their program as well.
3. A mortgage will be recorded on the Property for collateral.
4. Applicants must have paid all property taxes, water bills or other assessments due to the City of East Providence.
5. If the property is located in a flood hazard area, the property must be insured against flood damage.
6. Prior to the commitment of funds the Rhode Island Historic Preservation Commission must evaluate any structure of historic or architectural value.
7. Where applicable, any "non-lead" work shall be completed prior to lead hazard reduction work. Building, electrical and plumbing permits must be

obtained before this work is started. Funds for this work can be included in the financial package.

**\*NOTE- If a contractor is not selected within 30 days, the application will expire and another application will have to be submitted if the owner is still interested in the program.**

## **PROGRAMS AND PROCEDURES**

1. Applicants will meet with the Lead Safe Program staff to review the application and determine eligibility. **Verification of your household income will be needed.**

If the funds will be used on rental property, **tenant income verification is needed** for all the units that will undergo lead hazard reduction work. City staff can assist landlords in obtaining this type of personal information.

2. If you are eligible, a RI certified lead inspector will perform a Comprehensive Lead Inspection of the property or unit(s) to undergo lead hazard reduction work. The inspector will prepare a report of all the lead hazards identified. City staff will schedule an appointment with you to review the report.
3. **Children under the age of 6** living at the property will be **required to have a Blood Lead Level Test** if it has not been done within one year or since you have lived in the subject property. This test will determine how much lead is in the child's blood.
4. The City's Rehabilitation Specialist will make an appointment to visit your home and determine all eligible improvements to prepare the Work Specifications. Any "non-lead" work will also be identified.
5. Once the Work Specifications are complete, a walk thru of your property will be scheduled for interested and qualified Lead Contractors. A Contractor must attend the walk thru in order to submit a bid. Also, the homeowner should be present at all walk-thrus incase any changes have to be made for issues to be discussed on sight during the walk-thru. Any changes to the work the property will undergo will be made only during or before the walk-thru so that all contractors will have the opportunity to bid on all the work. The only changes that can be made after the walk-thru are the following:
  - Lead hazards missed earlier, found by the owner, rehab specialist or lead inspector
  - Non-lead work that has to be addressed before Lead Hazard Reduction work begins to avoid any further hazards

6. Once the cost of the lead hazard reduction work is verified, a Loan Closing will be scheduled with you. You will be required to sign a Loan Agreement with the City. The Promissory Note and Mortgage Deed will also be signed for the loan. The City will then set up the Loan at Bank of America. Bank of America services the loans for the City and will mail to you a coupon booklet for your repayments.

Also at the closing, you and your Contractor will sign a Lead Work Contract for the work to be done. Any last minute questions or concerns can be answered and you can discuss the Contractor's schedule.

7. Once the time frame and start date for the lead hazard reduction work is determined, City staff will work with you to make arrangement for temporary housing.\* This is to insure the safety for you and your family or your tenants from the dangers of lead.

\* Temporary housing will only be used at the time given to address the Lead Hazards in the home and not for any work not authorized by the Community Development Office. Any extra time spent in temporary housing for unauthorized work will be at owner's (not included in the Rehab Loan) or contractor's expense.

8. The Rehabilitation Specialist will check work in progress to insure that it is being done properly and in accordance with your Contract. Prior to payment, both you and the City will approve the work of your Contractor. Payment will be made payable to both you and the Contractor.

◆ Technical Assistance at no cost to the property owner:

1. Comprehensive Lead Inspection
2. Writing work specifications
3. Bidding and contractor selection assistance
4. Construction management
5. Clearance Testing (to insure the property is LEAD SAFE)

9. Once the lead hazard reduction work is complete, the Rehabilitation Specialist will do a final inspection of the property or unit(s) to verify that all the work in the contract is completed. The Certified Lead Inspector will conduct a Clearance Test to insure that there are no Lead Hazards remaining at that time.

10. Prior to final payment, you will sign a statement that all work has been completed to your satisfaction and the property passes the Clearance Test. Should the property fail the Clearance Test, the Contractor must again clean the property at his/her own expense until it passes.

As a condition of receiving federal assistance through the Lead Safe Program, applicants agree to give rental priority to families with children under the age of six for three years and maintain affordable rents for five (5) years at the property or properties where lead hazard reduction work was performed. A listing of maximum rents can be obtained from the Lead Safe Program.

In order for the City to subordinate this loan, you must be current on your payments and take out no more than \$2,000 cash.

## **SOURCES OF LEAD IN YOUR HOUSE**

### Lead-based paint

- ◆ Chips and flakes from cracked and peeling paint on:
  - Windows
  - Doors
  - Walls
  - Closets
  - Cabinets
  - Exterior siding of house

### Lead Dust

- ◆ Dust from cracked and peeling lead-based paint lands on:
  - Children's hands
  - Window wells
  - Rugs
  - Floors
  - Children's toys
  - Pet's fur
  - Furniture

### Lead Soil

- ◆ Soil becomes poisoned by dust and paint chips from cracked and peeling lead-based paint on:
  - House siding
  - Garage
  - Fences
  - Sheds
- ◆ Soil was also poisoned by car fumes from the many years of using leaded gasoline
  - Homes near major roadways

Portion of yard near roadway and driveway

***1 in 5 children under the age of 6 in Rhode Island have too much lead in their bodies.*** That's 3 times the national average. Lead poisoning harms a child's brain causing problems with normal growth and development. High levels

of lead can cause mental retardation, seizures and, if not treated, coma or death. Even small amounts of lead can result in learning disabilities, poor muscle coordination and hearing damage. The effects of lead poisoning are permanent and cannot be reversed.

Children under age 6 are at the greatest risk for lead poisoning because their bodies are still developing and extremely sensitive to lead. Children are exposed to lead in their homes from lead-based paint, lead dust and contaminated soil, specifically in homes built before 1978. Paint that is cracked produces paint chips and dust. Children pick up fallen paint chips and put them into their mouths and lead dust lands on children's toys and on floors where they crawl and play. Dust and paint chips from exterior paint poison yards where children play.

Even though lead poisoning is a devastating disease, IT CAN BE ENTIRELY PREVENTABLE. By making homes LEAD SAFE, parents can protect their children from the harmful effects of lead.

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