



## Owner / Occupant Agreement

1. Before you can receive assistance, we must determine that you are eligible by sending income verifications to your employer(s) and asset verifications to your financial institution. All income and asset information will be kept confidential by the Metropolitan Partnership for Lead Safe Housing.
2. If at any time during the application process or the construction period, there is a change in your household income, or family or household composition, you must report this change to **the Metropolitan Partnership for Lead Safe Housing staff**. There may be financial penalties or imprisonment for providing false information to receive federal funds as provided in USC Title 18, Section 1001.
3. You may withdraw from this program at any time prior to signing a contract for construction.
4. By requesting program assistance, you are agreeing to allow access of your home to representatives of the Metropolitan Partnership for Lead Safe Housing.
5. If we determine you to be eligible for our program, we will schedule an inspection of your property by the program inspector. The inspector will need access to every portion of your home to conduct the inspection. If the inspector determines your property is not clean and sanitary, you will be given two weeks' notice to clean your property so that an inspection may be conducted. If after those two weeks, the property has not been sufficiently cleaned you will no longer be eligible for assistance.
6. A work write-up/bid document will be created from the inspection of your home. We will establish a date and time for lead abatement contractors to walk through your home and observe the work that they are bidding on. The contractor who submits the lowest bid for abatement work on your home will be selected by program staff to execute a contract. Program staff will make all arrangements for the rehabilitation work to be performed on your home.
7. While lead hazard control activities are being conducted on the interior of your home, you may need to temporarily relocate. During the relocation period, you will not be allowed access to your home.
8. Any child under the age of six **must** have a blood-lead test within the last **six months** prior to receiving assistance. If more than six months have passed since your child has had a blood-lead test, you must arrange for a new blood test.

9. The assistance you receive is actually a 3-year or a 5-year forgivable loan. The 3-year forgivable loan is for projects using \$20,000 or less of Polk County funding. The assistance or “loan” you receive is forgiven 33.33% each year for three years. At the end of the third year the “loan” is entirely forgiven. If you move out of your home prior to the end of the three-year period, you must pay for the portion of the loan that has not been forgiven.

The 5-year forgivable loan is for projects using more than \$20,000 of Polk County funding. The assistance or “loan” you receive is forgiven 20% each year for five years. At the end of the fifth year the “loan” is entirely forgiven. If you move out of your home prior to the end of the five-year period, you must pay for the portion of the loan that has not been forgiven.

Projects funded by the City of Des Moines have a 10-year forgivable loan. The assistance or “loan” you receive is forgiven 10% each year for ten years. At the end of the tenth year the “loan” is entirely forgiven. If you move out of your home prior to the end of the ten-year period, you must pay for the portion of the loan that has not been forgiven.

10. A copy of the lead inspection report that will be created for your property and the subsequent summary of findings must be provided to new lessees (tenants) and purchasers of your property before they become obligated under a lease or sales contract according to Federal law (24 CFR part 35 and 40 CFR part 745). This means that, according to Federal law, when you sell your home or rent the property to another party, you must disclose any knowledge of the presence of lead-based paint and lead-based paint hazards in your home. Landlords (lessors) and sellers are also required to distribute an educational pamphlet approved by the U.S. Environmental Protection Agency and include standard warning language in their leases or sales contracts to ensure that parents have the information they need to protect their children from lead-based paint hazards.
11. Program staff will photograph the exterior of your home for State Historic Preservation Office Review and will need access to your front and back yard to take the photos. You do not need to be present for the photographs. Program staff will not enter your home during the visit to take photographs.

The Metropolitan Partnership for Lead Safe Housing Program staff has explained and presented the information listed above in such a manner that I am able to understand. I hereby agree to, understand, and acknowledge the information above.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date