

# Vermont Farmworker HOUSING REPAIR LOAN FUND



## OVERVIEW

- › **Funding available** to make health and safety repairs/improvements to farmworker housing
- › **Loans** for up to \$30,000
- › **0% interest**, and forgiven over 10 years, as long as the improved housing continues to be used for farmworker housing
- › **Repairs/improvements can include**, but are not limited to:
  - wastewater systems
  - air sealing and insulation
  - plumbing upgrades
  - noise mitigation measures
  - overcrowding relief
  - mold remediation
  - roof replacements
  - electrical upgrades
  - food prep and storage improvements
- › **Application Deadline:** April 15, 2022. If funds are available following April 15th, applications will be accepted on a rolling basis



## ELIGIBILITY

To be eligible for a loan, an applicant must:

- 1 **Be actively engaged in farming**
- 2 **Have a demonstrated need for affordable resources to address their farmworker housing needs**

To qualify, the loan applicant will:

- be under the USDA income threshold for federal programs
- explain why conventional financing for farm labor housing is unavailable or infeasible for the farm business.

- 3 **Own employee housing currently in need of health and safety improvements**

The enrolled housing unit must be a permanent or semi-permanent structure owned by the farmer. Owner-occupied farm dwellings are not eligible.

- 4 **Verify that such housing is currently, or will be upon completion, and will continue to be occupied by farm employees**

### SUPPORTING DOCUMENTATION to be included as part of the Eligibility Application

- Most recent tax return, including all business and farm income schedules
- Certification attesting to farm operations
- Narrative from application
- Repair checklist
- Deed showing ownership of housing
- Property Tax Bill
- Regional Coordinator site visit checklist for occupied housing; or Farmer narrative for housing to be occupied by workers upon completion
- Draft Scope of Work and estimated budget
- Copy of Contractor contacts, if available
- Copy of any applicable permits, if available

# HOUSING NEEDS CHECKLIST



Use this checklist to help identify need of farmworker housing repairs

## STRUCTURAL ELEMENTS

- Weather/watertight**—Constructed to prevent air infiltration, resist weather such as rain and snow and is substantially impermeable to water
- Rodent proof**—Constructed and maintained to prevent the movement of rodents
- Dry/mold free**—Maintained to be free from the regular or periodic appearance of standing water or excessive moisture, which may result in visible mold growth
- Compliant with applicable building codes**

## BUILDING SYSTEMS

- Heating**
  - Heating facilities capable of maintaining a room temperature of 65°F (18°C) in all habitable rooms when the outside temperature is less than 55°F
- Ventilation**
  - Every habitable room in a dwelling unit must have ventilation to the outdoors, including at least one window or door that can be opened to the outdoors without tools
  - Every bathroom must have ventilation to the outdoors (direct vent or window)
  - All fuel-burning appliances must be vented to the outside of the building
- Lighting/electricity**
  - Every habitable room in a dwelling unit must contain at least two duplex electrical outlets or one duplex electrical outlet and a light fixture
  - Every bathroom and entrance must be adequately lit

## SANITATION FACILITIES

- Kitchen**
  - Space to store, prepare and serve foods in a sanitary manner, including the presence of a kitchen sink
- Bathroom**
  - A flush toilet, sink and bathtub or shower located in a room or rooms separate from the habitable rooms and which affords privacy
- Water supply**
  - Connected to a supply of potable water of sufficient quantity and pressure to meet the ordinary needs of the occupant(s)
  - Every kitchen sink, bathroom sink, shower, and tub must be capable of safely providing hot water
- Sewage disposal**
  - Dwelling must connect to a public sewage system or to a properly operating subsurface wastewater disposal system
- Trash disposal**
  - Appropriate receptacles for the removal of trash, recyclables, and food scraps are provided and maintained

## SLEEPING QUARTERS

- Adequate bedroom space**

## LIFE SAFETY

- Working smoke and carbon monoxide alarms**

## ADDITIONAL COMMENTS

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If you have questions or would like to be put on our contact list for future updates, please email [Charlie Glassberg at cglassberg@getahome.org](mailto:cglassberg@getahome.org) or call (802) 810-8217

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