

Vermont Farmworker HOUSING REPAIR LOAN PROGRAM



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



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 an existing 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

- Three years of tax returns, 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



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 or call 802-810-8217

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