

# Funding Assistance for a Healthier Home

February 2024

If your home has an environmental health problem such as radon, mold, lead or a failing water system, there may be money available to help you fix it. The following programs offer assistance with home repairs for health and safety. Read about the funding options below to see if you qualify. Scan the QR code or visit the URL at the bottom of this page to see this information online with clickable links.

If you need help accessing or understanding this information, contact [AHS.VDHEnvHealth@vermont.gov](mailto:AHS.VDHEnvHealth@vermont.gov).

## General Home Repair

The following organizations offer help with funding repairs for a healthy home, including radon mitigation, getting rid of mold, lead testing and remediation, and repairing or constructing a water system.

### NeighborWorks

NeighborWorks organizations provide low-cost loans and grants for home repairs. To be eligible, you must:

- Own and occupy your home.
- Have a gross household income less than 80% of the area median income.

There are five NeighborWorks organizations serving Vermont:

- The [Champlain Housing Trust serves](#) Chittenden\*, Franklin and Grand Isle counties (\*Burlington properties are not eligible).
- [Downstreet Housing & Community Development](#) serves Washington, Orange and Lamoille counties.
- [RuralEdge](#) serves Caledonia, Orleans and Essex counties
- [NeighborWorks of Western Vermont](#) serves Addison, Rutland and Bennington counties.
- The [Windham & Windsor Housing Trust](#) serves Windham and Windsor counties.

### USDA Rural Development's Section 504 Home Repair Program

The Section 504 Home Repair program provides low-cost loans and grants to eligible Vermonters. To be eligible for a loan, you must:

- Own and occupy your home.
- Have a gross household income less than 50% of your area's median income.



[HealthVermont.gov/HomeHelp](https://HealthVermont.gov/HomeHelp)  
802-863-7220



- Live in an eligible area. ([Check your address](#) to determine your eligibility. Burlington residents are not eligible.)

To qualify for a grant, you must be 62 or older and unable to repay a loan. Applicants under age 62 are eligible only for loans. Find more information [online](#) or call the USDA Rural Development Office at 802-828-6022.

## Radon, Mold and Lead Problems

### FSA, HSA or HRA

You may be able to use funds from a flexible spending account (FSA), health savings account (HSA) or a health reimbursement arrangement (HRA) if:

- A medical professional recommends addressing radon, lead or mold in your home because it is causing a medical condition.
- A Letter of Medical Necessity (LMN) is provided.

### Burlington Lead Program

The Burlington Lead Program provides forgivable loans and grants for households in Burlington and Winooski to fix lead problems. To be eligible, you must:

- Live at a property built before 1978.
- Have a gross household income less than 80% of your area's median income.
- Have at least one bedroom.
- Have a child under age 6 (for owner-occupied homes.)
- Enroll with the Burlington Lead Program to reduce lead hazards. Apply at [BurlingtonVT.gov/blp/application](http://BurlingtonVT.gov/blp/application).
  - For more information, email [blp@burlingtonvt.gov](mailto:blp@burlingtonvt.gov) or call
  - 802-865-LEAD (5323).

### VHCB Healthy & Lead-Safe Homes

The Vermont Housing & Conservation Board's Healthy & Lead Safe Homes program offers funding to reduce lead-based paint hazards in income-eligible housing. This program will hire certified lead abatement contractors to fix problems with lead paint in your home and test to make sure your home is safe to return to. To qualify:

- Your household income must be 80% or less than the median income for your county.
- You must live with a child age 6 or younger if you own your home.
- Visit the [Healthy & Lead Safe Homes webpage](#) or call the program at 802-828-5064 to learn more or see if you qualify.

## Private Water Systems

The following funding assistance is specific to private water systems. You may be eligible if your home has a failing water system with a lack of water or dangerous water quality. Note that the two programs listed in the General Home Repair section also address water system issues.

### Vermont Wastewater and Potable Water Revolving Loan Fund

The **On-Site Loan Program** is available to certain Vermont residents for the repair or replacement of failed water supply and on-site wastewater systems. To be eligible for the program you must:

- Have a “failed” drinking water supply
- Live in your home year-round
- Make less than 200% of Vermont’s median household income

The On-Site Loan Program is funded and administered by the Agency of Natural Resources, Department of Environmental Conservation with loan underwriting and servicing provided by the Opportunities Credit Union in Winooski Call the On-Site Loan Program at 802-461-6051 or visit the [Department of Environmental Conservation website](#) for more information.

### ARPA Healthy Homes Initiative

The Agency of Natural Resources (ANR) received funding from the American Rescue Plan Act (ARPA) to provide safe and reliable drinking water sources and wastewater disposal systems for Vermonters. This program has been opened on a rolling basis to provide financial assistance to residential property owners, including owner-occupied multi-family properties with up to four units for the repair or replacement of failing or inadequate on-site water and/or wastewater systems. Check to see if this program is currently accepting applicants and sign up for their mailing list for updates at [bit.ly/ARPA-water-systems](http://bit.ly/ARPA-water-systems).

### Rural Community Assistance Partnership (RCAP) Program and Loans

The Southeast Rural Community Assistance Project (SERCAP) has partnered with RCAP Solutions (North Eastern Rural Community Assistance Partnership) to provide low-interest loans to construct, refurbish or replace individual water well systems and septic systems for eligible homeowners. Here are the requirements:

- Your residence must be in an eligible rural area, town, or community (defined as geographic area with 50,000 residents or less) in the RCAP Solutions service area of: Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Pennsylvania, Rhode Island, New York, New Jersey, Puerto Rico and the U.S. Virgin Islands.

- You must own (or provide recorded Lifetime Rights) and occupy the home being improved.
- Your household limit is under the state median income limit.
- New home construction and community water systems are not eligible.

Learn more and fill out a loan application at [RCAPSolutions.org/private-wells-assistance](https://RCAPSolutions.org/private-wells-assistance).  
Contact SERCAP by phone at 540-345-1184 ext. 159 or email [LoanFund@sercap.org](mailto:LoanFund@sercap.org).