

# Proposed Window Replacement Program Description

Minneapolis/Hennepin County Lead Poisoning Prevention Work Group

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## Loan Program:

- Statewide availability
- No interest charges
- Principal due on sale of property
- The loan for each property is secured by a lien that is not subordinated and is payable upon adding or changing mortgages (appeal process provided)
- Loan fund revolves, principal payments add to loan pool

## Eligible Properties:

- Built prior to 1960
- Wooden frame, interior windows with lead based paint
- Properties with four units or less

## Eligible Owners:

- All owners of eligible properties

## Eligible Uses of Loan Funds:

- Window Replacement, including cavity insulation  
Windows with a U rating  $\leq 35$  from the National Fenestration Rating Council (NFRC) (The U rating is the rate of heat loss of a window assembly. The lower the U-factor the better its insulating value.)
- Administrative costs (up to 10%)
- A weatherization audit would be an optional, additional use of funds if necessary

## Requirements for Vendor Participation:

- Window replacement with Minnesota made products
- Lead safe work practices and verification from dust wipe samplings

## Program Administration

### **State Role:**

Create and provide for the administration of a revolving loan fund  
Certify products and negotiate contracts with Minnesota window manufacturers

### **Local Agencies Role:**

Local administrative agencies could include CAP agencies, tribal, city and county housing agencies, non-profit organizations.

Responsible for qualifying properties, placing liens, certifying installation contractors, ensuring verification with dust wipe sampling, and ensuring that contractors are qualified to work lead safe

No agency has exclusive administrative authority over any area

Allowed to charge up to 10% of the loan amount for administration, added to the loan principle

Conduct marketing to eligible properties, especially homes with young children present.

### **Window Manufacturers**

Provide a Minnesota made product that meets U of M recommended energy efficiency standards

Conduct private sector funded marketing to target families

### **Local Contractors**

Install windows and window insulation, including frame repairs as required

Work lead safe, including certification through training

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