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Representative Thomas Stevens Chair House General & Housing Committee

March 20, 2023

Dear Mr. Stevens.

I am writing to you in hopes that you will consider voting YES on Bill H.184.

I am a landlord of 6 residential units in Chittenden County. Bill H.184 seeks to provide small residential landlords (people like me) exemption from the newly required RRPM licensing and lead paint liability insurance coverage. The new licensing requirements were implemented by the Vermont Department of Health in October of 2022. Exemptions are already in place for owner-operated Childcare Facilities, but for some reason small residential landlords were left out of the exemption.

Before the Vermont Department of Health (VDH) updated the Lead Paint Maintenance and Repair requirements for pre-1978 buildings, landlords were required to obtain their federal and state lead-paint safe practices certification only. After the updated rules took place in October 2022, the VDH added two more licensing requirements.

- 1. Pay an annual \$50 RRPM supervisor license fee.
- 2. Pay a \$300 RRPM firm licensing fee (renew every 5 years).

As part of the licensing requirement, Landlords were told that they needed to provide proof of having at least \$300,000 of liability insurance coverage. This really was no problem. However, I later came to find out that my liability coverage still may not cover me for any lead paint repair **because that coverage needs to be** "**Professional Liability Painters Insurance**". I have not looked into adding 'Professional Liability Painters Insurance' to my policy because I am not a professional painter. I have heard that if I were able to be approved for this coverage, that it could cost me an additional \$2,500 a year. Bill H.184 will stop the licensing requirements of landlords, thus prevent the need for insurance that small residential landlords will struggle to obtain.

Before the October 2022 update, Vermont law exempted owners of rental housing from lead poisoning liability if they completed the certification classes. The certifications proved that we understood the risks and understood the safety practices involved in avoiding lead paint poisoning and contamination. I think this exemption should remain with the IRC inspections, cleaning and repairs. Bill H.184 supports that exemption.

Not only does the licensing and extra liability insurance seem excessive, but the costs will prove to be a large expense which no doubt will be passed on to the tenants through rent increases. Bill H.184 will prevent these added costs, thus help to keep rents more affordable in Chittenden County.

Please pass Bill H.184.

Thank you,

Maria M. Schifilliti

CC: Rep. Emilie Krasnow