

Resources

The following agencies may be contacted for more information about community education and recent lead paint laws and regulations:

Maryland Department of the Environment, Lead Poisoning Prevention Program 410-537-4199 or toll-free 800-776-2706

Provides information about state accreditation and training laws for contractors, registration of rental properties, acceptable abatement and lead hazard techniques, and lead abatement training.

Coalition to End Childhood Lead Poisoning 410-534-6447

Provides community education and outreach information concerning state laws and regulations and the tenant and landlord responsibilities.

U.S. Environmental Protection Agency, National Lead Information Center 800-532-3394

Provides information about lead poisoning and prevention for the general public. Clearinghouse Information Specialists can be reached at 800-424-LEAD (800-424-5323).



Bringing together the pieces that put housing back to work.



Maryland Department of Housing and Community Development
Community Development Administration
Special Loan Programs

100 Community Place • Crownsville, MD 21032
1.800.638.7781 • www.mdhousing.org
TTY/Relay: 711 (in Maryland) or 1.800.735.2258

Martin O'Malley
Governor

Raymond A. Skinner
Secretary

Anthony G. Brown
Lt. Governor

Clarence J. Snuggs
Deputy Secretary



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Maryland Department of Housing and Community Development

Community Development Administration
Special Loan Programs

What is the Lead Hazard Reduction Grant and Loan Program?

- Provides funds to assist homeowners and landlords to lessen the risk of lead poisoning and preserve the housing stock by reducing or eliminating lead-based paint hazards. The program is funded with state funds.

Who is Eligible for the Lead Hazard Reduction Grant and Loan Program?

- Must be a Maryland resident.
- Must own and occupy the dwelling to be repaired as a principal residence or as residential rental.

Income Limits for the Program

- No income limits for this program. Assistance provided (grant or loan) will be based on the applicant's ability to repay.
- Grants are provided only in target areas determined by DHCD to have a concentration of families of limited income and either children diagnosed with elevated blood lead or residential property constructed before 1978.

Eligible Properties

- Owner-occupied single family homes and rental properties with 1 to 100 units if the units meet the minimum program requirements.
- Units must be in need of lead hazard reduction activity; constructed prior to 1978; structurally sound upon completion of the lead hazard reduction activity; and registered with the Maryland Department of the Environment Lead Poisoning Prevention Program (rental units only). Licensed childcare facilities may also be eligible.



	GRANTS	LOANS	
		Amortizing	Deferred
Special Requirements	<ul style="list-style-type: none"> • Must be in target area or must plan to utilize an innovative lead hazard reduction treatment • Underwriting must show no affordability to repay loan or property does not have sufficient value to secure debt 	N/A	<ul style="list-style-type: none"> • Only if underwriting shows no affordability to repay loan • Must be outside target area
Annual Sponsor Maximum	\$100,000	N/A	\$100,000
Unit Maximum	\$25,000	See Debt-to-Value box below	See Debt-to-Value box below
Loan Terms	N/A	1% - 6%, 20 Years	0%, 20 Years
Match Requirement	<ul style="list-style-type: none"> • 20% for-profit sponsor • 10% non-profit sponsor • 10% owner-occupants with income above 80% of median • N/A owner-occupants with limited income 	N/A	N/A
Fees (i.e. credit reports, property and judgement reports, recording fees)	<ul style="list-style-type: none"> • For-profit sponsor must pay • Non-profit sponsor and owner-occupants of limited income may include fees in financing 	• Fees may be financed	<ul style="list-style-type: none"> • For-profit sponsor must pay • Non-profit sponsor and owner-occupants of limited income may include fees in financing
Debt-to-Value	N/A	100%	100% <ul style="list-style-type: none"> • Exceptions for owner-occupant property with a lead-affected household member
Loan Forgiveness	N/A	N/A	<ul style="list-style-type: none"> • If no equity is available to repay the loan upon resale, transfer or after 20 years, then forgiveness may be considered

Types of Improvements Permitted

- Activity required to meet the risk reduction standards identified in Environmental Article 6-8 (i.e., door and window treatments and replacement; floor treatments; paint removal, stabilization and repainting; encapsulation; enclosure; and specialized cleaning), any innovative lead hazard reduction method which is approved by DHCD, and any other lead-related costs required to meet the lead dust clearance standards.

For more information, please contact:



Special Loan Programs
100 Community Place
Crownsville, MD 21032-2023

800-638-7781 • 410-514-7530
www.mdhousing.org