



Healthy Homes & Lead Safe Housing Program



The **City of Portland** and the **Cumberland County Lead Hazard Control Consortium (CCLHCC)** have adopted the following policies for the Lead-Based Paint Hazard Control Program funded by the U.S. Department of Housing and Urban Development (HUD). Please review carefully and sign your consent to the conditions of the program.

The program aims to achieve the following goals:

- Increase public awareness of lead-based paint hazards.
- Implement a coordinated program for lead hazard reduction in target neighborhoods.
- Create additional lead safe dwellings in the City of Portland and Cumberland County (434 created to-date).
- Increase pool of lead safe contractors and homeowners with RRP training.

All program activities and financing are monitored by the CCLHCC in conformance with regulations issued by HUD, EPA, OSHA and the Maine DHHS and Environmental Protection Agency. All participants selected for the program shall meet eligibility requirements established by HUD and monitored by the City of Portland.

Program staff will determine eligibility based on the application process, target areas, program capacity and finances. Applicants dissatisfied with decisions made or program activities may appeal to the Director of Housing & Community Development Division.

Units will be selected based on the following order of priorities:

- Units occupied by a child with an elevated blood level of 5 ug/dl or greater
- Units occupied by children less than six years of age
- All other units with two or more bedrooms and located in target areas of Portland and Westbrook (Other areas in Cumberland County will be considered case by case).

IMPORTANT: The following conditions apply to **ALL** property owners who receive lead hazard funds:

- (1) **Units must be rented to low-income families for a period of 3 years;**
- (2) **Any outstanding code violations must be corrected;**
- (3) **Be current on all municipal payments where the unit is located (real estate taxes, water and sewer charges, rehab loans, etc.)**

Once a unit is determined eligible for the program, the Program Manager will fund the following services:

- XRF testing of the unit(s) to determine the extent of lead-based paint hazards
- Development of abatement specifications by a consultant and the CCLHC
- Blood screening of children, resident education, and if necessary, relocation services
- Inspection and testing after completion of lead hazard control to ensure satisfactory work

The actual hazard control or removal work will be funded through a deferred loan between the property owner and the City of Portland. The terms of the loan are established by the HUD regulations (Title X) Section 1011. The Lead Safe Housing Program has licensed, qualified and properly insured inspection consultants available to perform the program work. Owners may select their qualified and insured consultant with the approval of the program manager.

A mortgage deed will then be placed on the property to ensure occupancy and HUD low-income tenant requirements are met for the required time period.

DEFERRED LOAN TERMS FOR GRANTS

The eligible applicants will receive a deferred loan in the form of a mortgage deed for five years. The loan will be forgiven with zero cost if the owner retains the property. There will be repayments due on a descending scale if the owner sells or transfers the property within the five-year loan period.

Repayment schedule if the property is sole or title transferred within five years period.	
Year 1	100%
Year 2	80%
Year 3	60%
Year 4 and 5	40%
Year 5 Anniversary	0%

SPECIFIC GUIDELINES FOR UNIT TYPES

Single Family Homes – Max funding of **\$25,000** per homeowner

- Owner occupant household income cannot exceed 80% of the median income for the Greater Portland area as established by HUD.
- A child under six must reside in the home when the application is made for assistance.

Owner Occupied Two Family and Multifamily Buildings- Max funding of \$10,000 per unit or \$100,000

- Owner occupant household income cannot exceed 80% of the median income for the Greater Portland area.
- Child under six must reside in the unit for the owner unit to qualify.
- Other units in the building might qualify even if the owner unit does not.
- No less than 90% of the units assisted through the grants shall be occupied by a child under six or where a child under six spends a significant amount of time visiting.
- The City will monitor tenant incomes in the building for the required grant period to ensure compliance. Violation may result in a call for immediate repayment of the loan amount.

Investor Owned Apartment Buildings –Max funding of \$10,000 per unit or \$100,000 total

- Enrolled units must be leased to low-income tenants for **at least three years** following completion of the lead hazard work.
- At least 50% of the units must be occupied by or made available to families with incomes at or below 50% of the area median income.
- The remaining units shall be rented at 80% of the area median income level. **The landlord should also demonstrate priority in renting to families with a child under six years.**
- Buildings with five or more units may have 20% of the units occupied by families with incomes above 80% of the area median income level.

Nonprofit Owners/Housing Organizations – Max funding of \$10,000 per unit but no total cap

- A waiver to exceed the loan cap may be provided with approval of the Director of Housing and Community Development.
- Qualified nonprofits must commit to rent units to low-income tenants for three years.

Your signature signifies that you have read the Lead Safe Housing Program policies and agree to abide by them as a condition of participating in the Lead Safe Housing Program. Failure to abide by these policies may result in nonpayment of lead hazard control funds to the owner.

Owner Signature

Date

Owner Signature

Date

FY 2017 HUD Income Limits Effective June 1, 2018

Communities of:

Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Gorham, Gray, Long Island, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth

Family Size:	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30% of median	\$18,950	\$21,650	\$24,350	\$27,050	\$29,250	\$31,400	\$33,550	\$35,750
50% of median	\$31,550	\$36,050	\$40,550	\$45,050	\$48,700	\$52,300	\$55,900	\$59,500
60% of median	\$37,860	\$43,260	\$48,660	\$54,060	\$58,440	\$62,760	\$67,080	\$71,400
80% of median	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950

Communities of:

Baldwin, Bridgton, Brunswick, Harpswell, Harrison, Naples, New Gloucester, Pownal, Sebago

Family Size:	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30% of median	\$15,000	\$17,150	\$19,300	\$21,400	\$23,150	\$24,850	\$26,550	\$28,250
50% of median	\$25,000	\$28,550	\$32,100	\$35,650	\$38,550	\$41,400	\$44,250	\$47,100
60% of median	\$30,000	\$34,260	\$38,520	\$42,780	\$46,260	\$49,680	\$53,100	\$56,520
80% of median	\$39,950	\$45,650	\$51,350	\$57,050	\$61,650	\$66,200	\$70,750	\$75,350