

Get the Lead Out

The Get the Lead Out Program is designed to provide low-cost financing to owners of 1-4 family properties to remove hazardous lead paint from their homes and reduce the possibility of lead poisoning in children. MassHousing is the administrating agency for this program and funding is provided by a state appropriation. Participating agencies include: Department of Housing and Community Development, Department of Public Health and Childhood Lead Poisoning Prevention Program.

0% Deferred Interest Rates for Owner-Occupied Properties

- No closing costs for 0% Deferred loans!
- Loan is deferred until sale or refinance of the property.
- Flexible underwriting guidelines for owner occupant families of 1-4 family properties in which a child under the age of six resides or owner occupants who are court ordered to delead (must be child's permanent residence).
- Owner-occupants without a child under the age of six and opt for preventative lead abatement to increase the livability of their property must meet standard underwriting guidelines to take advantage of the 0% deferred rate.

3% Interest Rate for Investor-Owners

- For investor-owners renting to income eligible tenants.
- 5 to 15 year loan terms based on the loan amount and borrower qualifications. All loans are fully amortizing.

Eligible Activities

One hundred percent of the financing available under this program must be used for lead paint abatement activities. Lead remediation that has been started prior to loan closing is ineligible. MassHousing will not reimburse borrowers or contractors for work started before the loan closing.

For an up-to-date list of participating local rehabilitation agencies please visit www.masshousing.com/leadpaint

"My children now have a safe home, my wife and I were able to secure financing to pay for it, and the state will not have to pay for special education for my children due to lead poisoning. All of this was possible thanks to the kindness and competence of MassHousing, the DPH (Department of Public Health) and Neighborhood Housing Services"

— Bill from Quincy, a MassHousing Get the Lead Out borrower

0% Interest Rate for Non-Profit Organizations

- For Nonprofit organizations who rent to income-eligible tenants.
- 5 to 15 year loan terms based on the loan amount and borrower qualifications. All loans are fully amortizing.

Maximum Loan Limits

\$30,000	Single Family Home
\$35,000	2- Family Home
\$40,000	3- Family Home
\$45,000	4- Family Home



Loan Term

The loan term for the 3% Investor-Owner and the 0% Amortized Non-Profit Loan is 5 – 15 years based on the loan amount. For owner-occupants benefiting from the 0% deferred loan. The loan is due upon sale, transfer of the title, or refinance of the property.

Utilization of Funds with Other Programs

Funds provided under this program may be used in tandem with other programs which provide funds for rehabilitation activities (ex: CDBG, HOME, MassHousing Mortgage with Rehabilitation and other conventional home improvement funds, etc.).

Loan Application Process

Borrowers may apply for financing through the approved local rehabilitation agencies listed at www.masshousing.com/leadpaint. These agencies will determine borrower eligibility, provide assistance on the lead abatement process, and assist the borrowers in completing a loan package to be submitted to approve the loan. Borrowers choose state licensed lead abatement contractors and the method of treatment: scrape, dip, cover, or comparable replacement.

Lead Paint Abatement Oversight

The actual process of deleading a property is controlled by state law and regulations. Only state licensed lead paint inspectors may conduct inspections, which will be used as the basis for undertaking lead paint abatement work.

Lead Removal Options

State-licensed lead paint abatement contractors can do high-risk work and may undertake all of the deleading activity. New regulations allow moderate risk work to be performed by lead safe resonator-(contractors), who are licensed by the Department of Labor and Workforce Development (DLWD).

Homeowners who receive a certificate from the Child Lead Paint Prevention Program (CLPPP) may undertake moderate-risk lead abatement and may be eligible to receive reimbursement for materials and expenses. AN itemized expense list must be submitted at time of initial loan application. Upon submission of Certificate of Compliance to the LRA, homeowners may receive reimbursement. *There are no reimbursements for sweat equity.*

Important Resources

Further information is also available concerning lead paint poisoning and abatement from the following groups:

- **Office of Environmental Affairs, Boston Lead Poisoning Prevention Program;** resource for lead-poisoning screening services for Boston area children, and information for renters who want to know about their rights and responsibilities (617.534.5966)
- **Massachusetts Department of Public Health, Childhood Lead Poisoning Prevention Program:** maintains a list of currently licensed lead paint inspectors; information on licensing procedures to do lead inspections, and information regarding lead poisoning screening services throughout the Commonwealth (800.532.9571)

Questions? Please email us at: homeownership@masshousing.com



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www.masshousing.com/leadpaint