

LOCAL ADMINISTERING AGENCIES

Allegany	301-783-1713
Anne Arundel	410-222-7600
City of Annapolis	410-222-7600
Baltimore City (DHCD)	410-396-4153
Baltimore City (NHS)	410-327-1200
Baltimore County	410-887-3124
Calvert	410-535-5010
City of Cambridge	410-514-7385
Caroline	410-514-7385
Carroll	410-514-7385
Cecil	410-514-7385
Charles	301-934-9305
Dorchester	410-514-7385
Town of Easton	410-514-7385
Frederick	301-600-3530
City of Frederick	301-600-2842
Garrett	301-334-9431
City of Hagerstown	301-739-8577
Harford	410-638-3045
Howard	410-313-3508
Kent	410-514-7385
Montgomery	410-514-7385
Prince George's	410-514-7385
Queen Anne's	410-758-3977
City of Salisbury (NHS)	410-543-4626
Somerset	410-651-1424
St. Mary's	301-866-6590
Talbot	410-514-7385
Washington	410-797-5076
City of Westminster	410-514-7385
Wicomico	410-548-4861
Worcester	410-632-1200

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).



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



*Bringing together the pieces
that put housing back to work.*



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 • 410-514-7385
www.mdhousing.org/lead