



PROGRAM GUIDELINES
LYNN LEAD ABATEMENT PROGRAM

The goal of the Lynn Lead Abatement Program (LLAP) is to provide lead paint abatement for low and moderate income individuals in order to create decent, safe, and affordable housing for all Lynn residents while ensuring that low-income families no longer have to choose between a lead safe environment for their children and housing they can afford. This program provides:

- A one-time grant averaging \$8,000 per unit to perform lead hazard abatement in eligible properties.
- Initial Lead Inspection and a re-inspection with dust wipe test.
- Relocation assistance for occupants when necessary.
- Letter of Full Deleading Compliance.
- Healthy Homes funding to address any additional health hazard as deemed necessary by LHAND.

Eligibility Criteria:

- Eligibility requirements for participation in the program will require that a property be located in the City of Lynn, and that the occupants of the property meet income eligibility and family composition requirements as set forth by HUD.
- Units will be determined “eligible” upon certification of homeowner’s income at or below 80% of the area median income and where there is a family composition of having a child under six (6) years of age. Household income from all sources cannot exceed the following limits.

Owner Household Size (Number of Persons)							
1	2	3	4	5	6	7	8
\$54,750	\$62,550	\$70,350	\$78,150	\$84,450	\$90,700	\$96,950	\$103,200
Gross Annual Income Limits as of 06/15/2017							

- Both owner-and tenant- occupied units will be eligible for assistance. Tenants themselves are not directly eligible to participate in this program. Investor Owners however establish their eligibility based on their tenant’s income levels, at or below 50% of the area median income. A unit occupying a child under the age of six is a priority but is not required for eligibility for tenants. Tenant household income from all sources cannot exceed the following limits.

Tenant Household Size (Number of Persons)							
1	2	3	4	5	6	7	8
\$36,200	\$41,400	\$46,550	\$51,700	\$55,850	\$60,000	\$64,150	\$68,250
Gross Annual Income Limits as of 06/15/2017							

- Owners of mixed-use properties may apply for this loan for lead abatement to the residential portion of the property only. No work will be done on any non-residential space. Program is subject to the availability of funds. The funds from this program will be in the form of a grant. Owners will be required to enter into an Affordable Housing Restriction which will be recorded at the Southern Essex Registry of Deeds for a period of 5 years. Owners will be required to pay back a portion of the grant amount should the property be sold or refinance during that 5 year period.

Application Process:

PLEASE READ THE FOLLOWING CAREFULLY. INCOMPLETE APPLICATIONS WILL RESULT IN A DELAY IN PROCESSING.

STEP 1: Submit the following documents: *(Please provide photocopies)*

1. **Application Form**
2. **Guidelines** - Two (2) copies are provided. Sign and date both. **Return one (1)** with your application, keep one (1) for your records.
3. **Income Documents NOT REQUIRED FOR INVESTORS**
The following applies to all members of the owner's household:
 - Most recent 4 (four) paycheck stubs;
 - Current Social Security award letter (1099 is not acceptable);
 - Current pension award letter (Award letters indicate monthly gross income for the current year), and/or other acceptable forms of current income verification, which ever apply.
 - A complete copy of the applicant's most recent federal Income Tax form 1040, with all schedules. If self-employed or incorporated, financial statements for the past three years and profit and loss statement year to date;
 - Asset Income- three consecutive months bank statements for all bank accounts in the household.
4. **Deed** – One (1) copy of the deed to the property.
5. **Mortgage(s)** - One (1) copy of the mortgage(s) to the property, *and* a copy of the **Mortgage Note**, and a copy of the most recent **Mortgage Payment Stub(s)**, if applicable.
6. **Homeowners Insurance Policy** - One (1) copy of insurance policy Declarations Page for the property.
7. **Real Estate Tax Bill** - Photocopy of most recent bill indicating that taxes are paid. (A copy of tax bill can be obtained at the Collector's Office, Lynn City Hall).

Water & Sewer Bill

8. **Tenant Applications or Vacancy Notices** - Completed and signed by tenant(s), along with their above mentioned income documents, or vacancy notices, completed and signed by owner, if any vacancies. (Tenants will need to provide their most recent utility bill)
9. **Birth Certificates** for all children under the age of 6 years old, living in household.
Lead Blood Test Results for all children under the age of 6 years old, living in the household.

STEP 2: After the application and all necessary paperwork are returned to LHAND and deemed eligible, a licensed Lead Paint Inspector/Risk Assessor will contact the applicant to schedule an inspection. The Inspector will provide LHAND with the Inspection/Risk Assessment report.

STEP 3: After the lead inspection, the LHAND Rehab Specialist will conduct an inspection of the interior, exterior and the premises in order to define the scope of work and conduct a Healthy Homes Rating System inspection for additional Healthy Homes hazards.

STEP 4: Based on the lead inspection and the scope of work, LHAND will then obtain written "itemized" cost estimates from three (4) licensed deleading contractors. The Rehab Specialist will review and approve your de-leading estimates and select the lowest reasonable bid.

STEP 5: LHAND will arrange for a closing where contracts and grant agreements will be signed and any relocation arrangements made. Once you have closed your de-leader must submit to the State, a Ten (10) day Deleading Notification and apply for any necessary permits.

STEP 6: LHAND will monitor the deleading work until completion and payments are only issued upon receiving a letter of lead compliance.

ADDITIONAL REQUIREMENTS:

Work must not begin before the closing. LHAND will not be responsible for any amounts you commit or spend before the closing. Our financial relationship with you begins at the closing, and we are not in any way or at any time responsible to any third party (such as subcontractors or suppliers) in the course of performing the work.

The Federal Uniform Relocation Act

Applies to property in which any rental unit is occupied at the time the owner applies for federal assistance. It is most important that the homeowner work closely with program staff in this area to insure full and proper compliance with all provisions of the Uniform Relocation Act.

The National Environmental Policy Act

Applies to the rehabilitation of property that is historically or architecturally significant, or; located in a flood zone, or; adversely impacted by consistently high noise levels, or; involved with the disturbance or removal of asbestos.

The rehabilitation scope of work submitted by you will be subject to Massachusetts Historical Commission (MHC) standards when exterior work is proposed. This especially applies to buildings included in the Register of Historic Places; buildings 50 years or older; the proposed use of vinyl or aluminum siding; the reconstruction of fire-damaged buildings; the replacement or repair of porches and handrails, doors, eaves, and roof lines and; proposed changes to any other structural or decorative building component.

Compliance with the above guidelines for exterior work may require detailed drawings as a condition of obtaining MHC approval; therefore, you are strongly encouraged to submit clear and detailed written specifications and cost estimates as early as possible. We will review your plans and, if necessary, forward them to MHC for approval.

Signage:

The owner hereby authorizes the placement of a temporary lawn sign for the duration of the project which acknowledges program participation and funding sources.

You will be given additional assistance on how to comply with the provisions of all the above if it applies to your property.

Please sign below to confirm that you have received a copy of the Lynn Lead Abatement Program Guidelines and that you have read and understand these Guidelines.

DATE

Applicant's Signature

DATE

Co-Applicant's Signature

