

**City of Springfield
Lead-Safe Springfield (LSS)
Deferred Loan Program
Grant OHLHB0528-12
HUD 2012 NOFA Award**

For:

**Single-Family Owner-Occupied Properties and
Owner-Occupied Multi-Family Duplex, Triple or Quad
And
Single Family Rental Properties and Multi-Family Rental Properties (up to 4 units)**

The Lead-Safe Springfield Program will make deferred loans to “Single-Family Owner-Occupied Properties”, “Owner-Occupied Multi-Family Duplex, Triple or Quad Properties”, “Single Family Rental Properties” and “Multi-Family Rental Properties (up to and including 4 units)” to assist the property owner in making the housing unit(s) lead-safe for low-income families with children under the age of 6-years, at an average cost of \$8,400/unit for a minimum of 160 units. Examples of lead-safety related work includes but is not limited to: window replacement, exterior painting, installation of vinyl siding, exterior porch wood component repair/replacement, drip-line soil remediation, etc.

Selected healthy-homes related work can be performed in properties receiving lead hazard control work at an average cost of \$1,125/unit in a minimum of 160 units, depending on the need of the property and occupants. Examples of healthy-homes related work include, but are not limited to safety interventions (installations of handrails, stair repairs, carbon monoxide and smoke detector installation), uncontrolled water interventions (soffit/fascia repair, installation of guttering, minor leak repairs and minor roof repairs), allergen and asthma control interventions (replacement of old carpet with cleanable flooring material, minor surface mold remediation).

Occupants must meet federal low-income requirements and the property must be structurally sound, habitable, decent, safe and sanitary, with a good roof and a dry basement.

Program Guidelines

Objective: To create lead-safe housing for low-income families with children under the age of 6 years and to create a self-sustaining lead hazard control program for the city.

Terms: Deferred loans repayable at time of property sale or title transfer. Applicants can be eligible for up to 50% forgiveness of the total loan amount after 3-years provided they have complied with the terms of the loan agreement.

Neighborhood Stabilization Program Participation: In an effort to continue partnerships among programs administered by the City of Springfield, the Lead Safe Springfield program and Neighborhood Stabilization Programs will partner to fully fund lead abatement work in NSP participating units.

Maximum Occupant Income: Total household income of occupants over age 18, can not exceed 80% of the area median income (based on gross income).

Requirements: Property must be structurally sound and habitable, with a good roof, dry basement and be in decent, safe and sanitary condition where the only concerns are lead-based paint hazards with minor health and safety issues. The properties must not be placarded by the local health department as unfit for human habitation, and must not be scheduled for demolition by the city code enforcement department. Owner must address any property deficiencies or code violations present in the property (exclusive of lead based paint issues, or minor health and safety issues able to be addressed by the program).

Owner must be current on all city, state, federal, and property taxes, and not barred from participation in federally funded programs due to judgments on or pending HUD or EPA lawsuits.

Owner must consent to pre-construction and post-construction follow-up lead hazard assessments of the property.

Children under the age of 6-years in residence must be tested for the presence of lead before construction.

Rental property owners must be willing to rent to low-income families with children under the age of 6-years and place a 1-year lease in effect with the occupants.

Occupants must be willing to temporarily relocate during the construction phase of the project.

Owner must have a recorded deed to the property. Land contract properties are not eligible.

Owner must have property hazard insurance on the property sufficient to cover all mortgages including the program loan amount.

Owner will be required to execute a mortgage for all funds received under this program.

Owner is responsible for closing fees prior to the start of the project and release fees at the end of the loan period.

LSS reserves the right to prioritize applicants based on need.

Type of Structure: Single-Family Owner-Occupied Properties, Owner-Occupied Multi-Family Duplex, Triple or Quad), Single Family Rental Properties, and Multi-Family Rental Properties (up to 4 units).

Private ownership (non-government owned housing).

Project Location: Property must be located within Clark County, Ohio.

Lead Safety: Funds may be used to address residential lead based paint hazards and minor healthy-homes issues.

Funds may be used in conjunction with other City Housing Rehabilitation Division funds, if eligibility requirements are met.

Applications are prioritized based on need and availability of funds:

1. Rental/owner occupied unit with an elevated lead blood level child in residence
2. Rental/owner occupied unit with a child under the age of 6-years in residence
3. Rental/owner occupied with a pregnant female in residence, Type-B In-home Day Care with a child under the age of 6-years of age attending, or other private ownership long-term housing available to families with a child under the age of 6-years.
4. Vacant rental unit suitable for rent to a low-income family with children under the age of 6-years
5. Rental occupied with no children under the age of 6-years currently in residence but suitable for a family with young children

A Lead-Safe Springfield Rehabilitation Specialist or other qualified inspector identified and assigned by the program manager will make an initial inspection to determine the scope of work. The Specialist will identify any structural deficiencies to be addressed by the owner, and will identify any health and safety concerns to be addressed by the owner or the program. The homeowner may apply to the city for other housing rehabilitation programs or other financing to address non-lead deficiencies provided they meet the eligibility requirements of those programs. When the cost of the lead hazard control work and/or rehabilitation is prohibitively excessive, the LSS program reserves the right to determine the project ineligible for participation in the LSS program.

The City will also make expenditures for all work required to plan the lead hazard control work including but not limited to historic preservation screening, lead-based paint inspections, clearance testing, occupant temporary relocation, training of lead abatement contractors, lead abatement workers and lead safe renovators.