



LEAD SAFE RESOURCE GUIDE

The Lead Safe Home Fund and Resource Center

are run by CHN Housing Partners and Environmental Health Watch, two area nonprofits focused on housing and health. The agencies offer incentives, grants and loans to help remove lead hazards from homes and other training and resources for landlords, families and contractors.

Not sure if you qualify? Contact one of these organizations!

CHN Housing Partners

Website: chnhousingpartners.org/lead/

Email: lead@chnhousingpartners.org

Phone: 844.614.LEAD (5323)

Apply: tfaforms.com/4859514

Lead Safe Resource Center

Website: leadsafecle.org/

Email: info@leadsafecle.org

Phone: 833.601.LEAD (5323)

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INCENTIVES

A \$500 incentive is available for Cleveland properties that are inspected and deemed clear of lead hazards. The incentives can be used as a payment on a loan from the Lead Safe Home Fund or as a rebate to property owners who complete the process of getting the Lead Safe certificate required by the city. Properties must be occupied and have been built prior to 1978. The incentives are available on a first-come, first-served basis. Priority will be given to properties in ZIP codes where the highest proportion of children are lead poisoned and to “early adopters” who seek lead safe certification in each ZIP code. Property owners can apply for one incentive per project or unit, capped at three projects or units per ZIP code.

What can the incentives be used for?

- Cost of lead inspections or clearance tests.
- Repairs to prevent paint from chipping or peeling or to prevent friction—such as in the opening of doors or windows from creating dangerous lead dust that can be ingested by children.
- Specialized cleaning to remove lead particles.

Who is eligible?

For-profit and nonprofit property owners and, in some cases, people who own and live in their homes.

Requirements:

- There are no income requirements for the incentives.
- Applicants must be a U.S. citizen, permanent resident alien or nonresident alien with a co-applicant who meets the criteria.
- Rentals must be registered with the city.
- Applicants must be current on property taxes, fees and charges or be on a payment plan.
- The owner must have minimum casualty insurance covering the value of the property, as shown on the Cuyahoga County “My Place” website.

If working with CHN Housing Partners:

The work must be identified as essential by an inspector approved by the Lead Safe Home Fund. The work must be completed by Lead Safe Home Fund approved contractors, who are paid directly.

If working with the Lead Safe Resource Center, managed by Environment Health Watch:

Landlords can pick from a list of qualified contractors to do inspections or repairs and get a rebate after work is complete and a Lead Safe certificate is obtained from the city.

GRANTS

For-profit and nonprofit landlords and owners who live in their home are eligible for grants to eliminate lead hazards and comply with Cleveland’s Lead Safe certificate requirement. Property owners are eligible for one grant award for each quarter through 2021 based on available funds.

What can the grants be used for?

- Cost of lead inspections or clearance tests.
- Repairs to prevent paint from chipping or peeling or to prevent friction—such as in the opening of doors or windows from creating dangerous lead dust that can be ingested by children.
- Specialized cleaning to remove lead particles.
- Closing costs for loans.

Which properties are eligible?

- Properties where the landlord and/or the tenant have a yearly income of 200% or less of the Federal Poverty Level, which is \$52,000 for a family of four. (See chart below.) The grant is for up to \$7,000. It can cover up to 90% of the project per unit.

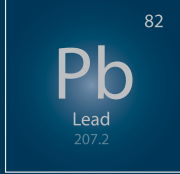
200% OF FEDERAL POVERTY LEVEL (FPL)	
Size of Household	Annual Household Income
1	\$25,250
2	\$34,480
3	\$43,440
4	\$52,400
5	\$61,360
6	\$70,320

*Add \$8,960 for each additional member

- Properties where the landlord’s household income is above 200% of the Federal Poverty Level but the tenant’s income is at 200% of the Federal Poverty Level or less. The grant totals up to \$500 to cover up to 10% of the project cost per unit.
- Nonprofit landlord properties that lease to tenants with household incomes at 200% of the Federal Poverty Level. The grant totals up to \$500 to cover up to 10% of project costs per unit.

Requirements:

- Applicants must be able to contribute \$500 or 10% of total project costs, whichever is less, in cash.
- Landlords who get grants greater than \$2,000 agree not to raise the rent for existing tenants more than 3% a year.
- Current tenant leases must remain in effect for a two-year period following the contracted work.
- Applicants must be a U.S. citizen, permanent resident alien or nonresident alien with a co-applicant who meets the criteria.
- Rentals must be registered with the city.
- Applicants must be current on property taxes, fees and charges or be on a payment plan.
- The owner must have minimum casualty insurance covering the value of the property, as shown on the Cuyahoga County “My Place” website.



GRANTS, *continued*

How does the grant process work?

- An inspector approved by the Lead Safe Home Fund approves the work to be done. Any additions to the work must be approved. Once a grant is awarded, the amount and approved repairs can be shared with contractors.
- Contractors are assigned to projects from a rotating list approved by the Lead Safe Home Fund.
- Property owners contract directly with contractors on forms that are provided by the Lead Safe Home Fund.
- Repairs will be completed in 45 days, with 60-day extensions offered on a case-by-case basis due to weather or other unforeseen delays.
- Lead Safe Home Fund inspects the work. Once the property is inspected and clear of lead hazards, the money is paid directly to the contractors.
- If the project cost is higher than the grant amount, the balance must be deposited with CHN in cash, with a separate loan of a combination of the two options.

LOANS

For-profit and nonprofit property owners can get grants at a fixed rate of 4.99% with a loan term of up to seven years for those who qualify. No lender origination fees are charged. Credit reports and title searches and filings are at cost. Borrowers have to show they can contribute 10% of the loan amount in cash. There is no penalty for paying the loan off early. Private mortgage insurance is not required.

Who is eligible?

For-profit and nonprofit property owners and people who live in the homes they own.

How much can be borrowed?

- For-profit property owners can borrow a minimum of \$1,500 up to \$7,500 per unit.
- Nonprofit property owners can borrow a minimum of \$1,500 to \$10,000 per unit.

What can the loans be used for?

- The cost of lead inspections or clearance tests.
- Repairs to prevent paint from chipping or peeling or to prevent friction—such as in the opening of doors or windows from creating dangerous lead dust that can be ingested by children.
- Specialized cleaning to remove lead particles.

Requirements:

- The borrower must be a U.S. citizen, permanent resident alien or nonresident alien with a co-applicant who meets the criteria.
- Rentals must be registered with the city.
- Borrowers must be current on property taxes, fees and charges or be on a payment plan.
- Owners must have minimum casualty insurance covering the value of the property, as shown on the Cuyahoga County “My Place” website.
- The borrower must have no foreclosures, deed-in-lieu transfers, short sales or sheriff’s sales on properties in the past 36 months.
- No current liens or judgments that could result in a lien.

LOANS, *continued*

- For-profit borrowers can't have a Chapter 7 or Chapter 13 judgment within the past 48 months. (Limited case-by-case exceptions may be made for Chapter 13 medical-debt cases).

Financial qualifications

CHN will examine the borrower's debts owed and cash flow for the project property and/or real estate portfolio.

For-profit borrowers:

- Credit score of 640 or higher. Limited exceptions may be made based on other factors demonstrating financial stability/ability to repay the loan.
- Sources of income verified through two years of tax returns/W-2s and/or pay stubs. (Exceptions may be made for temporary income loss due to COVID-19-related job loss.)
- A cash flow analysis will be conducted.
- Other required financial documentation may include:
 - Child support or alimony award letter.
 - Social security and/or pension income.
 - Rental or boarder income.
 - Real estate owned portfolio chart.
 - Corporate tax returns and/or financial statements.
 - Other bank accounts, investments, assets.

Nonprofit borrowers:

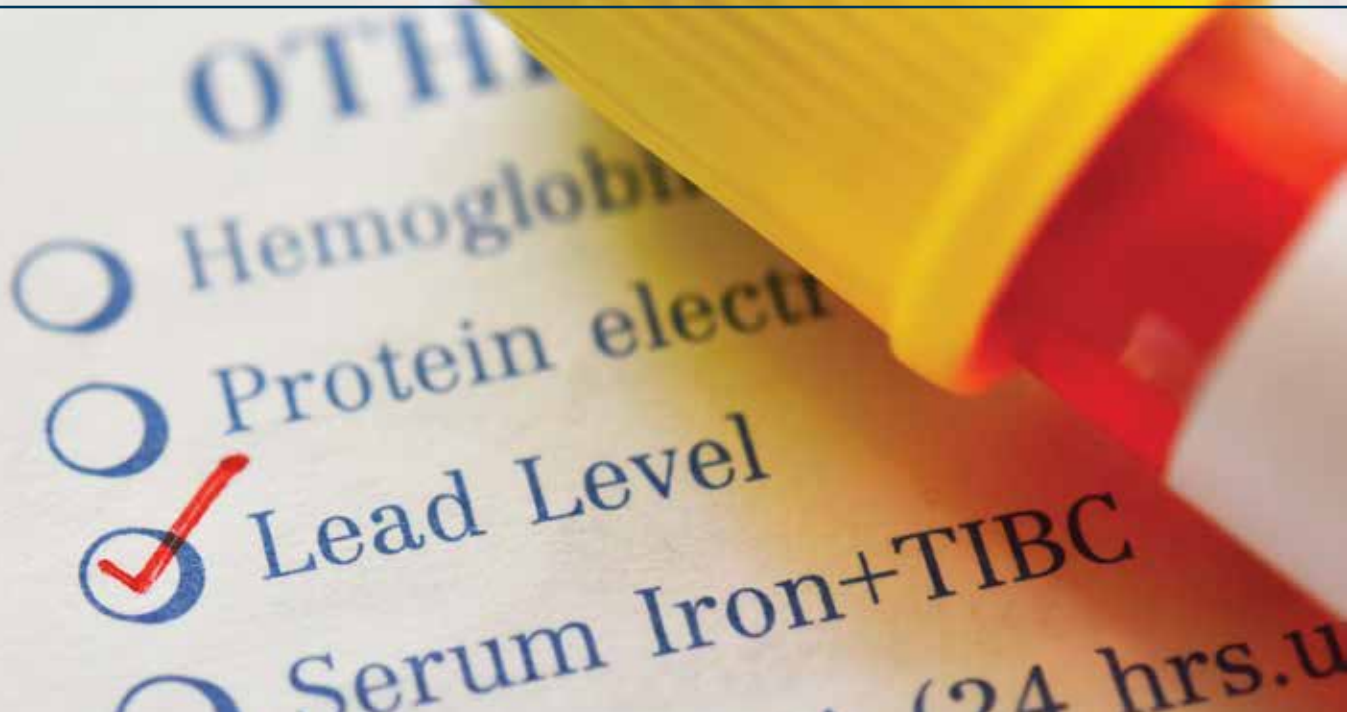
The financial obligations of the nonprofit will be examined including:

- Liquidity ratios.
- Current asset/liability ratio.
- Cash on hand.
- Other information on assets, debts and depreciation.

How does the loan process work?

1. An inspector approved by the Lead Safe Home Fund approves the work to be done. Any additions to the work must be approved. Once the loan is awarded, the amount and approved repairs can be shared with contractors.
2. Contractors are assigned to projects from a rotating list approved by the Lead Safe Home Fund.
3. Property owners contract directly with the contractor on forms that are provided by the Lead Safe Home Fund.
4. Repairs will be completed in 45 days, with 60-day extensions offered on a case-by-case basis due to weather or other unforeseen delays.
5. Lead Safe Home Fund inspects the work. Once the property is approved as clear of lead hazards, the money is paid directly to the contractors. Property owners submit the paperwork to the city to get the Lead Safe certificate.





ALL OHIO CHILDREN DESERVE TO BE LEAD FREE.

Thousands of Ohio children under 6 have been poisoned by lead and continue to be exposed to lead hazards. There is no safe level of lead in the blood and no effective treatments exist to restore the permanent developmental deficits of lead poisoning.

Visit these websites for information about protecting children and additional resources for families:

Ohio Lead Free Kids Coalition

ohleadfreekids.org

Concerned Citizens Organized Against Lead (CCOAL)

facebook.com/CCOALinfo/

CWRU Schubert Center for Child Studies

case.edu/schubertcenter

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This guide was developed by ideastream with support from the Coping With COVID-19 grant provided by Third Federal Foundation and University Settlement.



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Design support provided by Case Western Reserve University.