

**METRO LOUISVILLE  
DEPARTMENT OF HOUSING AND FAMILY SERVICES  
DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT**

**LEAD SAFE LOUISVILLE PROJECT  
May, 2009**

**Summary**

The purpose of the Lead Safe Louisville (LSL) Project is to eliminate lead hazards that exist in both owner-occupied and rental units in Metro Louisville. The program also provides public education regarding lead paint hazards.

Lead grant assistance will be used to address all lead hazards identified in the inspection/risk assessment. Examples of lead remediation may include cleaning/painting walls and floors, replacing windows and doors, and replacing contaminated soil.

**Eligible Properties**

- Housing units built before 1978
- Property insurance policy must be current
- Owner-occupied properties:
  - Child under six years of age lives or spends a minimum of six hours per week, or pregnant woman occupies the unit
- Rental property:
  - Preference must be given to households with children under six years of age for 36 months after lead remediation activities. Renters may initiate requests but the Property Owner must consent and provide the required financial match.

**Income Eligibility – Owner-Occupied Properties**

Total household income must be less than 80% of the area median income, adjusted for family size.

**80% of Median Income**

Number in Household:	1	2	3	4	5	6	7	8
	\$34,450	\$39,350	\$44,300	\$49,200	\$53,150	\$57,050	\$61,000	\$64,950

Effective March 2009

(Revised periodically – confirm with Metro Staff)

**Income Eligibility – Rental Properties**

50% of the households must be occupied by, or restricted for households at or below 50% of median income. Remaining households must be at or below 80% of the median income. Exception to the 80% rule: buildings with 5 or more units may have 20% of the units occupied by higher income households.

**50% of Median Income**

Number in Household:	1	2	3	4	5	6	7	8
	\$21,500	\$24,600	\$27,700	30,750	\$33,200	\$35,650	\$38,150	\$40,600

Effective March 2009

(Revised periodically – confirm with Metro Staff)

### **Match Requirement**

Qualified homeowners will receive a loan which will be forgiven over 36 months, to pay for 100% of the work.

Rental property owners must provide a 10% match for interim controls, (e.g. painting, specialized cleaning) and a 25% match when full abatement (permanent removal of lead hazards) is required. Metro Louisville reserves the right to waive all or part of the investor match.

### **Applicant Responsibilities**

The property owner will maintain insurance on the property from the date of completion for at least 36 months without interruption. The minimum coverage will be the greater of the property tax assessment or the total cost of the lead paint work. If the property is located in a flood hazard zone as identified by the Federal Emergency Management Agency, the owner will also maintain flood insurance.

### **General Application Process**

- Inquiry calls are received by Metro staff who ask a series of questions and determines pre-eligibility.
- Site visit is scheduled at which time an application is given to the Property Owner.
- Metro staff reviews completed application and required documentation, including verification of household income and property insurance coverage. When the case is determined eligible, Metro staff schedules an inspection/risk assessment to be performed by an independent environmental company.
- A Rehab Advisor discusses inspection/risk assessment findings and scope of work with Property Owner.
- Work write up is prepared and a Contractor walkthrough is conducted at the property. The Contractor submits a price to perform the work. If the Contractor's price is within 10% of staff estimate, the bid is accepted.
- Construction documents (Agreements for owner-occupied properties, and Notes and Mortgages for rental properties) are signed by the Property Owner and Contractor.
- Temporary relocation of building occupants is scheduled (if applicable), and lead remediation activities begin.
- Blood lead level testing is conducted for children under six years of age prior to the beginning of work, and within three months after lead remediation activities.

### **Inspection and Payment**

Only properly certified lead professionals from the Metro approved list will be permitted to perform the lead paint work. Lead-based paint inspections and risk assessments shall be performed by a certified lead risk assessor in accordance with methods and standards established by the Commonwealth of Kentucky, or by the Environmental Protection Agency (EPA), whichever is more restrictive.

Upon completion of the work, including clean-up in accordance with program requirements and notification by the Contractor, a certified lead inspector shall perform a visual inspection of the work and collect dust wipe samples. The Contractor will receive payment after the work is satisfactorily completed and the home passes the clearance test.