

## Get the Lead Out Program in the FY10 Budget

The *Get the Lead Out Loan Program* is administered by MassHousing in partnership with Departments of Public Health and Housing and Community Development and offers an affordable way to remove hazardous lead paint from homes in Massachusetts. *Get the Lead Out* (GTLO) loans are administered by local rehabilitation agencies. State GTLO funds are almost always used as a match for federal HUD Lead Abatement Financing dollars. There are currently seven HUD grants within the state that partner with GTLO to accomplish lead abatement. Without GTLO, tens of millions of dollars in federal HUD Lead Abatement funds will be put in jeopardy.

### What is Lead Poisoning?

- Lead poisoning is caused by swallowing or breathing lead.
- Children are most frequently lead poisoned by household lead paint dust, not toys.
- Lead is especially dangerous for young children.
- It can cause permanent damage to the brain, kidneys and nervous system.
- Even low levels can slow a child's development and cause learning and behavior problems.

### How has the program been funded in the past?

- The last time the program received state funding was in FY02.
- The program had been self-funded because it had been able to recycle repayments on lead paint loans into new loans.
- Demand for new loans matched the repayments every year until recently when repayments decreased precipitously due to the foreclosure crisis and changes in the loan market.

### Who is Eligible for the Get the Lead Out Program?

- Owner Occupants, Non-profit organizations and investor-owners who rent to income-eligible tenants are all eligible for loans with either no or very low interest rates.
- Loans are repaid either when the home is sold, refinanced or in 5 to 10 years.

### How can we fund the Get the Lead Out Program:

- Ask that an outside section be included in the FY10 budget that would allow a \$4M transfer to Get the Lead Out from a septic conversion loan program
- The proposed language is:  
Notwithstanding any general or special law to the contrary, the department of environmental protection shall transfer \$4,000,000 of funds previously appropriated or loans repaid as a result of item 1231-1020 of section 2 of chapter 151 of the acts of 1996, as inserted by section 72 of chapter 204 of the acts of 1996, to the lead paint abatement program established by section 197E of chapter 111 of the General Laws.

### Who processes the loans?

Over 50 non-profit organizations and municipal entities help process these loans throughout the Commonwealth.