

# LALP Rehabilitation Assist Program

**Purpose:** To assist owners of properties enrolled in the Lewiston Auburn Lead Program (LALP), by funding a portion of the funding necessary to address lead hazards, healthy homes, and rehabilitation activities for larger properties that the City's regular rehabilitation does not support.

## **Eligible Activities:**

Interim control & abatement of lead hazards, minor rehabilitation in support of lead remediation activities, healthy homes improvements, and moderate rehabilitation to address health and safety or code issues. Non-living space on the property may be addressed if considered unsafe by City Code but is limited to demolition or structural support.

## **Property Eligibility:**

Only properties enrolled and actively participating in the LALP and located in Lewiston are eligible. The property may be owner-occupied or investor-owned; single-family or a multi-family property.

## **Applicant Eligibility:**

The applicant must: have proof of ownership of the building; be current on all City assessments; in good standing with Code Enforcement; and qualify under the City's underwriting guidelines for a loan. Property owner may not be elected or appointed to office in the City of Lewiston.

## **Affordability Requirements:**

**Rents:** Initially and after rehabilitation is complete, rents must be kept affordable for a one year for the CDBG match portion; however, for the LALP grant, rents must be affordable for three years. Rents are considered affordable when they are at or below the HUD established Fair Market Rents as adjusted by a utility allowance for tenant paid utilities.

## **Income Requirements Owner-Occupied Properties:**

- **Single-Family:** At or below 80% Median Family Income (MFI) by household size
- **Owner-occupied duplex:** At least one unit must be occupied by a low-mod income household
- **Owner-occupied 3 + Units:** 51% of the units in the property must be occupied by low-mod income households

**Income Requirements: Investor-Owned Properties:** 51% of the units in the property must be occupied by low-mod income households

## **Terms of Loan:**

- **Owner-Occupied:** 0% interest may be up to 20 years.
- **Investor-Owned:** 0% interest for 15% of the required match; the remaining interest will be at 2% (principal address in L-A) and 3% (out of town investor)
- The maximum term is up to 20 years; however, the length of the term may be shorter if the owner has adequate income and cash flow in the property.
- No maximum loan limits or any limits on the number of times an owner may seek City assistance. Funding is limited, and the City has the right to reject or limit a funding request on an application if resources become restricted.
- No match is required by the owner. The City will utilize the LALP funding as match.

For more information:

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