

# MARYLAND DEPARTMENT OF THE ENVIRONMENT

Land and Materials Administration

1800 Washington Boulevard · Suite 610 · Baltimore Maryland 21230-1719

410-537-3304 · 800-633-6101 · [www.mde.maryland.gov](http://www.mde.maryland.gov)

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## **03/06/25 · 9:30 a.m. – 11:30 a.m. · Google Meet Lead Commission Distributed Meeting Material**

- Cover Page
- Agenda
- Minutes
- DHCD Repair and Lead Programs for MD Lead Commission

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## LEAD POISONING PREVENTION COMMISSION

March 6, 2025 • 9:30 a.m. – 11:30 a.m. • Hybrid Meeting

### Meeting Agenda

- Welcome, Introductions, Opening Remarks
- Approval of Minutes – February 2025
- Old & New Business
  - Legislation Update
  - EPA Release on the Six Indicators of Environmental Health (Grace Robiou-EPA)
  - Healthy Homes Production Grant (MD-DHCD/Nicola Tran)
  - Strategic Planning Day
- Agency Hot Topics/Current Events
  - **MDE** (Maryland Department of the Environment) Fred Banks
  - **MDH** (Maryland Department of Health) Dr. Cliff Mitchell
  - **MDAAP** (American Academy of Pediatrics, Maryland Chapter) Dr. Michael Ichniowski
  - **MSDE/OCC** (Maryland State Department of Education/Office of Child Care) Manjula Paul
  - **MIA** (Maryland Insurance Administration) Benita Cooper
  - **MD-DHCD** (Maryland Department of Housing and Community Development) Nicola Tran
  - **BC-DHCD** (Baltimore City Department of Housing and Community Development) Nicole Hart
  - **BCHD** (Baltimore City Health Department): Brionna Adams/Camille Burke
  - **YGG** (Young Gifted & Green) Naadiya Hutchinson
  - **GHHI** (Green & Healthy Homes Initiative) Ruth Ann Norton
- Commissioner Comments and Updates
- Public Comments and Updates
- Next Meeting Reminder: Thursday, April 3, 2025, 9:30 a.m. – 11:30 a.m. which includes the Agenda items below:
  - Legislation Update
  - Old Lead-Free Certificates: (Susan Kleinhammer/Chris White/Fred Banks)
  - Strategic Planning

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## LEAD POISONING PREVENTION COMMISSION

February 6, 2025 • 9:30 a.m. – 11:30 a.m. • Virtual Meeting

### Draft Meeting Minutes

#### Members Present:

Barbara Moore  
Benita Cooper  
Cliff Mitchell  
Fred Banks

Jacob Benzaquen  
Manjula Paul  
Michael Ichniowski  
Naadiya Hutchinson

Nicola Tran  
Nicole Hart  
Ruth Ann Norton  
Susan Kleinhammer

#### Members Absent:

Anna Davis  
Adam Skolnik  
Alexandra Nestadt

Christina Peusch  
Dalya Attar, Delegate

Senator Mary Washington

#### Guests Present:

Adewole Adegborioye-MDE  
Adonna Patterson-MDH  
Anstasia Solano-MDE  
Andrew Roelke-MDE  
Angela Hall-GHHI  
Brionna Adams-BCHD  
Carrie Johnson-Public  
Chris Corzine-OAG  
Chris White-ARC  
Cynthia Herrera  
Dawn Joy-AMA  
Denifah Bun-Tejan-MDE

Eunice Johnson-GES  
Felicia Graves-MDE  
George Stewart-GHHI  
Jonathan Riddix-BC-DHCD  
Katherine Taylor-BC-DHCD  
Kevin Stanley-MDE  
Leslie Delcid-MDE  
Maria Prawirodihardjo-MSDE  
Marjorie D'Ambrosio-MDE  
Nancy Servatius-MDH  
Paula Montgomery-MDE  
Samantha Jacobs-Cribbs-HCHD

Samantha Keane-MDE  
Shadia Musa-GHHI  
Shamola Dye-MDE  
Sheneka Frasier-Kyer-MD-DHCD  
Stephanie Cobb-Williams-MDE  
Thelonious Williams - MDH  
Tim Rule-MDE  
Victor Powell-HUD  
Wade McCord-MDE  
Wendy Phillips-MDE

#### Documents Distributed:

- Agenda 250206
- Meeting Minutes 250109

## **Welcome and Introductions:**

Commissioner Chair Ruth Ann Norton, President and Chief Executive Officer for the Green & Healthy Homes Initiative (GHHI), called the meeting to order at 9:30 A.M. with welcome and introductions.

## **Opening Remarks, Acknowledgements, and Other Discussions:**

- **Ethics Commission:** Commissioner Dr. Cliff Mitchell, Director of Environmental Health Bureau for the Maryland Department of Health (MDH) reminded the Commissioners to fill out their Financial Disclosure for the State Ethics Commission and the link was provided:  
<https://ethics.maryland.gov/employeeofficials/financial-disclosure/>
- **Green Environmental Enforcement:** Chair Norton requested an update be given to the Commission on the enforcement case, reported in The Baltimore Banner, regarding an assessor who issued fraudulent certificates. She emphasized the importance of this update in light of the Commission's previous discussions. Additionally, she noted that certain organizations are eager to support efforts in public education and awareness, particularly regarding banned individuals or entities, to ensure proper outreach and compliance. The article can be found here:  
<https://www.thebaltimorebanner.com/community/climate-environment/nearly-100-baltimore-area-homes-deemed-lead-free-might-contain-lead-EU43MHSIV5BIHJPRKLUTUGRVJU/>

## **Approval of Minutes:**

A motion was made by Commissioner Dr. Mitchell, seconded by Commissioner Naadiya Hutchinson, Lead Free Baltimore Community Organizer, Young Gifted and Green (YGG), to accept the January 9, 2024 minutes as distributed. All present Commissioners were in favor; the minutes were approved.

## **Old & New Business:**

- Introductions: Chair Norton welcomed, introduced, and welcomed the below listed individuals.
  - Rick Kessler, MDE's new Land and Materials Administration Director
  - Brianna Adams, new head of the Childhood Lead Poisoning Prevention Division for Baltimore City
  - Laura Nugent, GHHI's the new attorney for lead poisoned children and family advocate attorney
- Legislation Update:
  - [SB0250 - Department of the Environment - Fees, Penalties, Funding, and Regulation](#): This bill will increase rental property owner fees from \$30 per property to \$120 and extend the period of the annual registration to every two years versus annually. The Commission supported this bill by sending a Letter of Support to the General Assembly.
  - [SB321 / HB0352 - Budget Reconciliation and Financing Act of 2025](#): The language for SB0250 has been included in this budget bill.
  - [SB0238 / HB0127 - Department of Housing and Community Development - Maryland Housing Rehabilitation Program - Local Rehabilitation Program Administration](#): This is the Maryland Department of Housing and Community Development's (MD-DHCD) departmental bill that would expand the number of agencies and organizations eligible to provide services across the state for lead programs and other rehabilitation programs. MD-DHCD is seeking to amend the Special Loans Program to allow nonprofits to serve as subrecipients alongside local governments.
- **Federal Impacts on Lead:** Chair Norton and the Commissioners discussed concerns about the upcoming Environmental Protection Agency's (EPA) changes and resource shortages due to the closure of the Environmental Justice Department. They focused on how the Commission will support affected

communities and the potential federal impact on existing programs. Many expressed worries about the loss of environmental justice grants, child health grants, and asthma grants, which have supported lead prevention and other initiatives across Maryland.

- **Strategic Planning Day:** Chair Norton discussed with the Commissioners a possible starting date to begin work on Strategic Planning, with the first week of May 2025 as a potential start date. Commissioner Hutchinson suggested a pre-planning phase to gather questions and identify recurring themes, which could then guide relevant presentations. Chair Norton requested that Commissioner Hutchinson and Commissioner Dr. Mitchell develop a pre-survey, aiming to distribute it within the next two weeks. The survey will consist of two parts: one to gather key questions and desired outcomes, and another to determine scheduling availability. Commissioners also discussed the possibility of incorporating dashboards and data into the planning process.

### **Agency Hot Topics/Current Events**

- **MDE** (Maryland Department of the Environment) Commissioner Fred Banks, Program Manager for the MDE's Lead Poisoning Prevention Program reported that MDE is working with MDH to coordinate a major outreach effort in Prince George's County. Additionally, on February 25th, MDE is hosting a training for local health departments on the HELPS software to streamline communication.
- **MSDE/OCC** (Maryland State Department of Education/Office of Child Care) Commissioner Manjula Paul, Nurse Consultant for the Maryland State Department of Education's (MSDE) Division of Early Childhood/Office of Child Care (OCC) reported that MSDE met with MDE's water testing program to clarify which preschool and nursery school programs qualify for pre-water testing outlets. MSDE is finalizing a document for review by the Attorney General's office before submitting it to MDE.
- **MD-DHCD** (Maryland Department of Housing and Community Development) Commissioner Nicola Tran, Director of Housing and Building Energy Programs for MD-DHCD reported that MD-DHCD is trying to determine the federal impact on their existing programs as well as if the awards won last year would still be available.
- **BCHD** (Baltimore City Health Department): Brionna Adams, Lead Program Director for BCHD reported that BCHD will be working with St. Vincent to test children and provide education to families and parents.
- **GHHI** (Green & Healthy Homes Initiative) Shadia Musa, Outreach and Education Manager for GHHI shared that they are preparing for a property owner training with the Baltimore Regional Housing Partnership on April 9th to discuss lead laws. They are also planning a community outreach event for homeowners in September. Additionally, the Asthma Summit will take place on May 13th at Morgan State University, with support from MDH and GHHI. Chair Norton also announced that GHHI will be adding a new outreach staff member soon.

### **Adjournment:**

Commissioner Dr. Mitchell motioned to adjourn the meeting which was seconded by Commissioner Dr. Michael Ichniowski from the Maryland Chapter American Academy of Pediatrics. All remaining Commissioners were in favor and the meeting was adjourned at 11:10am

### **Future Meeting Date:**

Next Meeting Reminder: Thursday, March 6, 2025, 9:30 a.m. – 11:30 a.m. which includes the Agenda items below:

- Legislation Update
- EPA Release on the Six Indicators of Environmental Health (Grace Robiou-EPA)

- Healthy Homes Production Grant (MD-DHCD/Nicola Tran)
- Strategic Planning Day



# The Special Loans Programs

Maryland Department of Housing and Community Development

# OVERVIEW

- The Special Loan Programs (SLP) group is part of the Whole Home Energy & Repairs division within the Community Development Administration (CDA).
- The goal of CDA is to preserve and expand the housing stock throughout the State of Maryland by increasing the supply of affordable, decent, accessible, safe, sanitary and lead-free housing.
- The Special Loans Program, SLP, accomplishes this goal by providing loans to finance the rehabilitation, renovation or reconstruction of single-family owner-occupied homes with one to four units. Overall, SLP programs are designed to bring properties up to applicable building codes and standards or a minimum housing quality standard. Financing for SLP is provided from the proceeds of appropriations of state and federal funds.
- SLP loans are authorized pursuant to Title 05, Department of Housing and Community Development, of the Code of Maryland Regulations (COMAR)
- All of the SLP programs are designed to be administered both internally and in conjunction with local governments.

## SUB-PROGRAMS

- The Maryland Housing Rehabilitation Program (MHRP)
- Special Targeted Applicant Rehabilitation Program (STAR)
- Lead Hazard Reduction Grant and Loan Program (LHGLP)
- Healthy Homes for Kids (HH4K)
- The Indoor Plumbing Program (IPP)
- Accessible Homes for Seniors Program (AHSP)
- Ground Rent Redemption Loan Program (GRRLP)
- The Group Home Program (Group Home)
- Independent Living Tax Credit (ITLC)
- Disaster Relief Housing Program (DRHP)

# Maryland Housing Rehabilitation Program (MHRP)

*Mission: Improve quality of life by addressing health and safety issues.*

- Rehabilitation funds for single family, owner-occupied housing.
- Update properties to applicable building codes and remediate health and safety issues.
- Income eligibility at or below 80% of the Statewide or Area Metropolitan Statistical Area (MSA) median income.
- Interest rates are based on the percentage of the median income and the owner-occupant's ability to repay the loan.
  - Generally, the maximum loan amount is 110% of the equity remaining in the property up to \$50,000. The minimum loan is \$5,000.
  - Deferred payments may be considered for families at or below 50 percent of the applicable median income. In exceptional cases, borrowers with up to 80% of median may be considered for a deferred loan.
- Loans are secured by a Deed of Trust.
- Typical funding is \$8.4 million per year.



# MHRP Addressable Items:

- ☐ Mold Remediation
- ☐ Gas leaks
- ☐ Roof repair and replacement, Gutters
- ☐ Asbestos abatement
- ☐ Vermiculite removal
- ☐ Lead abatement
- ☐ Combustion appliance repair and replacement for Health and Safety concerns, including gas ranges, domestic water heaters, and space heat.
- ☐ Chimney Repair
- ☐ Foundation and sub-space water-proofing, and drainage, inclusive of bulk water mitigation by drain tile, sump pump, and minor grading.
- ☐ Radon mitigation
- ☐ Electrical hazard, Knob, and tube removal, inclusive of necessary service upgrades.
- ☐ Electrical upgrades for future home electrification. (<100A to 200A upgrades)
- ☐ Plumbing issues
- ☐ Water and well
- ☐ Septic and sewer
- ☐ Windows and doors only for H&S, water intrusion, and security.
- ☐ Structural repair - atrophy, rot, insect, settling, storm-related
- ☐ Access for disabled and seniors, inclusive of Chair lifts, handicap ramps, bars, railings, and doors.
- ☐ Fall and injury prevention (handrails, rubber treads, bathroom grab bars)
- ☐ Ductwork upgrades and installations (primarily for solid fuel-burning households- Mainly in Allegany and Garrett counties)
- ☐ Building shell stabilization (i.e. repair/replace missing sheetrock on exterior walls, point up deteriorated masonry that allows for water infiltration)
- ☐ Pest treatments (rats, roaches, and mice)

# Special Targeted Applicant Rehabilitation Program

*Mission: To help low-income with poor credit ratings rehabilitate their homes.*

- Federally funded through the HOME Investment Partnership program
- Preserve and improve single-family properties by rehabilitating the property and updating it to applicable codes. STAR loans may also be used to build replacement houses under certain conditions.
- For owner-occupants of single-family homes with incomes at or below 80% of the applicable median income.
- Consideration for families with income at or below 60% of the median income or poor credit rating.
- STAR loans may be amortized or fully deferred with an interest rate of zero percent.
- This program is not allowed in the following jurisdictions: Baltimore City, Baltimore County, Harford County, Howard County, Prince Georges County and Montgomery County as they have their own HOME funding used for other purposes such as Down Payment Assistance.
- Typically funded at \$1 million per year.

# Lead Hazard Reduction Grant and Loan Program

*Mission: To reduce the risks of lead poisoning.*

- Available to assist homeowners lessen the risk of lead poisoning and preserve the housing stock by reducing or eliminating lead-based paint hazards for one to four (1 – 4) unit properties.
- Eligible applicants must be a Maryland resident of an owner-occupied property used as the principal residence.
- Although there are no income limits for this program, there are other minimum requirements. These requirements include but are not limited to the following:
  - ✓ Units must be in need of lead hazard reduction activity
  - ✓ Units must be structurally sound upon completion of lead reduction work
  - ✓ Units must be in a targeted census tract to qualify for a grant
  - ✓ Rental properties which were built prior to 1978 must be registered with the Maryland Department of the Environment (MDE) Lead Poisoning Prevention Program.
- The applicant's ability to repay the funds will determine if those funds are issued as a grant or a loan.

## Healthy Homes for Healthy Kids (HH4K)

*Mission: To protect children by removing lead hazards from homes.*

- Joint collaboration of DHCD and the MD Department of Health
- Assist Maryland families with a child exposed to lead to have lead hazards removed at no cost to them.
- HH4K can not service rentals or Day Care Centers.
- Typically funded at \$2.1 million/year.
- To qualify, the child:
  - Is 18 years old or younger and lives in Maryland
  - Has a recent blood lead test of 5 micrograms per deciliter or higher
  - Is enrolled in OR eligible for Medicaid/CHIP
  - Spends 10 hours or more per week in the place where the lead exposure happened.

## How to Apply

- Applicant completes entire application and all attachments.
- The Special Loan Program Application is available on the Maryland DHCD website:
  - [https://dhcd.maryland.gov/Energy-Home-Repair/Documents/mhrp-sf\\_application.pdf](https://dhcd.maryland.gov/Energy-Home-Repair/Documents/mhrp-sf_application.pdf)
- Collect all required documents from homeowner:
  - Income documentation
  - Tax Returns or Affidavit Not Required to File Taxes (this form must contain the reason the applicant is not required to file t
  - Current Mortgage Statement (if any)
  - Copy of Deed
  - Contractor estimate and contractor documentation



# Anticipated New Programs

# Federal Lead Hazard Reduction Program

*Mission: Remove lead hazards from homes.*

- Provide lead remediation services to homes built before 1978, prioritizing low-income households with children.
- Integrate with the Healthy Homes for Healthy Kids (HH4HK) and the State Lead Program to maximize impact.
- Work with local governments, nonprofits, and certified contractors to implement lead hazard reduction projects efficiently.
- Perform pre-inspections, clearance testing, and quality control checks to ensure lead hazards are properly addressed.
- Offer grants up to \$35,000 for owner-occupied homes and \$15,000 for rental units to cover lead hazard control costs. Total grant: \$4M over 4 years.
- Focus on communities with high concentrations of older homes and elevated blood lead level cases among children.
- Promote Community Awareness – Conduct outreach and education initiatives in multiple languages to inform residents about lead hazards and available assistance.

# Federal Healthy Homes Production Grant

*Mission: Improve quality of life by addressing health and safety issues.*

- Plan to deliver health and safety improvements to 122 low-income households in eight underserved Maryland counties.
- Identify hazards such as mold, lead, asbestos, carbon monoxide, and structural issues through comprehensive evaluations.
- Remediate Health & Safety Hazards – Address issues like water damage, gas leaks, electrical hazards, pest infestations, and inadequate ventilation.
- Work with nonprofits, housing agencies, and contractors to identify eligible households and complete repairs.
- Conduct targeted outreach, provide multilingual resources, and work with local leaders to reach underserved communities.
- Utilize \$400,000 in state funds alongside the \$2M grant to maximize impact and support more households.



# Questions

## SLP STAFF CONTACT INFORMATION

<b>Whole Home Energy &amp; Repairs Director</b>	Nicola Tran	301-429-7794	nicola.tran@maryland.gov
<b>Special Loans Programs Director</b>	Jack Daniels	301-429-7802	jack.daniels2@maryland.gov
<b>Special Loans Senior Program Manager</b>	Andrew Aliferis	301-429-7466	andrew.aliferis@maryland.gov

<b>Office</b>	7800 Harkins Road, Lanham, MD 20706
<b>Online</b>	<a href="https://dhcd.maryland.gov/Energy-Home-Repair/Pages/Homeowner-Loans/default.aspx">https://dhcd.maryland.gov/Energy-Home-Repair/Pages/Homeowner-Loans/default.aspx</a>



DEPARTMENT OF HOUSING  
AND COMMUNITY DEVELOPMENT

Jacob R. Day, Secretary  
Julia Glanz, Deputy Secretary