

Lead Poisoning Prevention Fund

Michigan Saves created the Lead Poisoning Prevention Fund (Lead Fund) to fill a critical gap for homeowners and income-property owners who don't qualify for free home lead services from the Michigan Department of Health and Human Services (MDHHS). We're working to make sure everyone—no exceptions—has peace of mind when it comes to the safety of their homes.

We are pleased to offer a 50/50 cost-share incentive for Lead Fund program participants. This means Michigan Saves will cover 50 percent of the cost of your lead abatement project.

Visit our website at michigansaves.org/leadfund for more details about the cost-sharing incentive.

Cost-share Example

Lead abatement project is \$20,000

\$10,000
Michigan Saves incentive

 +

\$10,000
Homeowner loan

Benefits of the Lead Fund

- Affordable financing for removing lead hazards from your property
- Free lead inspection and risk assessment
- Licensed and insured lead abatement contractors
- Assistance on reviewing lead inspection results and prioritizing work
- Quick and simple online loan application process with no application fees
- No closing costs or property liens
- Low fixed interest rates, longer terms, and no penalties for early repayment on loans

Before starting a lead abatement project with the Lead Fund, we strongly encourage you to first explore home lead services through MDHHS's Lead Safe Home Program. Visit michigan.gov/mileadsafe for more information.

Get started with the Lead Fund by submitting a letter of intent on our website at michigansaves.org/leadfundletter. Learn more about the process of removing lead from your home with the Lead Fund on the back of this flyer or at michigansaves.org/leadfund.

Scan to fill out the Lead Fund Letter of Intent:



Residential Financing Facts

Loan type

Unsecured personal loan

Eligible improvements

Lead abatement measures or related work only

Amounts

\$1,000–\$50,000

Terms

Flexible between one and 15 years

Rates

For the latest fixed rates, visit michigansaves.org/residential-homes

Actual rates, terms, and loan amounts vary and depend on market conditions, the lender you choose, and your creditworthiness.

Have questions? Contact our team:

info@michigansaves.org

517-484-6474

[Michigansaves.org/leadfund](https://michigansaves.org/leadfund)

A Detailed Look at How to Remove Lead from Your Home Through the Lead Fund

Removing lead from your home with Michigan Saves' Lead Fund is a multistep process. This diagram outlines the entire process so you can understand how this program works and what it will look like for you and your home or property.



1

Letter of intent

Read and sign the Lead Fund Letter of Intent at michigansaves.org/leadfund if your MDHHS application is denied or if you do not want to apply to the MDHHS Lead Safe Home Program.



2

Environmental investigation

Michigan Saves will help you schedule a free environmental investigation of your home to identify all lead hazards.



3

Finding a contractor

Use Michigan Saves' Find Your Contractor Tool at michigansaves.org/find-a-contractor to find an authorized lead abatement contractor to complete your project.



4

Workscope development

Work with your chosen authorized lead abatement contractor to prioritize lead hazards, establish a budget, and develop a scope of work to submit to Michigan Saves.



5

Loan application

After your workscope is approved, apply for a Michigan Saves loan. Reminder: With the 50/50 cost-share incentive, your loan will only need to cover 50 percent of the project cost.



6

Lead abatement

Your authorized contractor will complete the lead abatement project based on your agreed-upon budget, timeline, and workscope.



7

Certificate of completion

After the project is complete, both you and your contractor will sign a certificate of completion.



8

Project payment

Begin loan payments based on the terms of your Michigan Saves loan. Michigan Saves and our lending partner pay the contractor.