



Lead Safe Housing Program

Thanks to a grant from the U.S. Department of Housing and Urban Development we are able to offer financial assistance through forgivable loans to make income qualified properties lead safe across *all* Cumberland County.

We offer income qualified landlords and homeowners:

- Financial assistance to address lead hazards, code violations, and health and safety issues
- Home lead inspections by licensed inspectors
- Environmental health assessment to look for health and safety issues
- Financial assistance with relocation during construction
- Construction and contractor management

LANDLORDS OF MULTI-UNIT PROPERTIES

Half of all children poisoned by lead in Maine live in rental housing. We can help you protect your tenants from lead poisoning.

- Financial assistance up to **\$10,000 per unit** in your property to address lead hazards
- Financial assistance up to **\$5,000 per unit** to address healthy homes findings. Examples include electrical issues, mold and ventilation, and lighting and safety issues
- Financial assistance to cover relocation expenses while your units are made lead safe
- We manage contractors and relocation of tenants on your behalf
- You **DO NOT** need to be under an abatement order from the state to qualify.

To qualify:

- Units must be rented to income qualified tenants for **three years** after being made lead safe.
- At least half of the units must be occupied by or made available to families with incomes at or below 50% of the area median income.
- The remaining units shall be rented at 80% of the area median income level.
- If the unit becomes vacant, the landlord should also demonstrate priority in renting to families with a child under six years.
- Buildings with five or more units may have 20% of the units occupied by families with incomes above 80% of the area median income level

For Portland Multi-Unit Properties ONLY: The program will be accompanied by a Code Enforcement Officer to inspect the property as part of the City's bi-annual inspection process. Any outstanding code violations must be addressed. Our funding may be able to assist you in these corrections. Portland properties must also be current on all municipal payments (real estate taxes, water and sewer payments, etc.) to be eligible for the program.

SINGLE FAMILY HOMEOWNERS

You bought your dream home. Let us help you make it lead safe. We offer homeowners:

- Financial assistance up to **\$10,000** to address lead hazards
- Financial assistance up to **\$5,000** to address other health and safety issues. Examples include fire hazards, electrical issues, and mold and ventilation
- Financial assistance to cover relocation expenses while your home is made lead safe

To qualify:

- Single family homes must have a child under the age of 6 residing in the house
- Be at or below 80% of the Area Median Income limits

The Fine Print

Lead hazard control and abatement work will be funded through a fully forgivable, deferred loan between the property owner and the City of Portland. The terms of the loan are established by the HUD regulations (Title X) Section 1011.

Deferred Loan: A deferred loan, is a type of loan in which no payment are made as long as the conditions of the loan are met. For our program, the property owner agrees to rent to qualifying tenants for a total of three years. After five years the loan is forgiven. The City completes ongoing monitoring of the loan and each year we require tenant income verification. If the unit become vacant and needs to be rented, you must rent to families that meet income eligibility and give priority to families that have young children. Violation of the contract may result in a call for immediate repayment of the loan amount.

Mortgage Deed: A mortgage deed will be placed on the property to ensure income qualified tenant requirements are met for the required time period. A mortgage deed is a legally binding agreement, using property as collateral for a loan.

What if I sell my house during the 5 year deferred loan?

A pro-rated scale is used to determine the amount the owner must pay back if he or she sells or transfers the property during the term of the loan.

Pro-Rated Repayment Schedule	
Year 1	100%
Year 2	80%
Year 3	60%
Year 4 and 5	40%
Year 5 Anniversary	0%

We are Lead Experts

The Program has licensed, qualified and properly insured inspection consultants and abatement contractors available to perform the program work. Our staff are industry experts in the lead abatement process. Our funds allow our staff to manage inspection, design, construction bidding, tenant relocation, and abatement work on your behalf.

Area Median Income (AMI) Limits Effective April 1, 2020 FY20 HUD

FY 2020 HUD Area Median Income (AMI) Guidelines

Town of **Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Gorham, Gray, Long Island, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth.**

80% of Area Median Income:

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650

50% of Area Median Income:

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$35,150	\$40,150	\$45,150	\$50,150	\$54,200	\$58,200	\$62,200	\$66,200

FY 2020 HUD Area Median Income (AMI) Guidelines

Towns of **Baldwin, Bridgton, Brunswick, Harpswell, Harrison, Naples, New Gloucester, Pownal, Sebago.**

80% of Area Median Income:

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$43,750	\$50,000	\$56,250	\$62,500	\$67,500	\$72,500	\$77,500	\$82,500

50% of Area Median Income:

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$27,350	\$31,250	\$35,150	\$39,050	\$42,200	\$45,300	\$48,450	\$51,550

Questions? Give us a call or send us an email to the information below.

Theresa Galvin
Lead Safe Housing Program Manager
tgalvin@portlandmaine.gov
(207)874-8983

Karlene Hafemann, LCSW
Lead Safe Housing Program Coordinator
khafemann@portlandmaine.gov
(207)756-8246

Or email us at:
Leadsafehousing@portlandmaine.gov

Lead Safe Greater Portland.
Healthy Homes. Healthy Families.