

Contact the Community Action Program in the Maine county **where you live** for more information.

Aroostook County Action Program
(207) 764-3721
Aroostook County residents

Coastal Economic Development Corp.
(207) 442-7963
Sagadahoc & Lincoln County residents

Community Concepts, Inc.
(207) 743-7716
Androscoggin & Oxford County residents

Kennebec Valley Community Action Program
(207) 859-1635
Kennebec & Somerset County residents

Penquis Community Action Program
(207) 973-3500
Knox, Penobscot & Piscataquis County residents

People's Regional Opportunity Program
(207) 842-2988
Cumberland County residents

Waldo Community Action Partners
(207) 338-6809
Waldo County residents

Washington-Hancock Community Action
(207) 546-7544
Washington & Hancock County residents

Western Maine Community Action
(207) 645-3764
Franklin County residents

York County Community Action Corp.
(207) 324-5762
York County residents

The Maine Home Repair Network

The Maine Department of Economic and Community Development (DECD)

59 State House Station
Augusta, Maine 04333-0559
(207) 624-7484
www.econdevmaine.com
Program contact: Deborah Johnson
Non-discrimination contact: Deborah Johnson



Maine State Housing Authority

353 Water Street
Augusta, Maine 04330
(207) 626-4600 | (800) 452-4668
TTY (800) 452-4603
www.mainehousing.org
Program contact: Monica Grady
Non-discrimination contact: Jodie Stevens



USDA, Rural Development

967 Illinois Avenue, Suite 4
P.O. Box 405
Bangor, Maine 04402-0405
www.rurdev.usda.gov
Program contact: Dale D. Holmes (207) 990-9110
Non-discrimination contact: Office of Civil Rights
(207) 990-3676 | (800) 795-3232
TTY (202) 720-6382



U.S. Department of Housing and Urban Development (HUD)

202 Harland Street, Room 101
Bangor, Maine 04401
(207) 945-0468
www.hud.gov—use pulldown menu and select “Maine.”
Program contact: William Burney
Non-discrimination contact: William Burney



Members of The Maine Home Repair Network do not discriminate on the basis of race, color, religion, sex, sexual orientation, national origin, ancestry, age, physical or mental disability, or familial status in the admission or access to, or treatment or employment in, their programs and activities. Appropriate communication auxiliary aids and services will be provided to persons with disabilities upon sufficient notice. Also, this document will be provided in an alternative format upon sufficient notice. An internal grievance procedure is available for the prompt and equitable resolution of complaints. The person responsible for coordinating compliance with applicable federal and state non-discrimination requirements and addressing grievances for each member is identified above as the non-discrimination contact for that member.

Some funding provided through the Clean Water State Revolving Loan Fund Program through the Maine Municipal Bond Bank and the Maine Department of Environmental Protection.

Low-Interest Home Repair and Home Replacement Loans & Grants

for Qualifying Maine Homeowners



THE MAINE HOME REPAIR NETWORK

www.mainehousing.org

The Maine Home Repair Network offers help to **low-income homeowners** who may not be able to afford **necessary home repairs and home replacement.**

If you are eligible, the **Maine Home Repair Network** may be able to help you with:

- ▶ **Well and septic system repairs**
- ▶ **Heating and electrical system repairs**
- ▶ **Roof and chimney repairs**
- ▶ **Structural problem repairs**
- ▶ **Lead paint mitigation**
- ▶ **Home replacement**
- ▶ **Repair or replacement of windows and doors**
- ▶ **Energy conservation improvements**
- ▶ **Repair or replacement of siding**
- ▶ **Handicap accessibility improvements**
- ▶ **Other health and safety repairs**



What is the Maine Home Repair Network?

The Maine Home Repair Network is a collaboration of state and federal agencies that work together to provide low-interest-rate loans and grants for home repairs and home replacements. Now, with just one application, you can apply for both state and federal financial assistance to help pay for necessary renovations and repairs.

Am I eligible?

Your local Community Action Program (CAP) agency can tell you if you qualify for a loan or a grant. Household income limits vary by county and by family size. Call the CAP agency in the county where you live (listed in this brochure) for more information.

Who will do the repair work?

The Maine Home Repair Network draws from a pool of pre-qualified and insured contractors in your area. We will help you select a contractor based on the contractor's qualifications, price, and availability.

Will I have to have a complete home inspection?

Yes. Your home must be safe and must meet federal housing quality standards. The inspection is free.



Will my home be inspected for lead paint?

Federal law requires that homes built before 1978 receiving federal rehabilitation assistance be inspected for lead paint before work begins. If peeling or chipping lead paint is found in your home, you may qualify for additional funds to correct the problem.

Loan and Grant Amounts and Terms

You may qualify for a loan or a grant depending upon your income, the size of your family, and other financial factors. Loan and grant amounts will vary according to your home repair needs and eligibility. For qualifying households, the interest rate is only 1% and the term of the loan ranges from 10 to 20 years.

Some households may qualify for a deferred loan. A deferred loan will be forgiven if you meet certain requirements and live in your home for a certain number of years before selling or transferring title to the property. If you continue to meet the obligations for the full term of the loan, you will not be required to pay interest charges or make monthly payments. However, if you sell or transfer title to your home within the deferment period, the loan will become due and payable.

