

**JANUARY  
2019  
NEWSLETTER**

smlamaine.com

President  
Brit Vitalius  
541-3755  
brit@vitalius.com

Vice President  
James Ernst  
228-5136  
seaesta2go@yahoo.com

Secretary  
Advertising & Newsletter  
Priscilla Dunn  
883-8016

Treasurer  
Membership  
Josephine Yim  
text only 809-9982 or  
msjyim@hotmail.com

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**SOUTHERN MAINE  
LANDLORD ASSOCIATION**

**Next SMLA Meeting, January 15, 2019 at: The Elk's Lodge**

**Recap of  
SMLA's Meeting  
November 13, 2018**

**J**ason Straetz, of Gorham Savings Bank, spoke on Commercial Lending. Straetz looks at the 5 C's - Cash flow, character, condition of the building, credit and collateral.

When approving a loan, GSB puts income on top, debt on bottom and wants a 1.2 debt service coverage ratio. And always a 5% management fee.

When shopping for a bank, get a "Term Sheet" from each bank to compare rates.

The maximum term for a commercial loan is 10 years, then a balloon payment (amortized up to 30 years). This is a good time to negotiate with commercial lenders and you can! GSB looks at financials of the building first, then issues a term sheet. General terms for equity/Down payment requirements are 20% on purchase, 25% on refi, 30% on cashout.

GSB uses a loan committee to approve a loan and a board committee for higher amount loans.

**Jason Straetz at Gorham Savings Bank, 221-8424.**

**R**alph Graceffa, Senior Loan Officer at Residential Mort-

gage Services, stated that mortgage industry forecasts are suggesting that higher interest rates could lead to a purchase-dominated mortgage market in 2019. Running along side of this projection is the fact that mortgage qualification standards have eased and this could result in more borrowers as we head into 2019.

Residential lending is primarily based on credit worthiness, debt to income and loan to value ratios, and assets. Over the last few years we've seen the mortgage industry broaden it's reach by increasing the maximum debt-to-income (DTI) and loan to value (LTV) ratios for certain programs. We've seen a change in the way student loan debt is calculated. Self employed borrowers who qualify, can now submit one year of tax returns instead of averaging in past years. The way rental income is calculated and applied has also helped many borrowers in the multi-unit sector.

There are rumblings of even more positive changes ahead - a result of the massive amount of data collected and organized over the last 10 years. From appraisals to underwriting to originating, we should see the process of getting a residential mortgage become even further refined, with the industry as a whole relying

more and more on automated features. This in turn could reduce a lot of the grey area that exists in today's lending environment and that would make Ralph a very happy Loan Officer!

**Contact Ralph Graceffa at RMS, 207-671-9590.**

**M**att Barbour, of McLeod Ascanio & Company, informed members of tax law highlights.

Itemized deduction changes; cap at \$10k for state and local tax deduction and a deduction up to \$750/m loan for personal. Personal exemptions are eliminated. Standard deductions is \$12k for single, \$24 for married filing joint.

Federal changes impacting businesses: Bonus depreciation - 100% for first use items and used items! Qualified Improvement Property = any interior work could be written off completely. Safe harbor expensing of all per item purchases of up to \$2500. Vehicles - passenger autos increased to \$10k first year, \$16k year 2, \$9600 year 3 and \$5760 for remaining balance.

Code Section 179 includes roofs and HVAC must be taken by qualifying business - rental activity still not considered qualifying business. 199A de-

*Continued on Page 3*

# Setting Multi-Family Records



(Based on MLS data for 1/1/18 to 8/21/18)

## Greater Portland Prices up 23%

Multi-family sale prices are setting new records in Greater Portland and have increased 23% over last year. There has never been a better time to sell your multi or a more qualified team to help.

## Multi-Family Specialists

We're landlords too and understand your needs and those of your tenants. We have extensive experience marketing multi-unit buildings and offer the very best sales experience, from respecting and working with your tenants, ensuring only qualified buyers walk through, and helping you sell for the highest possible price.



**Tom Landry & The Landry Team**

Maine's Real Estate Leader®

Landryteam@benchmarkmaine.com

207-775-0248

duction rental properties qualify for up to 20% of qualified business income. As long as actively managed by the owner.

"Opportunity Zones" (buying into an investment project) - like 1031 for non real estate assets. Take gain and reinvest into a OZ and roll gain and let sit 10 years...then pay 0 capital gains. After a tiered forgiveness five-ten years, they bump you up 10% per year to lower your gain. If held for more than 10 years, then no tax due.

1031's - To use must have a "like kind" property must identify by 45 days and have a proposal. Then have 180 days to buy/close. Must go through a intermediary.

**For more information, contact: Matt Barbour, 878-2727.**

**S**cott Lalumiere, President of Milk Street Capital warned members to avoid internet lenders! They ask for fees up front. They like to work with local lenders. Not as interested in credit scores, they don't check them, they focus on property value .

Trend now are terms 6 to 18 months, interest rates 10-14%, fees 2-5% of loan and loan size \$100k to \$3 million.

Gorham Savings Bank uses 3-5% vacancy rate depends on area too. Maintenance reserve about 3% or \$250/unit per year.

Biggest challenge...is that appraisers usually do appraising, but now brokers are being used more.

Finally...30 year interest rates are moving towards 5%.

MSC lends money for commercial properties, non-owner occupied residential properties, new construction and renovation projects. They offer bridge and short-term loans to real estate investors, builders or a developer.

**Contact Scott Lalumiere at [scott@milkstcapital.com](mailto:scott@milkstcapital.com). or 207-358-7900.**

## Maine Indoor Air Part #1

The below was developed by the Maine Indoor Air Quality Council with input from landlords, tenants, public health, legal and codes professionals to identify best practice processes to address moisture problems in rental properties. It affirms the shared responsibility of landlords and tenants to work collaboratively to identify and rectify mold and dampness problems in units.

### "Landlord Responsibilities" for liquid water events:

1. Liquid water events are deemed to be emergency situations. Upon notification from tenant, landlord should immediately investigate leak, to stop if only temporarily.
2. To prevent mold growth, remove all wetted materials within 12-24 hours. Fans or other devices to dry materials is NOT recommended.
3. Permanently repair the source of the water leak.
4. Clean and repair affected areas.

### "Landlord Responsibilities" for Mold Growth/Mold Odors:

1. Within 5 business days after tenant notification, inspect for evidence of mold growth and odors.
2. If necessary within same time period, develop a written evaluation/repair/remediation to share with tenant and seek their inclusion and cooperation in the process.
3. If required assist tenants to find alternative housing during clean up/repair if tenant experiencing health effect from mold and/or significant demolition.
4. If tenant continues to document health effect after repair, allow them to break lease and move. Landlord will not withhold return of security deposit due to tenant breaking lease due to mold.
5. Consider disclosing history of mold/moisture to prospective tenants. Especially for young children, asthma, chronic lung disease or immune deficiency issues.

*Part# 2 - Next month  
"Tenant Responsibilities"*

## Clark Insurance Tip

As I write this, snow is falling. How do you handle snow plowing/snow removal? If you contract any of it out to a third party, there are some really important rules to follow.

**First**, make sure that your contractor is insured by getting and keeping on file a Certificate of Insurance. The Certificate should show that your contractor has AUTOMOBILE Liability and GENERAL Liability coverage, preferably in the amount of \$1,000,000 per accident or per occurrence. The Auto liability is what will respond to damage that he causes with his vehicle while plowing or removing snow, such as hitting a tenant's vehicle, hitting the building or digging up the lawn, shrubs etc. The General liability will pay for injuries due to slips and falls resulting from his negligent work, even after the work has been completed. In this latter case, the burden of a claim will likely fall on you (and your insurance company) if the contractor doesn't have General Liability. If your contractor can't produce the certificate, he shouldn't be working for you. Period.

**Second**, we'd recommend that you be named as an Additional Insured on his policies. This means that his insurance company will help to protect you (along with your insurance company) in the event of a claim against you arising out of the contractor's work. After all, you brought him onto the property to perform a service, so you'll always have some liability for his actions. It makes sense that his policies should help to protect you from his negligent work.

**Last**, there should be a contract that outlines the contractor's responsibilities. How much snow before he plows? Does he sand and salt? Is he responsible for walkways, stairs, etc? The contract establishes the standards with which the contractor needs to comply. Keeping insurance in force and providing a certificate of same should be a condition of the contract as well. You can find examples of these types of contracts just about anywhere, but we'd recommend you consult your attorney first.

It isn't an exaggeration to say that we process hundreds of claims each year relating to snow removal. You'll shelter yourself from many of them if you follow the recommendations previously made. Questions, please call me!



**Bill Exley**  
207-523-2263  
[wexley@clarkinsurance.com](mailto:wexley@clarkinsurance.com)

**JANUARY  
2019  
NEWSLETTER**

SMLA'S NEXT  
MEETING:

**TUESDAY  
JANUARY 15**

at: The Elk's Lodge  
1945 Congress St.  
Portland, Maine

Free Parking

Social 1/2 Hour  
5:30-6 p.m.

Buffet /Dinner Meeting  
6-8:30 p.m.

MENU

Fruit/Cheese & Crackers  
Salad

Haddock Florentine  
Oven Roasted Potato  
Chicken parmigiana  
Vegetable Medley  
Swedish Meatballs  
Buttered Noodles  
Rolls & Bread  
Dessert Platters  
Coffee/Tea Station

Cash Bar

Please register by  
January 11.  
\$30 Members  
\$40 Non-Members

After January 11  
\$35 Members  
\$45 Non-Members

# Southern Maine Landlord Association

## Vital Ideas "Market Shifts"

Market changes do not sent a clearly written message on a single day. There is no skywriting, email or text message saying, *The Market Has Changes Today*. There are brief tremors that make you wonder if things are really changing or if it's just the season. Well, we've been seeing enough signs for long enough now to say that it seems that the multi-family sales market is definitely cooling slightly.

There have been fewer 'multiple offer' situations and more price reductions. Buyers are out there but with a little less gusto than for the past couple years. There seem to be more first time buyers with less money. Rental rates are generally flat. Mortgage interest rates are increasing and the stock market is hitting very rocky waters. Cities continue to flirt with more regulations. South Portland has essentially banned investment short term rentals. This all comes with the caveat that some properties and sectors are still incredibly hot, but it has to be *just right*.

My message sellers is this: the market is still very healthy. If you want to sell, you should think about it sooner than later. Inventory is still very low as are interest rates. To buyers: get your check books ready because the buying opportunities may begin to surface. But as always, you will need a strong stomach and good instincts to jump in the game if and when most indicators point to the exits. --Brit



**Brit Vitalius**  
**President SMLA**  
**541-3755**  
**brit@vitalius.com**

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[Sam@FineAttorney.com](mailto:Sam@FineAttorney.com)

Board Certified in Creditors' Rights Law

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## ML MONAGHAN LEAHY, LLP

**KENNETH D. PIERCE**  
ATTORNEY AT LAW

95 EXCHANGE STREET  
P.O. Box 7046  
PORTLAND, ME 04112-7046  
PHONE: 207-774-3906  
FAX: 207-774-3965

EMAIL: [kpierce@monaghanleahy.com](mailto:kpierce@monaghanleahy.com)

## THE SOPO ANGLE

### “GET THE LEAD OUT OR ELSE!!”

In an effort to try and clarify the issues surrounding the Maine CDC Childhood Lead Poisoning Prevention Program, I have put together a series of questions which have been answered by Eric Frohberg, who is the Supervisor of the Maine Childhood Lead Poisoning Prevention Unit.

**Q.** Under what circumstances would the Maine CDC initiate an inspection for the presence of lead in a residence?

**A.** Except in the case of an owner-occupied, single-family residence, the Maine CDC is required by State law to inspect all dwelling units in a dwelling if a lead-poisoned child is found in any dwelling unit or if lead-based substances have been found in any dwelling unit. Maine CDC may, at its discretion, inspect an owner-occupied single-family residence whenever a lead-poisoned child has been identified as residing in or receiving care in that residence. The Maine CDC has the authority to also inspect upon request of the property owner or occupant with whom children reside or if there are reasonable grounds to suspect lead hazards. The Maine CDC uses trained and licensed contractors to conduct these inspections and pays the cost of the inspection.

**Q.** In September of 2016 the federal definition of a poisonous level of lead in a person's blood was changed from 15 ug/dl to 5 ug/dl. What was the reason for this change?

**A.** In September of 2016 the regulatory definition of lead poisoned was changed from 15 ug/

dl and above to 5 ug/dl and above. The reason for this change was a change in Maine state law linking the definition of lead poisoned to a federal definition of an elevated level of lead in the blood (called a “reference level.”)

**Q.** When is a landlord in violation of state statute 22 MRSA Chapter 252, the Lead Poisoning Control Act?

**A.** If a landlord's property is subject to a Maine CDC inspection for presence of lead hazards and the landlord does not allow an inspection of the property, the landlord could be found to be in violation of state statute 22 MRSA Chapter 252: Lead Poisoning Control Act. If the inspection identifies lead hazards, the landlord must abate those hazards by using or becoming a Maine DEP licensed lead abatement contractor and follow other requirements of the Lead Poisoning Control Act. If they do not follow these requirements, they can be found in violation of the Act and be subject to fines.

**Q.** What are some examples of how a landlord's unit could be brought to the attention of the Maine CDC and possibly be subject to testing?

**A.** 1. If a child has been diagnosed with lead poisoning based on a blood test; 2. Evidence of the presence of lead hazards, such as a positive lead dust test, a positive instant-read test of paint (such as a lead check), or visual evidence of paint in poor condition; 3. A code enforcement officer, home visitor, or other inspector notifies the Maine CDC of potential lead hazards; 4. Upon request of a property owner or occupant with whom children reside; 5. When there are reasonable grounds to

suspect there are lead-based substances in or upon the unit (such as if a lead-poisoned child recently moved into a new location, the prior location can be inspected); 6. A lead-poisoned child visits the property for at least 6 hours per week; 7. If any other unit within the building has been identified as having lead hazards.

**Q.** Does the Maine CDC target entire neighborhoods based on test results within the neighborhood?

**A.** The Maine CDC does target entire neighborhoods identified as having a high burden of childhood lead poisoning for prevention and educational effort. The Maine CDC does not currently target entire neighborhoods for inspections based on a high occurrence of lead-poisoned children in the neighborhood.

**Q.** If a person is found to have lead poisoning, will the CDC inspect the home?

**A.** If a child is found to have lead poisoning, the Maine CDC, through its Maine DEP licensed contractors, will inspect the home. If lead hazards are identified, the property owner must abide by the Lead Poisoning Control Act and abate the property with a Maine DEP licensed abatement contractor. If hazards are not found, the property owner will get a report stating no hazards are found and no further action will be taken.

**Q.** If positive lead results are found, what must the unit owner do?

**A.** If inspectors find and report existing lead hazards and post a notice to this effect on the building, it is incumbent upon the owner to abate the unit of lead hazards, making it “lead safe” using a Maine DEP licensed

abatement contractor. The owner cannot evict the current tenants for the reasons related to this discovery of lead-based materials or rent any vacant unit in the building to anyone else until the lead hazards are abated. The owner may be required to relocate the family at the owner's expense until such time as the abatement is complete. If inspectors find a well-maintained unit with no lead hazards - such as chipping, peeling, flaking or chalking paint, or lead dust, lead in exposed soil, or lead in water - owners can avoid abatement and its consequences.

**Q.** If a landlord is found guilty of being in violation of the statute, can he be criminally prosecuted?

**A.** Yes, they may be prosecuted as a Class E crime. They may also be subject to administrative fines of up to \$500 per day, per violation, per unit.

**Q.** If a landlord is found guilty of being in violation of the statute, can he be held civilly liable for damages to tenants?

**A.** I cannot speak to this as I am not a lawyer.

**Q.** If a landlord's property is found to be unsafe, what is the time frame within which he must address this issue?

**A.** If a landlord's property has been found to contain lead hazards and an order to abate is issued by the Maine CDC, the owner has 30 days within which to abate the hazards using a Maine DEP licensed contractor or receive an extension of time from the Maine CDC. To receive an extension, the property owner must demonstrate they are making progress in abating the property.

*Continued on Page 6*

*Continued from Page 5*

Eric Frohberg added the following. "Our program staff are available to help landlords understand the lead hazard inspection reports and begin the process of applying for a lead hazard control grant. Our goal is to assist landlords and avoid the need to take any enforcement action and issue fines. Any letters we send out are legal documents and should promptly be read. If there are any questions, please call us to clarify requirements. The most effective way to ensure fines do not occur or accrue, is to communicate with the case manager associated with your case and make progress on abating the property. Our staff are available to answer any questions through this process."

It's important to note that the grant money is administered by the County through staff at Portland City Hall and there are additional encumbrances added by the City of Portland and HUD to receive that money. These encumbrances include the following: FHA/HUD will process your application for grant money in the form of a loan. This loan, if granted, will be forgiven after five years as long as the owner - 1. maintains ownership of the property for those five years; 2. submits to an FHA Healthy Homes inspection [https://www.hud.gov/program](https://www.hud.gov/program/offices/healthy_homes/hhi) offices/healthy\_homes/hhi; 3. For the first three years the owner must give preference or priority to low-income families and families with children under the age of 6 years old. The City of Portland also requires a code enforcement inspection be performed on the property before this grant money can be awarded. No other municipalities within Cumberland County require this additional inspection. Once the above criteria are met and the owner has been approved by FHA, the money will be awarded and you may apply for this loan/grant proactively. You do not have to wait until a child in your unit has been found to be lead poisoned. As you can see, this money comes with strings attached -

both from the FHA and the City of Portland.

For more information about the CDC's Childhood Lead Poisoning Prevention Program, please contact: Karlene Hafemann, LCSW (at Portland City Hall), 207-756-8116 or [Khafemann@portlandmaine.gov](mailto:Khafemann@portlandmaine.gov).

For more information about federal grant money available to you for property lead abatement, please contact: Theresa Gavin, Lead Paint Program Manager (at City Hall), 207-874-8983 or [Tgavin@portlandmaine.gov](mailto:Tgavin@portlandmaine.gov).

In conclusion, lead poisoning and lead abatement is an issue that will not go away on its own. In my opinion the issue of lead should be treated like a leaky roof or leaky water pipes. It is a defect in our properties. By abating lead and making your property lead safe, you set your property apart from similar properties which have not been certified "lead safe". This would be advantageous from the aspects of eliminating risk exposure and certainly increasing the value and rentability of the property should you decide to sell it at a later date.

Stay informed and get involved!



Mike Duvernay  
SMLA Board Member  
207-233-5949  
[mike@duvernayproperties.com](mailto:mike@duvernayproperties.com)



**CONGRATULATIONS TO:**

**Pam Murray and Jeff Davison**

**Who each won a \$125 gift card to Lowes for completing the lead paint survey.**

**LEGISLATION**

News (or lack thereof) from the legislative front . There is really nothing to report at this time. The new Democratic governor and both houses (again Democratic) of the Maine Legislature will take office and begin work on January 3rd.

Unfortunately for those of us in Portland, Governor Mills has already robbed us of assistant city manager Mike Sauscheck, who she tapped to be the new Commissioner of Public Safety. Although he is superbly qualified , some of us were really hoping he would bring some order out of chaos in some parts of Portland City Hall (note: opinion of this writer, not necessarily SMLA) .

Please stay tuned to news reports and this newsletter for updates and information on what the Legislature has in mind for us as rental property owners/managers this session. And as always, develop a relationship with your own State Representatives, at least enough so that when you call them on a particular proposed bill ,they will listen to your point of view .

Have a happy and prosperous New Year.



Carleton Winslow  
MAOMA & SMLA Member  
318-8284  
[carletonwinslow@yahoo.com](mailto:carletonwinslow@yahoo.com)

**LANDLORD CLASS**

For someone thinking of becoming a landlord towards home ownership.

Call: Coastal Enterprises, offering an 8 hour class for \$30. **Linda Lajoy at 504-5900.**

# Thank You

For Being Part of Our Journey for  
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Contact Brit for more details

Email: [brit@vitalius.com](mailto:brit@vitalius.com)  
Phone: 207.541.3755  
[www.vitalius.com](http://www.vitalius.com)



## 2019 IS OFF TO A STRONG START. IS IT TIME TO SELL YOUR MULTI-FAMILY?



39 Lombard, South Portland  
List: \$349,000



80 Roberts St, Portland  
List: \$499,000



West End 3-Unit  
List: \$599,000



88 Forest Ave, Portland  
List: \$369,900



41 Main St, Topsham  
For Sale: \$725,000



North Deering 2-Unit  
List: \$359,000



**SMLA**

**DISCLAIMER**

Please note all positions are voluntary and may not be legal professionals. Any interpretations of articles within this newsletter should be independently verified.

**"44 YEARS - SMLA PROMOTING RESPONSIBLE HOUSING MANAGEMENT AND OWNERSHIP"**

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**Lead \$**

**For all cities except Portland:**  
**NEW - If building was denied due to tenant's income or in a flood zone, now you may reapply! \$ available for 3-400 units! 1 bdr., single or multi-family and vacant units qualify! \$ for landlords to abate, if own a licensed abatement company!!**  
 Call Kevin Leonard, at Community Concepts, 333-6443

**For Portland Lead \$:**  
 Grant funding available up to \$10k/unit for lead prevention. Free RRP Training. For more information, go to [www.portlandmaine.gov/1902/Lead-Safe-Housing](http://www.portlandmaine.gov/1902/Lead-Safe-Housing) or call Theresa Galvin 874-8983.

**Go Smoke-Free**

Maine law requires property owners and managers to disclose, in writing, if and where smoking is allowed on their property!  
 Order your free signs (see below, others are available) and key chains at: [smokefreeforme.org](http://smokefreeforme.org) (click "policy implementation then housing materials order form) or call 662-7154.



**Forcible Entry Court Dates**

**Portland:** All at 9 a.m. in Rm# 2  
 1-10, 1-24, 2-7, 2-21, 3-7, 3-21, 4-4, 4-18, 5-9, 5-23, 6-6, 6-20  
*(The above is subject to change. To verify dates, 822-4200, #3)*  
**Biddeford:** All at 8:30 a.m.  
 1-11, 1-25, 2-8, 2-22, 3-8, 3-22  
*(The above is subject to change. To verify dates, 283-1147, #5)*

**Membership Cards**

To download and print your membership card: Sign into SMLA's website under your username and password. Then click on your name. The membership card will come up and ask you if you want to print or save to your computer.

**Have You Registered Your units?**

Portland Ordinance - (Chapter 6, Article 5, Sec 6-151), states all rental units in Portland, Maine must be registered with the City of Portland and pay a fee. Failure to do so may result in a fine of \$100/day.  
 The office location is "Permitting & Inspections", Room 315, City Hall, 389 Congress Street, Portland, ME 04101. 207-756-8131.  
 Office hours are 8-4:30 p.m., Monday to Friday.  
 Their email address is: [housingsafey@portlandmaine.gov](mailto:housingsafey@portlandmaine.gov)

**Giroux Energy Oil**

**girouxenergy.com**  
 Giroux's offer to our members for oil, is daily rack + \$.10 on an auto-fill basis. This price was lower than the lowest cash price every day we checked last year!  
 With fixed prices impossible to pick and no attractive fixed-price offers, the Giroux offer is who SMLA is recommending.  
 To enroll, download the application from our website: [smlamaine.com](http://smlamaine.com).  
 You can send the application in to us via fax, email, or drop off at my office:  
 Brit Vitalius  
 President SMLA  
 Fax: (207) 631-2054,  
 Email: [brit@vitalius.com](mailto:brit@vitalius.com)  
 Office: 306 Congress St, Suite 3, Portland, 04104

**Heating Season**

Begins September 1  
 Ends May 15

**Radon**

March 1, 2014 was the deadline to have your units tested for radon!  
 Northeast Lab at: New Address, 120 Main Street, Westbrook is **STILL** offering SMLA members a deal on \*1 vial kit of (1 each) radon test canister for **\$15!**  
 Be sure to show them your membership card! 873-7711  
 There is a drop box at 347 Main St., Gorham. In hall of Focus Property Inspections.

**Southern Maine  
Landlord Association  
(SMLA)**

306 Congress St.  
Portland, ME 04101  
1-207-541-3755

**To Join: [smlamaine.com](http://smlamaine.com)**  
\$60/yr.- emailed newsletter  
or  
\$80/yr.- mailed hard copy  
newsletter

**Maine Apartment Owners  
and Managers Association  
(MAOMA)**

P.O. Box 282  
Bath, ME 04530

1-800-204-4311  
[maoma.org](http://maoma.org)

**MAOMA  
Representatives**  
Carleton Winslow  
318-8284

Priscilla Dunn & Mat Leighton

**[smlamaine.com](http://smlamaine.com)**

**SMLA NEWSLETTER  
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RATES**

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information.



**SMLA**

## Upcoming SMLA Meetings

**January 15, 2019** - Brit Vitalius presents his annual Southern Maine Multi-Family Report. Tom Watson on new housing initiative. And a brief word from "Furniture Friends".

**February 20, 2019** - TBA

**March 19, 2019** - Amy Sneirson of the Human Rights Commission.

*The above is subject to change.*

### SERVICE DISCOUNTS

#### Carpet Cleaning

Eastern Carpet Cleaning, Free Estimates, \$.40/sq. ft., then 15% off, Min. \$90, 885-1499  
Servpro of Portland, Holly Merrill, 772-5032,  
15% off carpet cleaning

#### Electric

Alan Eger Electric Inc., Alan Eger, 415-6094,  
10% off jobs over \$200. Lights at cost if paid by  
customer at pick up  
Campbell Electric, Tom Campbell, 252-  
2411, 10% off any electrical service.

#### Hardware

Dupuis Hardware - 2 Spruce Street, Bid-  
deford,  
284-8702, offering 5% off

#### Landscaping

C.K.C. Landscaping, Kenny Roberts, 615-  
3152, 20% off a full year contract  
AC Yard Service, Justin Hayden, 712-5554,  
15% discount on service

#### Pest Control

Ants Plus Inc. - Jim Carter, Bedbug Treatment  
\$150, for 1st initial treatment, 319-8324, for  
card holding members only

#### Radon

Tom Caron, 415-2345, 5% basic discount,  
10% discount for over ten tests  
Maine Radon Solutions, Chris Cole, 318-  
3536, Radon testing, 10% off for mitigation.  
Also tests water systems.

#### Roofing

Dobson Roofing - Dan Dobson, 772-7710, call  
the office for an estimate and discount.

#### Miscellaneous

Free Energy Maine. \$100 off completing Ener-  
gy Efficiency Disclosure forms, \$200 for  
one building. Also, all Efficiency Maine services.  
Peter Ulrickson, 207-450-6110.

Grandview Window Cleaning, Doug Johnson,  
772-7813, 10% on specialty cleaning services.

Marden's, Ken Clark, at the Scarborough  
Store, 5% off flooring, furniture and appliances.  
You must show your updated membership card.  
The UPS Store, Dennis Abbott, Southern  
Maine, 883-9087, 15% off eligible products and  
services

Southern Maine Chimney and Firewood Ser-  
vice, Nicholas DiMastrantonio, 233-8429, 10%  
on cleanings, chimney liners & free chimney  
inspection with cleaning

Sebago Metal Fabrication, Frank Walker, 653-  
3766, 10% off new purchase of handicapped  
access ramps, fire escapes, stairs, and more...

S&C Satellite, Stephen Bailey, 620-1032, Free  
property assessment for centralized video and  
internet systems.

*Please show your current paid membership card to obtain  
the discounts. These vendors have kindly offered dis-  
counts to our active card-holding members only. Buyers  
should carefully check ID's, references and insurance as  
well as issuing 1099's when required. No endorsement of  
any kind is made by SMLA, nor should be implied.*

*\*\*\*New discounts or corrections, call 883-8016\*\*\**

Next Meeting:

**JANUARY 2019**

**15th**

**TUESDAY**

SMLA's meeting will be held at:

**The Elk's Lodge, 1945 Congress Street, Portland, ME.**

**SEE PAGE 4 FOR MORE DETAILS**

- SMLA's regular dinner meetings are the third Tuesday of each month (except July, August & December).
- Please invite other landlords to join our organization and meetings!
- Land lording is a business; don't treat it any other way and you'll survive!
  - Know the law and know what is going on inside your rental units.
  - **IGNORANCE OF THE FEDERAL LEAD LAW IS NO EXCUSE!**