As part of a regular series of focused discussions, MaineHousing invited private landlords who offer smaller numbers of rental units typically in smaller communities to share their ideas on expanding the rental housing supply.

Landlords: Property Managers/Landlords: Andy Cavanaugh of the Rockport/ Rockland area; Gene Gutierrez, of Belfast/ Bucksport; and Dean Petruzzi, of Central Maine Property Management covering much of Maine.

Their observations are:

- **The quality of housing is a considerable problem.** Smaller communities have older populations and an older housing stock that’s often in need of some considerable renovation to become ready to live in. Any funding product will have to address the need to repair or renovate.

- **Existing MaineHousing products** such as the Low Income Housing Tax Credit Program do not work in small communities of 1 - 6,000 or for smaller 1 - 4 unit projects. Communities have little financial capacity to assist builders who don’t fit existing programs.

- **Codes, Ordinances and Land Use.** Codes, i.e. fire and safety, drive up costs of renovations. Density requirements and other land use ordinances in general can restrict development and have a negative impact on the cost of acquisition, potential sale, development and use.

- **Partnerships.** MaineHousing’s role in expanding the supply of affordable rental housing in smaller communities will require that it partner with and bring together private, public, non-profit and community players together to come up with viable strategies.

Some suggestions included offering financing for renovations, encouraging partnerships with communities to incent private landlords, education about what is affordable housing, and more flexible financing models.