

The Landlord Next Door

Maine's Small Landlords, What They Face, and How to Keep Them Renting

Key points

- Most rental properties belong to people, not companies: individuals owned 70 percent of U.S. rental properties in 2021, and many LLCs are one person protecting the family home. Maine leans on small buildings: 57 percent of its renter households live in buildings of one to four homes, against 48 percent nationally.
- Big owners are real. Individuals owned only 38 percent of U.S. rental units, and in Maine corporate investors own 20 of the 32 largest mobile home parks. Rules that can't tell the two apart land hardest on the small owner.
- Costs rose since 2021: approved homeowners insurance rates about 32 percent, construction wages 28 percent, a new mortgage payment 52 percent. Rents rose 28 percent and values more than a third, so the squeeze falls on particular owners: recent buyers, older buildings with heat included, owners hit by a revaluation, and landlords who keep rents low.
- Maine's eviction process is quick on paper, about six to eight weeks when uncontested. The trouble is at the edges: a tenant can be reinstated any number of times before the writ, back rent takes a second lawsuit, and a filing costs the equivalent of two to three months' rent. Tenants are outmatched too, with lawyers in about one case in five.
- A rental gets no homestead exemption, which Maine Revenue Services says shifts tax onto non-homestead property. The property tax isn't a tax on gains, but the gap in relief is real.
- Our plan: a refundable small landlord tax credit (about \$12 million a year at our central estimate), a repair credit for older rentals, the landlord incentive restored, one catch-up a year, one statewide rule on rent, and landlords treated as partners. About \$19 million a year in all.

Who Maine's landlords are

People, mostly. In the Census Bureau's 2021 Rental Housing Finance Survey, individual investors owned 70.2 percent of the country's rental properties, including 72.5 percent of single-unit rentals and 64.2 percent of properties with two to four units.¹ The 2024 survey added a question about portfolios: three quarters of single-unit rental homes belong to owners with 10 or fewer properties, and under 2 percent to owners with more than 100.²

Many LLCs are people too. Small owners often hold a building in a limited liability company so a lawsuit over the rental can't reach the family home, and the records then show a company. In a national survey of owners of 5- to 49-unit buildings, 38 percent of the buildings were held by an LLC whose majority owner is one person, on top of 32 percent held by individuals directly.³ By our count from the 2021 survey's tables, 91 percent of the rental properties owned by LLCs and partnerships had one to four units.¹ A 2026 study that traced LLCs to their owners through Census business records and tax filings found that in 11 large metro areas, individuals owned about 61 percent of rental units in their own names in 2019, and another 7.6 percent through LLCs with one or two owners.⁴

A retirement plan with a roof. In a survey of owners of one- to four-unit rentals in U.S. metro areas, 46 percent of the properties were held as part of the owner's retirement plan, about 30 percent of the units belonged to retirees, 43 percent of the properties had once been the owner's own home, and 16 percent were inherited.⁵ Of 5- to 49-unit buildings, 42 percent were bought for retirement, and two thirds have owners 60 or older.³ Most small properties are run by their owners: 22 percent of one- to four-unit properties are professionally managed, against 84 percent of buildings with 150 or more units.⁶

Maine is a small-building state. In 2024, 56.6 percent of Maine's renter households lived in buildings of one to four homes, against 48.4 percent nationally, and 33.6 percent in buildings of two to four, about twice the national 17.2 percent.^{7,8} Maine keeps no statewide list of landlords; a bill for a rental registry was voted down in March 2026.⁹ Portland's registry counts 17,513 homes under 3,924 licenses, about 4.5 per registered property, and 1,483 of them are in two- to four-unit buildings where the owner lives.¹⁰

Big owners are real too. A share of properties is not a share of homes. Individuals owned 38 percent of U.S. rental units in 2021, down from 48 percent in 2015, because large buildings hold so many.⁶ In Maine, corporate investors own 20 of the state's 32 largest mobile home parks, whose sites are about a third of all park sites, and lot rents at several acquired parks rose roughly 45 to 60 percent within three years, by the count of a lender that finances resident purchases.¹¹ A California company that bought South Portland's 500-unit Redbank Village

raised rents as much as 35 percent.¹² Owners of small apartment buildings aren't poor, either: 55 percent of 5- to 49-unit buildings belong to owners with incomes of \$175,000 or more.³

People can tell the difference. In a June 2026 national poll by a progressive-leaning firm, 47 percent rated mom-and-pop landlords' effect on the economy positive and 12 percent negative; corporate landlords got 17 percent and 53 percent.¹³ A rule written with the second group in mind lands hardest on the first.

What a small building costs now

Maine publishes no cost figures for landlords, so we built the picture from the lines that make up an owner's year, each comparing 2021 with the latest year available:

An owner's costs, then and now

LINE	2021	LATEST	CHANGE
Homeowners insurance, Maine average premium ^{14,15}	\$996	\$1,150 (2023)	+15%
Approved homeowners rate increases, Maine ^{16,17}	0.6%	10.0% (2023), 12.8% (2024), 2.9% (2025)	about +32% since 2022
Construction wages, Maine median per hour ^{18,19}	\$22.64	\$29.00 (2025)	+28%
Building materials, U.S. producer price index ²⁰	263.0	321.9 (2025)	+22%
30-year mortgage rate ²¹	2.96%	6.60% (2025)	+3.6 points
Principal and interest, \$300,000 loan, a month	\$1,258	\$1,916	+52%
Heating oil, Maine winter average a gallon ²²	\$2.18 (2020-21)	\$3.73 (2025-26)	+71%

Our calculations for the changes and the loan payment. Insurance figures are for owner-occupied homes; the state publishes none for landlord policies, and nationally multifamily insurance nearly doubled from 2019 to 2024.²³ The 2020-21 heating season was unusually cheap; against 2018-19, oil is up 24 percent.

Rents and values rose too. Maine's median gross rent went from \$945 in 2021 to \$1,210 in 2024, up 28 percent, and Portland's from \$1,305 to \$1,711, up 31 percent.^{24,25} HUD's two-bedroom fair market rent rose 34 percent in the Portland area and 57 percent in the Bangor area from 2021 to 2026.^{26,27} The median single-family home sold for \$299,000 in 2021 and \$405,000 in 2025.^{28,29} An owner who bought before 2021 and charges market rent has seen income and equity grow faster than most costs.

Where it pinches. The squeeze falls on particular owners: those who bought or refinanced after 2021 and pay today's interest; older buildings where heat comes with the rent, in a state where four in ten renter households heat with oil;³⁰ owners hit by a revaluation that catches up years of market change at once; landlords who keep rents below market for tenants who've stayed for years; and owners whose rents are capped while their costs are not. Nationally, operating costs for large apartment buildings rose faster than rents for three years running.²³

The rules that squeeze small owners

Eviction is quick on paper. A landlord may give a 7-day notice once rent is 7 days late. Since February 2024 the court hearing is set at least 14 days after the tenant is served, up from 7, and must be held within 10 days of that date unless there is good cause. The writ of possession issues 7 days after judgment, and the tenant has 48 hours after it is served.^{31,32} By our estimate an uncontested case takes six to eight weeks from the missed rent to possession.

The trouble is at the edges. A tenant at will who pays all the back rent, the current rent and the landlord's filing and service fees before the writ issues must be reinstated, "and no writ of possession may issue." The law sets no limit on how often that can happen.³¹ A landlord's only way around it is a separate 30-day notice ending the tenancy without cause, which in Portland takes 90 days, or a payment of one or two months' rent for a shorter notice.³³ The eviction case can't include the back rent, so collecting it takes a second lawsuit, in small claims court for up to \$10,000.^{31,34} Court and sheriff fees come to about \$210 to \$300 (our estimate), but one York County firm charges about \$2,300 in flat fees for a nonpayment case,^{35,36,37} and a national study of landlords' ledgers found a filing costs the equivalent of two to three months' rent.³⁸

What we don't know. Maine publishes no figures on how long cases take, how many are appealed, or how many tenants are sued more than once. The best evidence on repeat nonpayment is national. In 28 states, almost half of eviction filings were repeat filings against the same household, often used to collect rent and fees.³⁹ The ledger study found that nonpayment was often tolerated and later made up, and also that most of the tenants who were evicted were unlikely to pay going forward.³⁸

The other side. Maine's eviction filing rate, about 4 cases a year per 100 renter households, is less than half the national rate researchers have measured, and the 4,385 cases filed in 2025 were 24 percent below the 2015-2019 average.^{40,41} In Maine case files from 2020 and 2021, landlords had lawyers in 77 to 80 percent of cases and tenants in 19 to 20 percent; nonpayment was the ground in 73 percent, and 76 percent of tenants were two months or less behind.⁴² An

eviction raises the odds of homelessness and cuts earnings and credit for at least two years.⁴³ Maine's reopened Eviction Prevention Program pays up to \$9,600 of a household's back rent directly to the landlord.⁴⁴

Rent control. Portland caps yearly increases at 70 percent of inflation, with a 10 percent ceiling and 90 days' notice, and exempts owner-occupied buildings of two to four units.³³ When San Francisco extended rent control to small buildings, their owners reduced the homes they rented by 15 percent, mostly by selling to owner-occupants and converting, and rents across the city rose about 5 percent; tenants who kept covered apartments gained \$2,300 to \$6,600 a year each.⁴⁵ In St. Paul, property values fell 4 to 5.5 percent after voters passed one of the strictest caps in the country.⁴⁶ A company can spread a capped building across a portfolio. A retiree with one triple-decker can't.

How landlords are taxed

No homestead exemption. Maine exempts the first \$25,000 of value of an owner-occupied home.⁴⁷ Maine Revenue Services told the Legislature's property tax task force on September 15, 2026 that “exempting the first \$25,000 of value of a homestead shifts the burden of taxation from owners of homesteads to owners of non-homestead property.”⁴⁸ Rentals are non-homestead property. The state's program that lets owners 65 and older put off the tax until a sale requires a homestead too.⁴⁹

Not a tax on gains. It's tempting to call the property tax a tax on gains an owner hasn't cashed. It isn't quite. The tax is a town's budget spread across values, and as values rose, Maine's statewide effective rate fell from about 1.6 percent in 2019 to about 1.3 percent in 2024.⁵⁰ Homeowners pay the same rate on everything above the exemption. What's different for a landlord is that the exemption, the deferral and the old senior freeze were written for owner-occupants only.

A rental and a 401(k). A landlord pays income tax on the rent every year. Savings in a 401(k) grow without tax until they're withdrawn, then are taxed as ordinary income.⁵¹ Real estate has breaks of its own: the building is depreciated over 27.5 years, and gains can be deferred through a like-kind exchange; at a sale, the depreciation taken is taxed at up to 25 percent.^{52,53,54} So landlords aren't overtaxed across the board. The tax code treats the building as a business while its owner plans for it as a pension, and the state's property tax relief stops at the owner-occupant's door.

The tool already exists. Maine's Property Tax Fairness Credit treats 15 percent of a tenant's rent as property tax, and about 134,000 households claimed it in the most recent year, for an average credit of \$845.^{55,50} A credit run the same way through the income tax can reach small landlords without touching the property tax itself. That matters: Maine Revenue Services told the task force that a lower property tax rate for one class of property would need a constitutional amendment.⁴⁸

Why small landlords matter

Maine's oldest homes. 28.0 percent of Maine's renter-occupied homes were built before 1940, against 12.1 percent nationally, and 60.1 percent before 1980.⁵⁶ Keeping them safe is expensive. 69 percent of Maine's lead-poisoned children live in rental housing and 87 percent in homes built before 1950; the state's lead grants cover up to \$15,000 a unit and the federal program up to \$18,000, while public abatement has cost roughly \$27,000 to \$31,000 a unit (our calculation from the state's report).^{57,58}

Homes people can afford. In 2021, 71,850 of Maine's rental homes, 54 percent of the total, were affordable to households below 60 percent of median income with no subsidy or rent restriction.⁵⁹ Nationally, homes in two- to four-unit buildings have rented for less than those in large complexes.⁶⁰ In Maine the gap is small: from 2020 to 2024, mean gross rent was about \$1,229 in two- to four-unit buildings and \$1,261 in buildings of 50 or more (our calculation).⁶¹ The case for small owners in Maine rests less on price than on supply. They own a large share of the homes there are.

What owners do under pressure. In 2020, 76 percent of U.S. rental owners made capital improvements.⁶ Squeezed small owners mostly put off repairs rather than sell: in a 2020 survey of small landlords in Albany and Rochester, 30 percent of properties had deferred maintenance and 2 percent were listed for sale.⁶² We found no data showing landlords moving their money into the stock market. The quieter risk is the one in that survey: old buildings that don't get fixed.

What we heard, and what the numbers say

- “Most landlords are big corporations.” Most rental properties belong to individuals, and many LLCs are one person. But big owners hold many homes: individuals own under 40 percent of U.S. rental units.^{1,6}
- “Landlords are getting rich off rising rents.” Rents rose 28 percent in Maine from 2021 to 2024 and values more than a third, so many owners are ahead. An owner who bought since

2021 pays about half again as much a month on a new loan, and costs rose on every line.^{25,21}

- “It's nearly impossible to evict.” It isn't. An uncontested case takes about six to eight weeks. The hard parts are reinstatement with no limit, a second lawsuit for the back rent, and costs of two to three months' rent.^{31,38}
- “The property tax is a tax on unrealized gains.” It's a budget spread across values, and the effective rate fell as values rose. The real gap is that rentals get none of the relief written for homeowners.^{50,48}
- “Landlords are leaving for the stock market.” We found no data showing it. Squeezed owners more often put off repairs.⁶²
- “Rent control protects tenants.” It helps the tenants in covered apartments. It also shrinks the supply of rentals and pushes rents up for everyone else.⁴⁵

What we'd do

1. A small landlord tax credit

How it would work. A refundable Maine income tax credit, run by Maine Revenue Services alongside the Property Tax Fairness Credit, for owners of no more than 15 rental homes on no more than five properties, the size limit Philadelphia uses for its landlord repair fund.⁶³ For each home rented all year at or below HUD's fair market rent for its size, or to a household using a housing voucher, the owner may claim a quarter of the property tax on that home, up to \$750 a home a year. Owners attach the tax bill and a rent roll, and Maine Revenue Services audits a sample.

The numbers. About 92,900 of Maine's 164,145 renter households live in buildings of one to four homes.^{7,30} The cost depends on how many of those homes belong to qualifying owners, how many rent at or below fair market rent, and how many owners claim:

What the credit would cost each year (our estimates)

SCENARIO	OWNER QUALIFIES / RENT AT OR BELOW FAIR MARKET / CLAIMS	HOMES	AVERAGE CREDIT	COST
Low	50% / 50% / 40%	9,300	\$450	about \$4.2 million
Central	60% / 60% / 60%	20,100	\$600	about \$12.0 million
High	75% / 70% / 75%	36,600	\$750	about \$27.4 million

Arithmetic: 92,906 homes times the three shares, times the average credit. The central credit is a quarter of about \$2,400 in tax, Maine's 2024 statewide effective rate of about 1.3 percent on about \$185,000 of value a home (our assumption).⁵⁰ Nationally, individuals owned 70.2 percent of the homes in one- to four-unit rental properties in 2021.¹ Two-bedroom fair market rents for 2026 are \$2,130 in the Portland area and \$1,659 in the Bangor area.²⁷ About 72 percent of eligible households claim the Property Tax Fairness Credit.⁵⁰

Legal basis and risks. An income tax credit leaves the property tax and its constitutional rule of equal apportionment untouched, and avoids the rule that the state reimburse towns for new property tax exemptions.^{48,64} Some credits will go to owners who would have kept rents low anyway; that's partly the point, to keep them doing it. A quarter of the tax is modest next to the costs above, so the credit should be judged by how many homes stay in it. Minnesota taxes qualifying affordable rentals at a lower rate, a different tool: about 80,000 homes paid about 40 percent less property tax in 2021.^{65,66}

2. Repairs that pay for themselves

How it would work. A credit for 25 percent of the cost of removing lead hazards, upgrading heat and insulation, and fixing fire and safety code problems in rental homes built before 1980, up to \$2,500 a home, for qualifying owners who keep those homes at or below fair market rent for five years. It stacks with MaineHousing's lead grants and Efficiency Maine's rebates. Vermont's repair program, a grant rather than a credit, has put about \$19.1 million into 425 rental homes, about \$45,000 each, in exchange for rents at or below fair market for five or ten years.⁶⁷ Maine's historic credit already has a small-project option for buildings like these, but only 13 of 115 completed projects used it from 2008 to 2020, because the process is hard to navigate without advisors.⁶⁸ A one-page application for small buildings would fix that.

The numbers. A capped \$5 million a year covers at least 2,000 homes at the full credit, or \$20 million of repairs (our arithmetic).

3. Stand behind the landlord who says yes

How it would work. Bring back MaineHousing's incentive for landlords who rent to voucher holders, which paid \$1.73 million for 1,050 renters in 2025 and was cut to \$125,000 for 75 in 2026 after the state program ended December 31.^{69,70} Pair it with the rental guarantee and hearing track in our housing plan, which would pay landlords for unpaid rent and damage on program tenancies, modeled on Washington's and Oregon's funds.^{71,72,73}

The numbers. About \$1.7 million a year for the incentive at its 2025 level. The guarantee, about \$1.4 million a year at our central estimate, is counted in the housing plan.⁷¹

4. One catch-up a year, and one hearing for everything

How it would work. Keep a tenant at will's right to pay what's owed and stay, once in any 12 months, with the state's Eviction Prevention Program paying landlords directly for households that need help.⁴⁴ After one reinstatement, a second nonpayment case within 12 months could go forward to judgment unless the landlord agrees to take the payment. And let the court decide the back rent in the same case, as it may in commercial evictions, so a landlord doesn't need a second lawsuit.³¹

The numbers and the risks. The change costs the state little. It raises the stakes for a tenant who falls behind twice in a year, which is why it comes with help paid to landlords, and why tenants need a lawyer or trained advocate, which they have in only about one case in five.⁴²

5. One rule on rent, statewide

Join the more than 30 states that don't let cities adopt rent control, and help renters directly, through the Property Tax Fairness Credit and rental assistance for the households that need it.⁷⁴ Our housing plan and our paper on rent control make the case in full.^{71,75}

6. Treat landlords as partners

A landlord liaison at MaineHousing; a seat for small landlords whenever the state writes rental rules; and the same income-based heat pump rebates for a rental kept at fair market rent as for an owner's own home, since Efficiency Maine's higher rebates now require the owner's principal residence.⁷⁶ The liaison costs about \$150,000 a year (our estimate); the rebates come from Efficiency Maine's existing funds.

7. Taxes an owner can plan on

When a revaluation raises the tax on a rental more than 10 percent in a year, let the owner pay the increase over three years, with interest at the town's cost of funds, as our housing plan proposes for every owner.⁷¹ Revaluations are catching up years of stale values: Portland's residential values rose 43 percent on average in 2025.⁷⁷

What it costs

The plan's yearly cost to the state (our estimates)

PROPOSAL	LOW	CENTRAL	HIGH
1. Small landlord tax credit	\$4.2 million	\$12.0 million	\$27.4 million
2. Repair credit (capped)	\$5.0 million	\$5.0 million	\$5.0 million
3. Landlord incentive	\$1.7 million	\$1.7 million	\$1.7 million
4. One catch-up a year	little	little	little
5. One rule on rent	none	none	none
6. Landlord liaison	\$0.15 million	\$0.15 million	\$0.15 million
7. Payment plan for revaluations	little	little	little
Total	about \$11 million	about \$19 million	about \$34 million

The rental guarantee and hearing track, about \$1.4 million a year at the central estimate, are counted in our housing plan.⁷¹

Maine's small landlord is a neighbor with a mortgage, a retirement plan and a building older than anyone living in it. Keeping that landlord renting costs a few hundred dollars a home a year. Replacing the home costs far more: our housing plan puts a new apartment in Maine at \$340,000 to \$375,000.⁷¹

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Published by Mainers First. September 2026.

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