

2017 Housing Facts and Affordability Index for Congressional District 1



MaineHousing

Maine State Housing Authority

HELPING MAINERS RENT, BUY
& HEAT THEIR HOMES SINCE 1969

Homeownership Affordability Index

Congressional District 1	<u>Year</u>	<u>Index</u>	<u>Median Home Price¹</u>	<u>Median Income²</u>	<u>Income Needed to Afford Median Home Price</u>	<u>Home Price Affordable to Median Income</u>
	2013	0.91	\$208,000	\$53,888	\$59,525	\$188,304
	2014	0.98	\$207,000	\$56,744	\$57,834	\$203,099
	2015	0.95	\$215,000	\$57,031	\$59,766	\$205,160
	2016	0.88	\$229,000	\$57,275	\$64,783	\$202,461
	2017	0.85	\$249,000	\$60,613	\$71,314	\$211,636
Bristol			\$240,000	\$0		
Southport		0.34	\$700,000	\$58,594	\$173,730	\$236,089
Ogunquit		0.41	\$580,000	\$62,829	\$152,482	\$238,984
South Bristol		0.44	\$514,250	\$55,882	\$127,428	\$225,519
Kennebunkport		0.50	\$610,000	\$79,733	\$159,563	\$304,814
Camden		0.52	\$371,000	\$55,112	\$106,891	\$191,285
Damariscotta		0.56	\$270,500	\$44,868	\$80,427	\$150,905
Portland		0.56	\$285,000	\$49,333	\$87,989	\$159,791
Old Orchard Beach		0.57	\$267,300	\$44,127	\$77,747	\$151,712
Frye Island		0.60	\$225,000	\$41,000	\$68,187	\$135,290
Yarmouth		0.62	\$450,000	\$84,950	\$136,867	\$279,304
York		0.63	\$419,500	\$72,347	\$114,677	\$264,654
Kittery		0.63	\$350,000	\$64,105	\$101,515	\$221,019
Biddeford		0.65	\$234,900	\$46,362	\$71,752	\$151,780
Wells		0.67	\$339,000	\$60,849	\$91,399	\$225,689
Harpswell		0.67	\$399,500	\$68,695	\$102,418	\$267,958
Boothbay		0.68	\$325,000	\$58,845	\$86,232	\$221,781
Bath		0.68	\$180,000	\$38,524	\$56,298	\$123,172
Saco		0.70	\$275,000	\$58,438	\$83,249	\$193,042
Kennebunk		0.72	\$347,000	\$71,749	\$99,238	\$250,880
Georgetown		0.72	\$349,000	\$65,813	\$90,892	\$252,703
Scarborough		0.73	\$395,000	\$82,882	\$114,313	\$286,392
Cape Elizabeth		0.73	\$496,000	\$106,151	\$146,005	\$360,610
Westbrook		0.73	\$231,000	\$50,479	\$69,044	\$168,886
Brunswick		0.74	\$268,000	\$60,137	\$81,734	\$197,184
Boothbay Harbor		0.75	\$245,000	\$49,346	\$66,016	\$183,134
Freeport		0.76	\$358,750	\$79,819	\$105,501	\$271,420
Rockport		0.76	\$289,750	\$62,364	\$82,364	\$219,393
South Thomaston		0.76	\$252,250	\$53,682	\$70,560	\$191,912
South Portland		0.77	\$260,000	\$59,490	\$77,018	\$200,829
West Bath		0.78	\$286,500	\$60,461	\$77,705	\$222,921
Falmouth		0.79	\$477,000	\$107,980	\$136,579	\$377,119
Arundel		0.81	\$289,000	\$67,595	\$83,079	\$235,136
Phippsburg		0.83	\$275,500	\$60,435	\$72,911	\$228,358
Eliot		0.83	\$338,000	\$80,043	\$96,019	\$281,763

Edgecomb	0.83	\$240,000	\$57,780	\$69,208	\$200,371
Waterville	0.85	\$120,000	\$33,314	\$39,350	\$101,593
St. George	0.85	\$250,000	\$55,775	\$65,841	\$211,779
Congressional District 1	0.85	\$249,000	\$60,613	\$71,314	\$211,636
North Yarmouth	0.85	\$377,500	\$95,306	\$111,986	\$321,274
Owls Head	0.86	\$238,000	\$56,348	\$65,528	\$204,657
Newfield	0.88	\$172,000	\$41,250	\$46,867	\$151,386
Sanford	0.89	\$167,500	\$46,863	\$52,676	\$149,017
Cornish	0.90	\$160,750	\$40,962	\$45,634	\$144,292
Pownal	0.90	\$276,000	\$73,921	\$82,225	\$248,125
Alfred	0.90	\$219,950	\$56,889	\$62,876	\$199,007
Parsonsfield	0.91	\$155,000	\$40,948	\$45,165	\$140,528
Nobleboro	0.91	\$230,000	\$56,678	\$62,381	\$208,973
Bowdoin	0.91	\$216,250	\$56,317	\$61,895	\$196,760
Bristol	0.91	\$240,000	\$57,230	\$62,553	\$219,578
Cumberland	0.92	\$410,000	\$112,230	\$122,476	\$375,701
Farmingdale	0.92	\$144,250	\$38,329	\$41,806	\$132,252
Appleton	0.92	\$200,000	\$55,673	\$60,709	\$183,410
Westport	0.92	\$238,000	\$57,576	\$62,638	\$218,765
Casco	0.92	\$215,450	\$56,944	\$61,897	\$198,209
Bowdoinham	0.92	\$209,500	\$56,583	\$61,348	\$193,229
South Berwick	0.93	\$275,000	\$75,758	\$81,854	\$254,520
Shapleigh	0.93	\$220,500	\$55,946	\$60,277	\$204,657
Maine	0.93	\$197,000	\$53,190	\$57,089	\$183,546
Friendship	0.94	\$208,700	\$52,820	\$56,212	\$196,105
Hallowell	0.94	\$168,000	\$47,143	\$50,155	\$157,912
Topsham	0.94	\$231,250	\$64,909	\$68,964	\$217,653
Buxton	0.94	\$238,250	\$63,002	\$66,788	\$224,743
Hope	0.95	\$232,000	\$62,078	\$65,409	\$220,185
Lyman	0.95	\$242,500	\$64,271	\$67,503	\$230,888
Union	0.95	\$195,000	\$54,224	\$56,928	\$185,739
Newcastle	0.95	\$207,500	\$57,849	\$60,610	\$198,047
Bridgton	0.96	\$171,500	\$47,461	\$49,667	\$163,881
Rockland	0.96	\$160,000	\$48,001	\$49,783	\$154,272
Gray	0.97	\$245,000	\$69,522	\$71,761	\$237,357
China	0.97	\$166,000	\$46,964	\$48,381	\$161,139
Hollis	0.97	\$225,000	\$60,526	\$62,270	\$218,697
Woolwich	0.98	\$245,000	\$68,060	\$69,774	\$238,980
Naples	0.98	\$204,750	\$56,777	\$57,836	\$201,001
Wiscasset	0.99	\$193,200	\$55,820	\$56,540	\$190,739
New Gloucester	0.99	\$237,250	\$67,305	\$67,949	\$235,003
Dresden	0.99	\$196,500	\$57,579	\$57,997	\$195,084
Lebanon	1.00	\$219,000	\$62,902	\$63,183	\$218,025
Gorham	1.00	\$270,000	\$78,622	\$78,919	\$268,983
Acton	1.00	\$234,950	\$65,506	\$65,658	\$234,407
Cushing	1.00	\$187,000	\$52,854	\$52,824	\$187,107
Long Island	1.00	\$200,000	\$52,381	\$52,347	\$200,129
Windham	1.01	\$250,000	\$72,803	\$72,047	\$252,625
Berwick	1.02	\$228,250	\$69,055	\$67,513	\$233,463
Limerick	1.02	\$189,000	\$55,403	\$54,096	\$193,567
Dayton	1.04	\$250,000	\$78,180	\$75,210	\$259,873
Vassalboro	1.05	\$170,000	\$50,607	\$48,220	\$178,416

Windsor	1.05	\$167,000	\$48,693	\$46,381	\$175,323
Raymond	1.07	\$259,000	\$76,563	\$71,680	\$276,643
Harrison	1.09	\$193,250	\$58,269	\$53,701	\$209,689
Alna	1.09	\$215,250	\$70,278	\$64,638	\$234,031
Sebago	1.10	\$182,250	\$56,333	\$51,188	\$200,570
Standish	1.10	\$232,000	\$71,561	\$64,904	\$255,796
Limington	1.12	\$196,000	\$59,685	\$53,509	\$218,620
Augusta	1.12	\$122,500	\$42,106	\$37,565	\$137,307
Warren	1.14	\$177,500	\$59,157	\$51,692	\$203,134
North Berwick	1.15	\$231,500	\$74,413	\$64,607	\$266,638
Thomaston	1.15	\$144,500	\$49,863	\$43,250	\$166,595
Baldwin	1.16	\$175,000	\$57,172	\$49,331	\$202,816
Manchester	1.18	\$195,000	\$67,118	\$56,753	\$230,612
Winslow	1.20	\$127,525	\$44,812	\$37,208	\$153,585
Waldoboro	1.22	\$142,500	\$51,050	\$41,996	\$173,221
Pittston	1.22	\$153,450	\$52,519	\$43,178	\$186,647
Waterboro	1.24	\$183,000	\$64,427	\$51,954	\$226,935
Jefferson	1.30	\$161,000	\$58,236	\$44,874	\$208,939
Winthrop	1.31	\$165,500	\$62,419	\$47,772	\$216,244
Richmond	1.32	\$146,450	\$58,221	\$44,062	\$193,512
Readfield	1.34	\$171,000	\$68,627	\$51,069	\$229,790
Whitefield	1.38	\$160,000	\$63,345	\$45,853	\$221,038
Washington	1.40	\$127,800	\$51,476	\$36,769	\$178,917
Chelsea	1.40	\$140,000	\$58,654	\$41,771	\$196,585
Vinalhaven	1.61	\$160,000	\$69,625	\$43,258	\$257,522

The Homeownership Affordability Index is the ratio of Home Price Affordable at Median Income to Median Home Price. An index of less than 1 means the area is generally unaffordable - i.e., a household earning area median income could not cover the payment on a median priced home (30 year mortgage, taxes and insurance) using no more than 28% of gross income.

Households Unable to Afford Median Home

<u>Location</u>	Households Unable to Afford <u>Median Home</u>		Total Households	Median Home Price ¹	Income Needed to Afford <u>Median Home</u>	
	Percent	Number			Annual	Hourly
Damariscotta	78.0%	802	1,028	\$270,500	\$80,427	\$38.67
Wells	76.1%	3,340	4,389	\$339,000	\$91,399	\$43.94
Old Orchard Beach	75.4%	3,629	4,812	\$267,300	\$77,747	\$37.38
Camden	75.2%	1,883	2,504	\$371,000	\$106,891	\$51.39
South Bristol	73.6%	312	424	\$514,250	\$127,428	\$61.26
Portland	72.6%	23,212	31,961	\$285,000	\$87,989	\$42.30
Kittery	72.4%	3,227	4,455	\$350,000	\$101,515	\$48.81
Frye Island	72.2%	13	18	\$225,000	\$68,187	\$32.78
Biddeford	71.1%	6,153	8,653	\$234,900	\$71,752	\$34.50
St. George	70.8%	862	1,218	\$250,000	\$65,841	\$31.65
Georgetown	70.8%	329	465	\$349,000	\$90,892	\$43.70
Southport	70.2%	210	299	\$700,000	\$173,730	\$83.52
Harpwell	69.4%	1,605	2,314	\$399,500	\$102,418	\$49.24
Edgecomb	69.0%	358	519	\$240,000	\$69,208	\$33.27
South Thomaston	68.1%	468	687	\$252,250	\$70,560	\$33.92
Boothbay	68.0%	933	1,372	\$325,000	\$86,232	\$41.46
Saco	67.8%	5,487	8,089	\$275,000	\$83,249	\$40.02
Ogunquit	67.7%	298	440	\$580,000	\$152,482	\$73.31
Kennebunk	67.5%	3,441	5,097	\$347,000	\$99,238	\$47.71
Westbrook	67.2%	5,385	8,008	\$231,000	\$69,044	\$33.19
Eliot	66.4%	1,707	2,571	\$338,000	\$96,019	\$46.16
York	65.6%	3,685	5,616	\$419,500	\$114,677	\$55.13
Boothbay Harbor	65.5%	707	1,079	\$245,000	\$66,016	\$31.74
West Bath	64.6%	551	853	\$286,500	\$77,705	\$37.36
Bath	64.1%	2,479	3,867	\$180,000	\$56,298	\$27.07
Rockport	63.7%	937	1,471	\$289,750	\$82,364	\$39.60
Brunswick	63.4%	5,637	8,896	\$268,000	\$81,734	\$39.30
South Portland	63.3%	7,283	11,499	\$260,000	\$77,018	\$37.03
Phippsburg	63.0%	632	1,003	\$275,500	\$72,911	\$35.05
Hope	62.2%	389	625	\$232,000	\$65,409	\$31.45
Owls Head	62.0%	493	795	\$238,000	\$65,528	\$31.50
Congressional District 1	61.5%	177,032	287,824	\$249,000	\$71,314	\$34.29
Acton	61.3%	652	1,064	\$234,950	\$65,658	\$31.57
Arundel	60.6%	977	1,612	\$289,000	\$83,079	\$39.94
Kennebunkport	60.3%	975	1,616	\$610,000	\$159,563	\$76.71
Freeport	59.8%	2,044	3,418	\$358,750	\$105,501	\$50.72
Buxton	59.7%	1,914	3,207	\$238,250	\$66,788	\$32.11
Lyman	59.2%	1,036	1,751	\$242,500	\$67,503	\$32.45
Scarborough	58.7%	4,698	8,006	\$395,000	\$114,313	\$54.96
Topsham	58.3%	2,260	3,879	\$231,250	\$68,964	\$33.16
Yarmouth	57.3%	2,101	3,665	\$450,000	\$136,867	\$65.80
Woolwich	57.0%	718	1,260	\$245,000	\$69,774	\$33.55
Newfield	56.7%	380	670	\$172,000	\$46,867	\$22.53
New Gloucester	56.2%	1,224	2,179	\$237,250	\$67,949	\$32.67

Pownal	56.0%	337	602	\$276,000	\$82,225	\$39.53
Waterville	55.9%	3,530	6,309	\$120,000	\$39,350	\$18.92
Alfred	55.8%	694	1,243	\$219,950	\$62,876	\$30.23
Shapleigh	55.4%	621	1,122	\$220,500	\$60,277	\$28.98
Bowdoin	55.3%	658	1,190	\$216,250	\$61,895	\$29.76
Sanford	55.0%	4,707	8,553	\$167,500	\$52,676	\$25.32
Berwick	54.8%	1,601	2,919	\$228,250	\$67,513	\$32.46
Nobleboro	54.8%	382	698	\$230,000	\$62,381	\$29.99
Appleton	54.7%	305	557	\$200,000	\$60,709	\$29.19
Westport	54.2%	173	320	\$238,000	\$62,638	\$30.11
Maine	54.1%	305,534	565,115	\$197,000	\$57,089	\$27.45
Casco	53.9%	867	1,609	\$215,450	\$61,897	\$29.76
Farmingdale	53.8%	674	1,253	\$144,250	\$41,806	\$20.10
Gray	53.7%	1,811	3,370	\$245,000	\$71,761	\$34.50
Cornish	53.7%	351	654	\$160,750	\$45,634	\$21.94
South Berwick	53.6%	1,508	2,815	\$275,000	\$81,854	\$39.35
Friendship	53.5%	273	510	\$208,700	\$56,212	\$27.03
Bristol	53.3%	708	1,330	\$240,000	\$62,553	\$30.07
North Yarmouth	53.2%	734	1,379	\$377,500	\$111,986	\$53.84
Parsonsfield	52.9%	443	837	\$155,000	\$45,165	\$21.71
Long Island	52.8%	59	112	\$200,000	\$52,347	\$25.17
Bowdoinham	52.7%	634	1,203	\$209,500	\$61,348	\$29.49
Hallowell	52.5%	620	1,182	\$168,000	\$50,155	\$24.11
Union	52.3%	536	1,024	\$195,000	\$56,928	\$27.37
Bridgton	52.0%	1,239	2,383	\$171,500	\$49,667	\$23.88
Windham	51.9%	3,478	6,695	\$250,000	\$72,047	\$34.64
Newcastle	51.8%	403	777	\$207,500	\$60,610	\$29.14
China	51.8%	885	1,708	\$166,000	\$48,381	\$23.26
Rockland	51.7%	1,793	3,471	\$160,000	\$49,783	\$23.93
Hollis	51.5%	861	1,672	\$225,000	\$62,270	\$29.94
Naples	51.0%	834	1,634	\$204,750	\$57,836	\$27.81
Wiscasset	50.5%	759	1,503	\$193,200	\$56,540	\$27.18
Dresden	50.3%	349	693	\$196,500	\$57,997	\$27.88
Lebanon	50.2%	1,154	2,297	\$219,000	\$63,183	\$30.38
Gorham	50.2%	3,073	6,124	\$270,000	\$78,919	\$37.94
Cushing	50.0%	321	643	\$187,000	\$52,824	\$25.40
Raymond	48.9%	895	1,829	\$259,000	\$71,680	\$34.46
Limerick	48.6%	560	1,152	\$189,000	\$54,096	\$26.01
Vassalboro	47.6%	868	1,825	\$170,000	\$48,220	\$23.18
Dayton	47.3%	356	753	\$250,000	\$75,210	\$36.16
Cape Elizabeth	47.1%	1,757	3,731	\$496,000	\$146,005	\$70.19
Windsor	46.9%	500	1,068	\$167,000	\$46,381	\$22.30
Alna	46.5%	136	293	\$215,250	\$64,638	\$31.08
Falmouth	46.4%	2,170	4,679	\$477,000	\$136,579	\$65.66
Harrison	46.0%	551	1,198	\$193,250	\$53,701	\$25.82
Limington	45.0%	671	1,492	\$196,000	\$53,509	\$25.73
Augusta	44.9%	3,813	8,489	\$122,500	\$37,565	\$18.06
Cumberland	44.7%	1,326	2,969	\$410,000	\$122,476	\$58.88
Sebago	44.3%	363	819	\$182,250	\$51,188	\$24.61

Standish	44.0%	1,624	3,687	\$232,000	\$64,904	\$31.20
Baldwin	43.7%	267	612	\$175,000	\$49,331	\$23.72
Warren	43.1%	664	1,543	\$177,500	\$51,692	\$24.85
Winslow	42.9%	1,385	3,228	\$127,525	\$37,208	\$17.89
North Berwick	42.6%	764	1,796	\$231,500	\$64,607	\$31.06
Manchester	42.0%	440	1,048	\$195,000	\$56,753	\$27.29
Thomaston	41.9%	496	1,186	\$144,500	\$43,250	\$20.79
Waldoboro	41.7%	936	2,247	\$142,500	\$41,996	\$20.19
Pittston	40.2%	450	1,118	\$153,450	\$43,178	\$20.76
Richmond	38.4%	555	1,445	\$146,450	\$44,062	\$21.18
Winthrop	38.4%	958	2,495	\$165,500	\$47,772	\$22.97
Waterboro	37.9%	1,128	2,975	\$183,000	\$51,954	\$24.98
Jefferson	36.7%	384	1,047	\$161,000	\$44,874	\$21.57
Washington	36.3%	225	621	\$127,800	\$36,769	\$17.68
Whitefield	33.6%	309	921	\$160,000	\$45,853	\$22.04
Chelsea	33.3%	336	1,011	\$140,000	\$41,771	\$20.08
Readfield	32.0%	319	996	\$171,000	\$51,069	\$24.55
Vinalhaven	31.5%	165	523	\$160,000	\$43,258	\$20.80
Bristol			1,330	\$240,000		

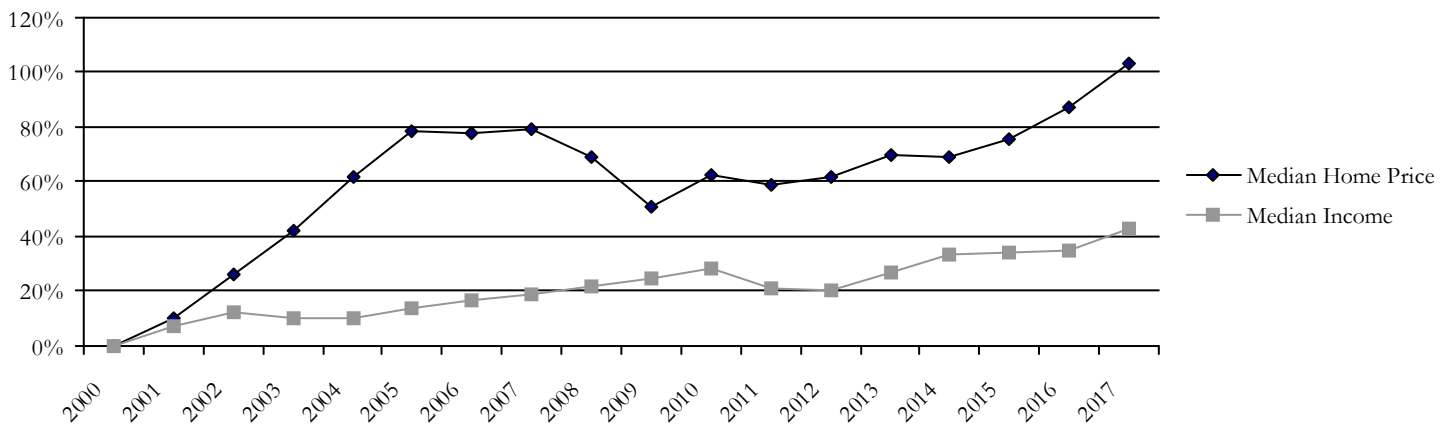
Unattainable Homes as a Percentage of Homes Sold

<u>Location</u>	<u>Percentage of Unattainable Homes</u>	<u>Affordable Homes Sold</u>	<u>Unattainable Homes Sold</u>
Portland	97.1%	27	897
Frye Island	94.1%	1	16
Kittery	91.2%	12	124
South Bristol	90.0%	1	9
Kennebunkport	88.0%	12	88
Biddeford	87.6%	28	198
Camden	85.2%	13	75
Westbrook	84.0%	52	272
Damariscotta	82.9%	7	34
Yarmouth	82.3%	25	116
Old Orchard Beach	81.0%	52	221
Ogunquit	80.6%	13	54
Bristol	79.8%	23	91
Bath	79.3%	34	130
York	79.0%	69	259
Arundel	78.6%	12	44
South Portland	78.5%	84	306
Georgetown	76.9%	6	20
Rockport	73.3%	20	55
Harpswell	72.1%	38	98
Eliot	72.0%	30	77
Scarborough	71.7%	116	294
Cape Elizabeth	71.4%	54	135
Saco	71.4%	95	237
Falmouth	71.1%	67	165
Boothbay Harbor	69.6%	17	39
Kennebunk	69.4%	77	175
Brunswick	68.6%	86	188
South Thomaston	68.0%	8	17
North Yarmouth	66.7%	24	48
Owls Head	66.7%	9	18
West Bath	64.0%	9	16
Parsonsfield	63.9%	13	23
Southport	63.6%	4	7
South Berwick	63.2%	42	72
Wells	62.6%	152	254
Congressional District 1	61.7%	4,560	7,357
Phippsburg	61.5%	15	24
Boothbay	61.2%	26	41
Alfred	60.6%	13	20
Cornish	60.0%	10	15
Farmingdale	60.0%	16	24
Hollis	59.8%	35	52
Sanford	59.2%	136	197
Westport	59.1%	9	13
Buxton	58.6%	46	65

Gorham	58.4%	119	167
Gray	58.0%	68	94
St. George	57.4%	23	31
Cumberland	57.1%	73	97
Freeport	56.5%	60	78
Waterville	56.2%	71	91
Edgecomb	55.6%	16	20
Appleton	55.6%	12	15
Newcastle	55.2%	13	16
Topsham	55.1%	62	76
Newfield	55.0%	18	22
Rockland	55.0%	50	61
Hope	54.5%	10	12
Bridgton	54.2%	77	91
Maine	53.9%	9,513	11,139
Pownal	53.8%	6	7
Friendship	52.9%	8	9
China	52.5%	29	32
Hallowell	52.3%	21	23
Lyman	52.1%	34	37
Nobleboro	51.9%	13	14
Bowdoin	50.0%	19	19
Long Island	50.0%	5	5
Acton	49.3%	35	34
Union	48.9%	23	22
Wiscasset	48.5%	34	32
New Gloucester	48.1%	42	39
Naples	48.0%	65	60
Cushing	47.8%	12	11
Bowdoinham	47.4%	20	18
Lebanon	47.1%	45	40
Casco	46.8%	50	44
Woolwich	46.8%	25	22
Berwick	46.8%	66	58
Limerick	46.8%	33	29
Shapleigh	46.4%	37	32
Windham	44.8%	181	147
Raymond	43.0%	53	40
Thomaston	41.8%	32	23
Dresden	40.9%	13	9
Augusta	37.3%	151	90
Harrison	35.8%	43	24
Readfield	35.7%	27	15
Waldoboro	35.4%	42	23
Vassalboro	35.0%	39	21
Limington	34.2%	52	27
Sebago	33.9%	39	20
Dayton	33.3%	18	9
North Berwick	33.0%	61	30

Manchester	32.6%	29	14
Windsor	32.4%	25	12
Winthrop	32.1%	72	34
Alna	30.0%	7	3
Standish	29.1%	127	52
Jefferson	28.3%	38	15
Winslow	28.0%	90	35
Warren	27.5%	29	11
Pittston	26.5%	25	9
Waterboro	24.0%	139	44
Baldwin	23.8%	16	5
Richmond	22.7%	34	10
Washington	22.2%	21	6
Whitefield	16.1%	26	5
Vinalhaven	15.8%	16	3
Chelsea	11.1%	32	4

Relative Increases in Income and Home Price ³



Rental Affordability Index

	<u>Year</u>	<u>Index</u>	<u>Average 2 BR Rent (with utilities)⁴</u>	<u>Renter Household Median Income²</u>	<u>Income Needed to Afford Average 2 BR Rent</u>	<u>2 BR Rent Affordable to Median Income</u>
Congressional District 1	2013	0.91	\$924	\$33,599	\$36,954	\$840
	2014	0.85	\$988	\$33,434	\$39,524	\$836
	2015	0.90	\$950	\$34,181	\$38,013	\$855
	2016	0.88	\$931	\$32,814	\$37,247	\$820
	2017	0.94	\$936	\$35,152	\$37,442	\$879
Winslow		0.48	\$1,460	\$27,740	\$58,400	\$694
Waterville		0.60	\$922	\$22,182	\$36,896	\$555
Farmingdale		0.66	\$730	\$19,361	\$29,184	\$484
Manchester		0.68	\$1,215	\$32,825	\$48,600	\$821
Wiscasset		0.74	\$1,131	\$33,561	\$45,249	\$839
Waldoboro		0.75	\$1,109	\$33,164	\$44,377	\$829
Biddeford		0.77	\$1,009	\$31,067	\$40,350	\$777
Portland		0.82	\$1,053	\$34,681	\$42,111	\$867
Gorham		0.83	\$1,400	\$46,505	\$56,000	\$1,163
Bath		0.84	\$814	\$27,431	\$32,554	\$686
Thomaston		0.85	\$958	\$32,499	\$38,315	\$812
Falmouth		0.86	\$1,700	\$58,458	\$68,000	\$1,461
Old Orchard Beach		0.86	\$972	\$33,547	\$38,898	\$839
Richmond		0.88	\$971	\$34,056	\$38,849	\$851
Maine		0.88	\$880	\$30,804	\$35,181	\$770
Bridgton		0.89	\$831	\$29,620	\$33,222	\$740
Vinalhaven		0.92	\$1,125	\$41,345	\$44,991	\$1,034
Gray		0.92	\$1,150	\$42,320	\$46,000	\$1,058
Newcastle		0.93	\$838	\$31,052	\$33,520	\$776
Congressional District 1		0.94	\$936	\$35,152	\$37,442	\$879
Yarmouth		0.96	\$1,292	\$49,850	\$51,662	\$1,246
South Berwick		0.97	\$1,021	\$39,555	\$40,841	\$989
Camden		0.97	\$869	\$33,727	\$34,750	\$843
China		1.00	\$751	\$29,999	\$30,050	\$750
York		1.02	\$983	\$40,155	\$39,336	\$1,004
Vassalboro		1.02	\$825	\$33,749	\$32,995	\$844
Augusta		1.02	\$745	\$30,393	\$29,800	\$760
Sanford		1.04	\$707	\$29,356	\$28,275	\$734
Kittery		1.04	\$1,093	\$45,633	\$43,729	\$1,141
Winthrop		1.04	\$947	\$39,509	\$37,877	\$988
Boothbay Harbor		1.05	\$722	\$30,277	\$28,888	\$757
Berwick		1.06	\$1,086	\$46,150	\$43,441	\$1,154
Saco		1.07	\$932	\$39,761	\$37,297	\$994
Damariscotta		1.08	\$711	\$30,605	\$28,458	\$765
Alfred		1.09	\$765	\$33,332	\$30,611	\$833
South Portland		1.10	\$925	\$40,759	\$36,990	\$1,019
Rockland		1.11	\$796	\$35,374	\$31,846	\$884
Eliot		1.13	\$1,071	\$48,499	\$42,840	\$1,212
Freeport		1.21	\$930	\$44,978	\$37,206	\$1,124
Brunswick		1.23	\$703	\$34,499	\$28,110	\$862
Scarborough		1.27	\$1,025	\$52,126	\$41,000	\$1,303
Windham		1.29	\$962	\$49,683	\$38,467	\$1,242

Windsor	1.33	\$630	\$33,620	\$25,200	\$840
Edgecomb	1.38	\$625	\$34,642	\$25,016	\$866
Kennebunk	1.39	\$883	\$49,055	\$35,316	\$1,226
Topsham	1.45	\$710	\$41,303	\$28,404	\$1,033
Warren	1.48	\$603	\$35,768	\$24,120	\$894
North Berwick	1.48	\$864	\$51,135	\$34,560	\$1,278
Cumberland	1.80	\$933	\$67,240	\$37,316	\$1,681

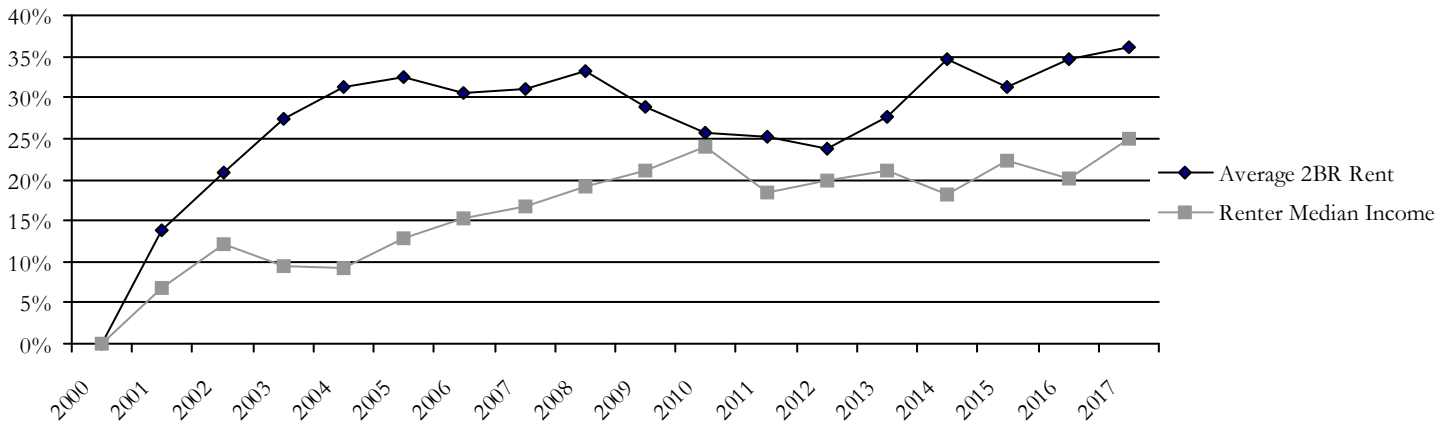
The Rental Affordability Index is the ratio of 2-Bedroom Rent Affordable at Median Renter Income to Average 2-Bedroom Rent. An index of less than 1 means the area is generally unaffordable – i.e., a renter household earning area median renter income could not cover the cost of an average 2-bedroom apartment (including utilities) using no more than 30% of gross income.

Renter Households Unable to Afford Average 2 Bedroom Rent

<u>Location</u>	<u>Households Unable to Afford Average 2 BR Rent</u>		<u>Total Renter Households</u>	<u>Average 2 BR Rent (with utilities)⁴</u>	<u>Income Needed to Afford Average 2 BR Rent</u>	
	<u>Percent</u>	<u>Number</u>			<u>Annual</u>	<u>Hourly</u>
Winslow	78.7%	601	764	\$1,460	\$58,400	\$28.08
Waterville	69.5%	2,302	3,312	\$922	\$36,896	\$17.74
Wiscasset	64.7%	236	365	\$1,131	\$45,249	\$21.75
Manchester	63.3%	95	150	\$1,215	\$48,600	\$23.37
Waldoboro	62.7%	333	531	\$1,109	\$44,377	\$21.34
Farmingdale	62.5%	232	371	\$730	\$29,184	\$14.03
Biddeford	61.5%	2,688	4,371	\$1,009	\$40,350	\$19.40
Bath	58.8%	1,019	1,734	\$814	\$32,554	\$15.65
Gorham	57.5%	668	1,161	\$1,400	\$56,000	\$26.92
Old Orchard Beach	57.2%	1,099	1,923	\$972	\$38,898	\$18.70
Thomaston	57.2%	206	360	\$958	\$38,315	\$18.42
Portland	57.0%	10,477	18,371	\$1,053	\$42,111	\$20.25
Falmouth	56.0%	474	846	\$1,700	\$68,000	\$32.69
Maine	55.9%	90,353	161,746	\$880	\$35,181	\$16.91
Richmond	55.5%	202	364	\$971	\$38,849	\$18.68
Bridgton	53.9%	324	601	\$831	\$33,222	\$15.97
Gray	52.8%	393	744	\$1,150	\$46,000	\$22.12
Newcastle	52.7%	89	169	\$838	\$33,520	\$16.12
Vinalhaven	52.6%	70	133	\$1,125	\$44,991	\$21.63
Congressional District 1	52.3%	44,538	85,206	\$936	\$37,442	\$18.00
Camden	52.0%	455	875	\$869	\$34,750	\$16.71
Yarmouth	51.5%	566	1,100	\$1,292	\$51,662	\$24.84
South Berwick	51.4%	338	657	\$1,021	\$40,841	\$19.64
China	50.0%	140	280	\$751	\$30,050	\$14.45
York	49.2%	567	1,153	\$983	\$39,336	\$18.91
Augusta	49.0%	1,950	3,978	\$745	\$29,800	\$14.33
Sanford	48.6%	1,477	3,036	\$707	\$28,275	\$13.59
Vassalboro	48.5%	175	361	\$825	\$32,995	\$15.86
Boothbay Harbor	47.9%	168	351	\$722	\$28,888	\$13.89
Kittery	47.7%	730	1,531	\$1,093	\$43,729	\$21.02
Berwick	47.7%	283	593	\$1,086	\$43,441	\$20.89
Alfred	47.7%	105	220	\$765	\$30,611	\$14.72
Winthrop	47.2%	272	576	\$947	\$37,877	\$18.21
Saco	46.7%	1,214	2,600	\$932	\$37,297	\$17.93
Damariscotta	45.9%	158	344	\$711	\$28,458	\$13.68
South Portland	45.9%	2,082	4,540	\$925	\$36,990	\$17.78
Eliot	45.2%	193	427	\$1,071	\$42,840	\$20.60
Rockland	44.9%	718	1,599	\$796	\$31,846	\$15.31
Freeport	42.2%	340	805	\$930	\$37,206	\$17.89
Brunswick	42.1%	1,200	2,847	\$703	\$28,110	\$13.51
Windham	40.9%	557	1,363	\$962	\$38,467	\$18.49
Scarborough	39.8%	629	1,581	\$1,025	\$41,000	\$19.71
Kennebunk	38.9%	459	1,180	\$883	\$35,316	\$16.98
North Berwick	36.7%	131	357	\$864	\$34,560	\$16.62

Windsor	36.2%	63	174	\$630	\$25,200	\$12.12
Edgecomb	35.5%	33	93	\$625	\$25,016	\$12.03
Topsham	34.9%	279	800	\$710	\$28,404	\$13.66
Warren	32.5%	87	268	\$603	\$24,120	\$11.60
Cumberland	27.9%	76	272	\$933	\$37,316	\$17.94

Relative Increases in Renter Income and Average 2BR Rent³



Demographics

	% Change 1990-2017	1990	2013	2014	2015	2016	2017
Population	16.0%	584,199	666,790	669,790	670,843	676,219	677,874
Households	28.1%	224,718	280,864	282,742	283,764	286,602	287,824

Endnotes

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²Source: Claritas

³The Y axis is an index defined as the ratio of the annual value to the year 2000 value.

⁴Source: MaineHousing Quarterly Rent Survey. All rent data reported adjusted to include the cost of utilities (heat, hot water, and electricity).

Kittery

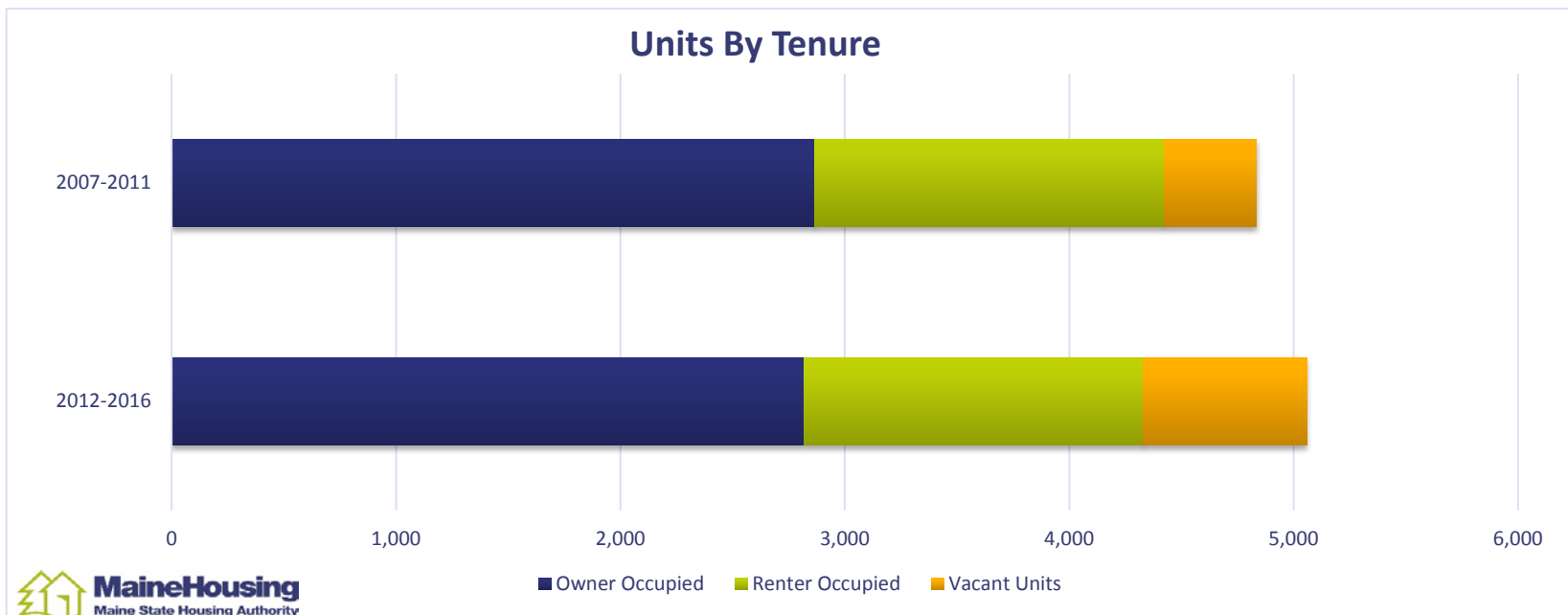
PROFILE: Housing Characteristics



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Units By Tenure



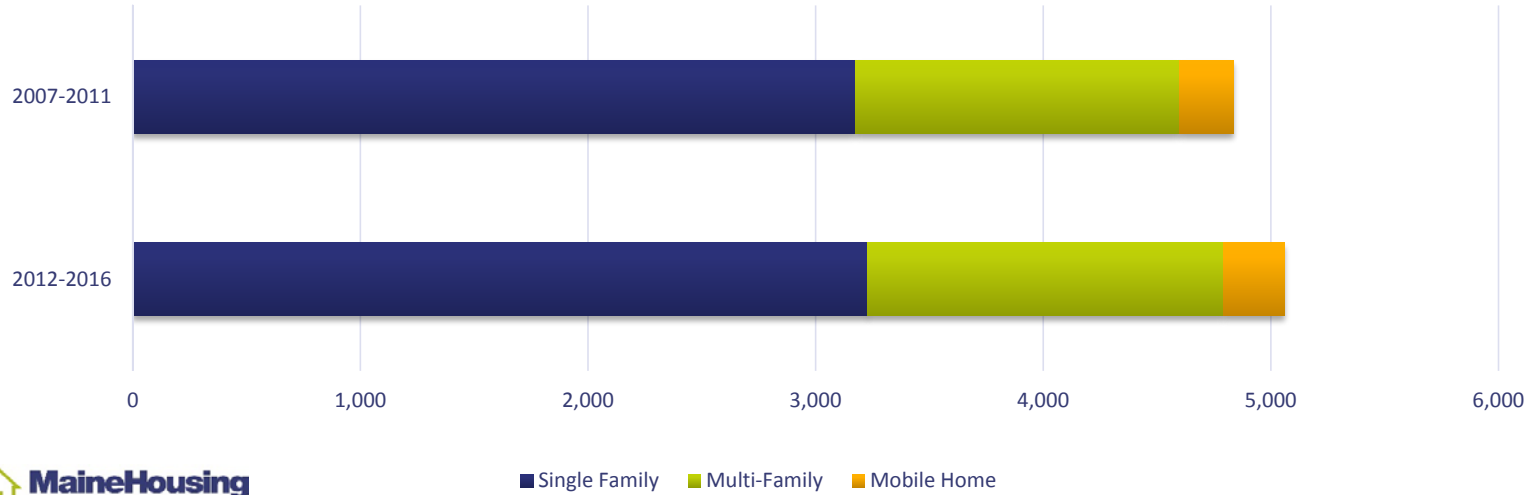
Source: 2007-2011 and 2012-2016 American Community Survey Table B25024; B25032

Units by Tenure & Vacancy

	2007-2011	%	Margin of Error 2007-2011	2012-2016	%	Margin of Error 2012-2016	% Change	Statistically Significant Change
Total Units	4,835		+/-283	5,059		+/-261	5%	N
Occupied Units	4,425	92% of Total	+/-241	4,330	86% of Total	+/-193	-2%	N
Owner Occupied	2,867	65% of Occ.	+/-269	2,819	65% of Occ.	+/-232	-2%	N
Renter Occupied	1,558	35% of Occ.	+/-214	1,511	35% of Occ.	+/-251	-3%	N
Vacant Units	410	8% of Total	+/-164	729	14% of Total	+/-194	78%	Y
Vacant For Sale	47	1.6% Vac.	+/-75	80	2.8% Vac.	+/-90	70%	N
Vacant For Rent	0	0% Vac.	+/-74	144	8.7% Vac.	+/-114	#DIV/0!	Y
Vacant Seasonal	204	4% of Total	+/-114	358	7% of Total	+/-138	75%	N

Data from the American Community Survey are estimates

Units By Type



Source: 2007-2011 and 2012-2016 American Community Survey Table B25024; B25032

Units by Type

	2007-2011	% of Total	Margin of Error 2007-2011	2012-2016	% of Total	Margin of Error 2012-2016	% Change	Statistically Significant Change
Total Units	4,835		+/-283	5,059		+/-261	4.6%	N
Single Family Units	3,175	65.7%	+/-286	3,230	63.8%	+/-289	1.7%	N
SF Owner Occ.	2,511		+/-250	2,282		+/-234	-9.1%	N
SF Renter Occ.	452		+/-153	458		+/-177	1.3%	N
Multi-family Units	1,424	29.5%	+/-264	1,561	30.9%	+/-315	9.6%	N
MF Owner Occ.	134		+/-126	333		+/-148	148.5%	Y
MF Renter Occ.	1,092		+/-255	1,042		+/-267	-4.6%	N
Mobile Home & Other	236	4.9%	+/-108	268	5.3%	+/-111	13.6%	N

Data from the American Community Survey are estimates

Units by Number of Bedrooms

Source: 2007-2011 and 2012-2016 American Community Survey Table B25041

Bedrooms	2007-2011	Margin of Error 2007-2011	% of Total	2012-2016	Margin of Error 2012-2016	% of Total
No Bedrooms	57	+/-81	1%	93	+/-88	2%
1 Bedroom	628	+/-177	13%	419	+/-144	8%
2 Bedrooms	1,575	+/-267	33%	1,872	+/-266	37%
3 Bedrooms	1,723	+/-254	36%	1,799	+/-224	36%
4+ Bedrooms	852	+/-217	18%	876	+/-231	17%

As a result of changes in the American Community Survey, direct comparisons between the 2007-2011 and 2012-2016 data should be made with caution.

Data from the American Community Survey are estimates

Units by Year Built

Source: 2012-2016 American Community Survey Table B25034

Year Built	Units	% of Total	Margin of Error 2012-2016
2014 or later	25	0.5%	+/-31
2010 through 2013	104	2.1%	+/-73
2000 through 2009	815	16.1%	+/-177
1990 through 1999	295	5.8%	+/-147
1980 through 1989	456	9.0%	+/-151
1970 through 1979	459	9.1%	+/-180
1960 through 1969	626	12.4%	+/-204
1950 through 1959	506	10.0%	+/-167
1940 through 1949	560	11.1%	+/-160
1939 and earlier	1,213	24.0%	+/-234

Data from the American Community Survey are estimates

2017 Housing Facts and Affordability Index for Portsmouth, NH-ME MA Housing Market



MaineHousing
Maine State Housing Authority

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Homeownership Affordability Index

	<u>Year</u>	<u>Index</u>	<u>Median Home Price¹</u>	<u>Median Income²</u>	<u>Income Needed to Afford Median Home Price</u>	<u>Home Price Affordable to Median Income</u>
Portsmouth, NH-ME MA Housing Market	2013	0.80	\$252,600	\$57,951	\$72,471	\$201,990
	2014	0.84	\$292,900	\$69,346	\$82,424	\$246,426
	2015	0.80	\$289,000	\$64,538	\$80,930	\$230,464
	2016	0.84	\$300,887	\$71,512	\$85,560	\$251,485
	2017	0.71	\$345,000	\$69,937	\$99,036	\$243,631
Kittery		0.63	\$350,000	\$64,105	\$101,515	\$221,019
Portsmouth, NH-ME MA Housing Market		0.71	\$345,000	\$69,937	\$99,036	\$243,631
Eliot		0.83	\$338,000	\$80,043	\$96,019	\$281,763
Maine		0.93	\$197,000	\$53,190	\$57,089	\$183,546

The Homeownership Affordability Index is the ratio of Home Price Affordable at Median Income to Median Home Price. An index of less than 1 means the area is generally unaffordable - i.e., a household earning area median income could not cover the payment on a median priced home (30 year mortgage, taxes and insurance) using no more than 28% of gross income.

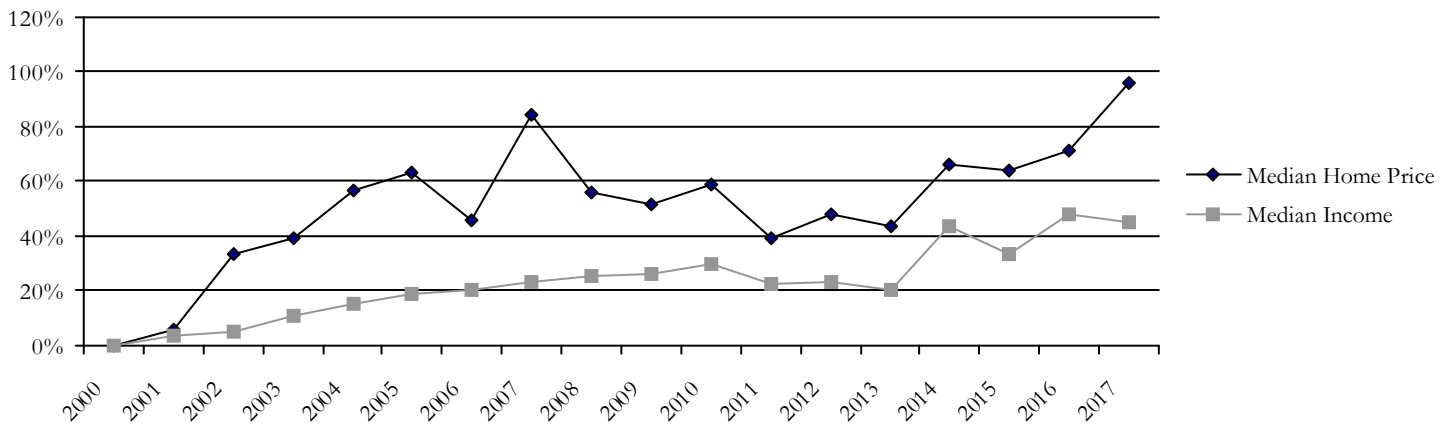
Households Unable to Afford Median Home

<u>Location</u>	<u>Households Unable to Afford Median Home</u>		<u>Total Households</u>	<u>Median Home Price¹</u>	<u>Income Needed to Afford Median Home</u>	
	<u>Percent</u>	<u>Number</u>			<u>Annual</u>	<u>Hourly</u>
Kittery	72.4%	3,227	4,455	\$350,000	\$101,515	\$48.81
Portsmouth, NH-ME MA Housing Market	70.2%	4,934	7,026	\$345,000	\$99,036	\$47.61
Eliot	66.4%	1,707	2,571	\$338,000	\$96,019	\$46.16
Maine	54.1%	305,534	565,115	\$197,000	\$57,089	\$27.45

Unattainable Homes as a Percentage of Homes Sold

<u>Location</u>	<u>Percentage of Unattainable Homes</u>	<u>Affordable Homes Sold</u>	<u>Unattainable Homes Sold</u>
Kittery	91.2%	12	124
Portsmouth, NH-ME MA Housing Market	85.2%	36	207
Eliot	72.0%	30	77
Maine	53.9%	9,513	11,139

Relative Increases in Income and Home Price ³



Rental Affordability Index

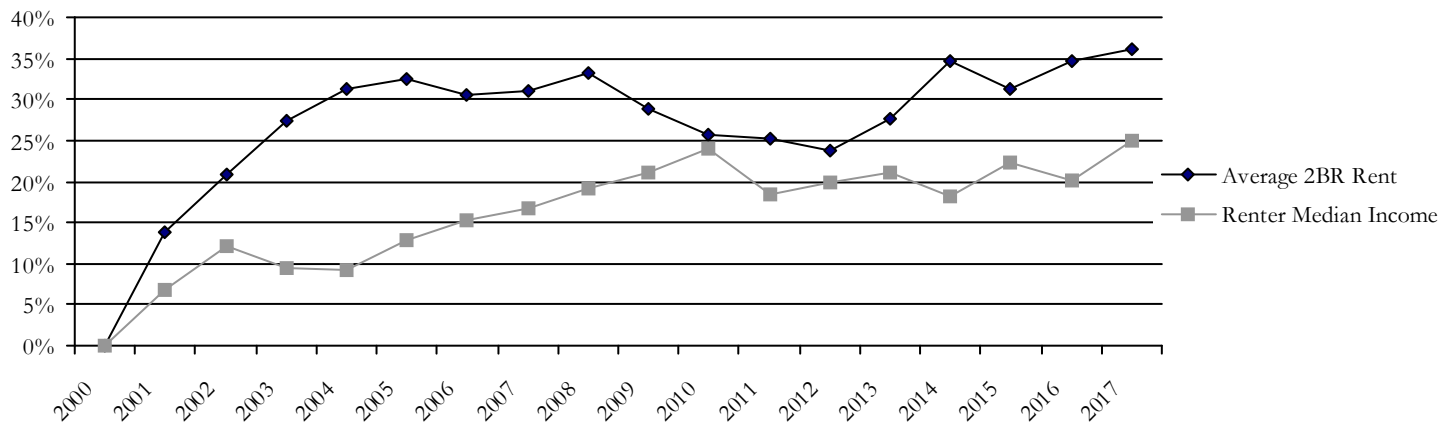
Portsmouth, NH-ME MA Housing Market	Year	Index	Average 2 BR Rent (with utilities) ⁴	Renter Household Median Income ²	Income Needed to Afford Average 2 BR Rent	2 BR Rent Affordable to Median Income
	2016	1.04	\$1,091	\$45,262	\$43,649	\$1,132
	2017	1.06	\$1,083	\$46,103	\$43,312	\$1,153
Maine		0.88	\$880	\$30,804	\$35,181	\$770
Kittery		1.04	\$1,093	\$45,633	\$43,729	\$1,141
Portsmouth, NH-ME MA Housing Market		1.06	\$1,083	\$46,103	\$43,312	\$1,153
Eliot		1.13	\$1,071	\$48,499	\$42,840	\$1,212

The Rental Affordability Index is the ratio of 2-Bedroom Rent Affordable at Median Renter Income to Average 2-Bedroom Rent. An index of less than 1 means the area is generally unaffordable – i.e., a renter household earning area median renter income could not cover the cost of an average 2-bedroom apartment (including utilities) using no more than 30% of gross income.

Renter Households Unable to Afford Average 2 Bedroom Rent

Location	Households Unable to Afford Average 2 BR Rent		Total Renter Households	Average 2 BR Rent (with utilities) ⁴	Income Needed to Afford Average 2 BR Rent	
	Percent	Number			Annual	Hourly
Maine	55.9%	90,353	161,746	\$880	\$35,181	\$16.91
Kittery	47.7%	730	1,531	\$1,093	\$43,729	\$21.02
Portsmouth, NH-ME MA Housing Market	46.8%	917	1,958	\$1,083	\$43,312	\$20.82
Eliot	45.2%	193	427	\$1,071	\$42,840	\$20.60

Relative Increases in Renter Income and Average 2BR Rent³



Demographics

	% Change 1990-2017	1990	2013	2014	2015	2016	2017
Population	8.1%	14,701	15,834	15,831	15,823	15,969	15,896
Households	26.8%	5,540	6,947	6,961	6,978	7,068	7,026

Endnotes

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²Source: Claritas

³The Y axis is an index defined as the ratio of the annual value to the year 2000 value.

⁴Source: MaineHousing Quarterly Rent Survey. All rent data reported adjusted to include the cost of utilities (heat, hot water, and electricity).