

2018 Housing Facts and Affordability Index for Congressional District 1



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>
	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
	2018	0.81	\$268,000	\$65,293	\$80,374	\$217,716
Ogunquit		0.44	\$647,500	\$77,692	\$178,438	\$281,922
Kennebunkport		0.47	\$675,125	\$87,500	\$186,509	\$316,733
Cushing		0.48	\$352,500	\$50,899	\$105,487	\$170,087
South Bristol		0.49	\$412,500	\$52,734	\$108,097	\$201,235
Camden		0.51	\$385,000	\$58,920	\$116,411	\$194,864
Portland		0.51	\$316,000	\$51,799	\$102,173	\$160,204
Southport		0.59	\$350,000	\$54,327	\$91,442	\$207,940
Damariscotta		0.61	\$258,800	\$48,879	\$80,295	\$157,542
Rockport		0.62	\$349,000	\$64,599	\$104,304	\$216,147
Old Orchard Beach		0.62	\$285,000	\$53,848	\$86,250	\$177,934
York		0.63	\$476,750	\$85,763	\$136,593	\$299,339
Georgetown		0.63	\$375,000	\$64,583	\$102,753	\$235,697
Yarmouth		0.63	\$465,000	\$90,681	\$143,041	\$294,787
Owls Head		0.64	\$328,000	\$60,330	\$94,572	\$209,240
Westport		0.64	\$332,000	\$57,971	\$90,437	\$212,815
Harpswell		0.65	\$425,000	\$74,085	\$114,556	\$274,853
Westbrook		0.65	\$250,942	\$51,076	\$78,758	\$162,741
Bath		0.65	\$190,000	\$40,611	\$62,146	\$124,161
Kittery		0.66	\$379,000	\$74,851	\$113,481	\$249,984
Cape Elizabeth		0.66	\$543,000	\$111,398	\$167,966	\$360,127
Boothbay Harbor		0.66	\$229,000	\$43,650	\$65,702	\$152,140
Bristol		0.67	\$305,000	\$55,664	\$82,645	\$205,428
St. George		0.68	\$332,500	\$63,952	\$94,492	\$225,035
Wells		0.68	\$355,000	\$67,971	\$100,328	\$240,507
Freeport		0.68	\$401,000	\$82,515	\$121,549	\$272,223
South Thomaston		0.68	\$278,250	\$55,733	\$81,817	\$189,542
Biddeford		0.69	\$256,200	\$56,079	\$81,425	\$176,450
Falmouth		0.69	\$533,500	\$110,598	\$160,359	\$367,949
Newcastle		0.69	\$317,500	\$67,729	\$97,767	\$219,951
Kennebunk		0.70	\$373,250	\$77,303	\$111,152	\$259,585
Boothbay		0.72	\$303,000	\$60,275	\$84,269	\$216,727
Brunswick		0.72	\$269,450	\$62,281	\$86,241	\$194,590
South Portland		0.73	\$288,000	\$65,195	\$89,252	\$210,373
Friendship		0.74	\$265,000	\$55,486	\$75,068	\$195,873
Farmingdale		0.74	\$175,000	\$39,945	\$53,697	\$130,181

Scarborough	0.75	\$395,000	\$89,642	\$119,900	\$295,318
Alfred	0.75	\$255,000	\$57,393	\$76,702	\$190,805
Nobleboro	0.76	\$259,750	\$56,083	\$74,241	\$196,220
Saco	0.76	\$280,000	\$67,169	\$88,492	\$212,530
Arundel	0.78	\$303,000	\$70,110	\$90,290	\$235,279
Phippsburg	0.79	\$316,250	\$69,157	\$87,864	\$248,919
Parsonsfield	0.80	\$197,500	\$47,517	\$59,723	\$157,137
West Bath	0.80	\$272,500	\$61,420	\$77,149	\$216,943
North Yarmouth	0.80	\$410,000	\$101,250	\$126,942	\$327,019
Vinalhaven	0.80	\$294,500	\$67,530	\$84,556	\$235,202
Wiscasset	0.81	\$194,000	\$49,543	\$61,185	\$157,087
Congressional District 1	0.81	\$268,000	\$65,293	\$80,374	\$217,716
Rockland	0.82	\$168,500	\$45,397	\$55,175	\$138,638
Edgecomb	0.83	\$243,300	\$61,111	\$73,681	\$201,794
Appleton	0.84	\$200,000	\$53,963	\$64,085	\$168,412
Hope	0.85	\$244,000	\$61,560	\$72,043	\$208,495
Thomaston	0.86	\$175,000	\$47,305	\$55,293	\$149,719
Bremen	0.86	\$256,000	\$63,911	\$74,672	\$219,108
Bowdoin	0.86	\$236,500	\$61,164	\$70,758	\$204,434
Pownal	0.87	\$312,000	\$83,075	\$95,352	\$271,828
Eliot	0.88	\$350,000	\$91,064	\$103,903	\$306,752
Gorham	0.88	\$295,000	\$80,071	\$90,683	\$260,477
Topsham	0.88	\$241,500	\$66,336	\$75,091	\$213,342
Bowdoinham	0.88	\$221,500	\$59,931	\$67,733	\$195,985
Maine	0.89	\$212,500	\$56,987	\$64,367	\$188,138
Gray	0.89	\$270,000	\$73,247	\$82,270	\$240,387
Sanford	0.89	\$176,611	\$51,973	\$58,124	\$157,921
Waldoboro	0.90	\$175,000	\$49,326	\$54,647	\$157,959
Waterville	0.91	\$128,500	\$38,855	\$42,912	\$116,350
Dayton	0.91	\$296,750	\$83,333	\$91,456	\$270,394
Newfield	0.93	\$177,250	\$47,075	\$50,845	\$164,108
Sebago	0.93	\$203,458	\$55,739	\$60,079	\$188,761
Union	0.93	\$225,000	\$64,279	\$69,085	\$209,348
South Berwick	0.93	\$295,000	\$85,769	\$92,053	\$274,862
Shapleigh	0.93	\$233,450	\$62,617	\$67,035	\$218,063
Hallowell	0.94	\$177,500	\$52,823	\$55,943	\$167,600
Lyman	0.95	\$268,000	\$73,917	\$78,029	\$253,878
Lebanon	0.95	\$230,000	\$65,982	\$69,257	\$219,125
Harrison	0.95	\$198,000	\$54,790	\$57,461	\$188,797
Windham	0.95	\$270,000	\$78,009	\$81,745	\$257,661
Dresden	0.97	\$215,000	\$64,380	\$66,552	\$207,983
Bridgton	0.97	\$189,900	\$55,349	\$56,988	\$184,440
Cumberland	0.97	\$399,999	\$121,290	\$124,746	\$388,918
Acton	0.98	\$247,000	\$70,289	\$71,848	\$241,640
Frye Island	1.00	\$249,000	\$78,125	\$78,487	\$247,853
Naples	1.00	\$209,050	\$61,398	\$61,425	\$208,958
Limington	1.00	\$229,900	\$66,172	\$65,950	\$230,673
Jefferson	1.00	\$198,500	\$58,280	\$58,006	\$199,437
China	1.01	\$161,500	\$49,383	\$49,091	\$162,461
Casco	1.02	\$201,000	\$61,187	\$60,280	\$204,024
Hollis	1.02	\$239,900	\$70,901	\$69,419	\$245,022
Berwick	1.03	\$235,000	\$74,646	\$72,776	\$241,037

Augusta	1.03	\$140,000	\$46,261	\$44,837	\$144,447
Washington	1.03	\$175,000	\$54,337	\$52,589	\$180,815
Windsor	1.03	\$169,900	\$52,317	\$50,578	\$175,740
New Gloucester	1.04	\$239,950	\$74,453	\$71,790	\$248,851
Woolwich	1.04	\$232,500	\$72,122	\$69,146	\$242,507
North Berwick	1.05	\$263,450	\$80,769	\$76,845	\$276,903
Richmond	1.05	\$180,000	\$59,700	\$56,714	\$189,476
Pittston	1.06	\$179,000	\$55,983	\$52,891	\$189,463
Buxton	1.06	\$249,493	\$77,618	\$73,175	\$264,642
Vassalboro	1.07	\$172,250	\$54,771	\$51,222	\$184,184
Standish	1.07	\$239,000	\$74,776	\$69,901	\$255,668
Chelsea	1.07	\$177,500	\$59,195	\$55,261	\$190,136
Whitefield	1.09	\$149,000	\$49,139	\$45,036	\$162,575
Raymond	1.11	\$259,950	\$83,490	\$75,360	\$287,995
Winthrop	1.12	\$189,450	\$64,493	\$57,452	\$212,667
Readfield	1.12	\$205,000	\$72,358	\$64,430	\$230,224
Limerick	1.13	\$194,900	\$66,264	\$58,555	\$220,559
Waterboro	1.14	\$200,000	\$68,517	\$60,223	\$227,544
Warren	1.22	\$161,000	\$59,690	\$49,032	\$195,998
Manchester	1.24	\$193,000	\$73,125	\$58,915	\$239,551
Cornish	1.28	\$132,000	\$49,919	\$38,873	\$169,509
Baldwin	1.29	\$160,000	\$60,924	\$47,330	\$205,955
Winslow	1.29	\$129,900	\$50,963	\$39,539	\$167,433

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 Price</u> ¹	<u>Income Needed to Afford Median Home</u>	
	<u>Percent</u>	<u>Number</u>			<u>Annual</u>	<u>Hourly</u>
Cushing	81.0%	528	652	\$352,500	\$105,487	\$50.71
Portland	76.6%	24,504	31,997	\$316,000	\$102,173	\$49.12
Westport	76.1%	248	326	\$332,000	\$90,437	\$43.48
Southport	73.4%	223	304	\$350,000	\$91,442	\$43.96
South Bristol	72.8%	316	434	\$412,500	\$108,097	\$51.97
Camden	72.6%	1,809	2,491	\$385,000	\$116,411	\$55.97
Damariscotta	72.5%	755	1,042	\$258,800	\$80,295	\$38.60
St. George	71.6%	874	1,220	\$332,500	\$94,492	\$45.43
Friendship	71.4%	363	509	\$265,000	\$75,068	\$36.09
Rockport	71.3%	1,050	1,472	\$349,000	\$104,304	\$50.15
Wells	71.2%	3,192	4,483	\$355,000	\$100,328	\$48.23
Owls Head	71.2%	570	801	\$328,000	\$94,572	\$45.47
Biddeford	70.9%	6,155	8,678	\$256,200	\$81,425	\$39.15
Boothbay Harbor	70.6%	766	1,085	\$229,000	\$65,702	\$31.59
Old Orchard Beach	70.1%	3,398	4,850	\$285,000	\$86,250	\$41.47
Newcastle	69.5%	551	793	\$317,500	\$97,767	\$47.00
Arundel	69.5%	1,135	1,634	\$303,000	\$90,290	\$43.41
Westbrook	68.6%	5,576	8,123	\$250,942	\$78,758	\$37.86
South Thomaston	67.9%	469	691	\$278,250	\$81,817	\$39.33
Boothbay	67.9%	946	1,394	\$303,000	\$84,269	\$40.51
Georgetown	67.8%	305	450	\$375,000	\$102,753	\$49.40
Edgecomb	67.2%	351	522	\$243,300	\$73,681	\$35.42
Kittery	66.7%	2,954	4,432	\$379,000	\$113,481	\$54.56
Bath	66.0%	2,547	3,856	\$190,000	\$62,146	\$29.88
Dayton	65.9%	498	756	\$296,750	\$91,456	\$43.97
Nobleboro	65.8%	473	719	\$259,750	\$74,241	\$35.69
Harpswell	65.8%	1,536	2,335	\$425,000	\$114,556	\$55.08
Alfred	65.5%	827	1,264	\$255,000	\$76,702	\$36.88
South Portland	64.8%	7,483	11,539	\$288,000	\$89,252	\$42.91
Brunswick	64.3%	5,752	8,941	\$269,450	\$86,241	\$41.46
Saco	64.1%	5,236	8,170	\$280,000	\$88,492	\$42.54
Shapleigh	64.0%	724	1,131	\$233,450	\$67,035	\$32.23
Phippsburg	63.5%	642	1,011	\$316,250	\$87,864	\$42.24
Kennebunk	63.2%	3,252	5,144	\$373,250	\$111,152	\$53.44
Ogunquit	63.2%	278	440	\$647,500	\$178,438	\$85.79
Gorham	62.8%	3,868	6,164	\$295,000	\$90,683	\$43.60
Pownal	62.6%	381	609	\$312,000	\$95,352	\$45.84
Farmingdale	62.5%	780	1,248	\$175,000	\$53,697	\$25.82
Bowdoin	62.1%	743	1,196	\$236,500	\$70,758	\$34.02
Bristol	61.7%	835	1,354	\$305,000	\$82,645	\$39.73
Vinalhaven	61.7%	325	527	\$294,500	\$84,556	\$40.65
Hope	61.4%	386	629	\$244,000	\$72,043	\$34.64
West Bath	61.4%	533	868	\$272,500	\$77,149	\$37.09
Congressional District 1	61.0%	177,068	290,175	\$268,000	\$80,374	\$38.64

Union	60.7%	617	1,017	\$225,000	\$69,085	\$33.21
Freeport	60.0%	2,091	3,484	\$401,000	\$121,549	\$58.44
Parsonsfield	59.5%	508	854	\$197,500	\$59,723	\$28.71
Rockland	59.1%	2,033	3,439	\$168,500	\$55,175	\$26.53
Bowdoinham	59.1%	704	1,191	\$221,500	\$67,733	\$32.56
Lebanon	59.1%	1,354	2,291	\$230,000	\$69,257	\$33.30
Appleton	59.0%	326	553	\$200,000	\$64,085	\$30.81
Kennebunkport	58.9%	980	1,665	\$675,125	\$186,509	\$89.67
Wiscasset	58.4%	880	1,508	\$194,000	\$61,185	\$29.42
Thomaston	58.2%	682	1,171	\$175,000	\$55,293	\$26.58
Dresden	58.2%	403	693	\$215,000	\$66,552	\$32.00
South Berwick	57.8%	1,651	2,858	\$295,000	\$92,053	\$44.26
York	57.7%	3,276	5,675	\$476,750	\$136,593	\$65.67
Limington	57.4%	872	1,518	\$229,900	\$65,950	\$31.71
Bremen	57.2%	218	381	\$256,000	\$74,672	\$35.90
Topsham	56.5%	2,220	3,930	\$241,500	\$75,091	\$36.10
Eliot	56.3%	1,469	2,607	\$350,000	\$103,903	\$49.95
Maine	56.3%	319,471	567,316	\$212,500	\$64,367	\$30.95
Gray	56.1%	1,926	3,434	\$270,000	\$82,270	\$39.55
Scarborough	55.6%	4,508	8,102	\$395,000	\$119,900	\$57.64
Sebago	55.3%	467	844	\$203,458	\$60,079	\$28.88
Yarmouth	55.1%	2,026	3,677	\$465,000	\$143,041	\$68.77
Sanford	54.8%	4,646	8,482	\$176,611	\$58,124	\$27.94
Acton	54.6%	597	1,093	\$247,000	\$71,848	\$34.54
Waldoboro	54.5%	1,262	2,317	\$175,000	\$54,647	\$26.27
Waterville	54.1%	3,409	6,297	\$128,500	\$42,912	\$20.63
Hollis	53.6%	912	1,702	\$239,900	\$69,419	\$33.37
Newfield	53.5%	366	685	\$177,250	\$50,845	\$24.44
Lyman	53.1%	947	1,783	\$268,000	\$78,029	\$37.51
Windham	52.7%	3,573	6,775	\$270,000	\$81,745	\$39.30
Hallowell	52.6%	628	1,194	\$177,500	\$55,943	\$26.90
Woolwich	52.5%	663	1,262	\$232,500	\$69,146	\$33.24
Harrison	52.4%	638	1,217	\$198,000	\$57,461	\$27.63
Bridgton	51.2%	1,242	2,424	\$189,900	\$56,988	\$27.40
New Gloucester	50.4%	1,108	2,197	\$239,950	\$71,790	\$34.51
Berwick	50.3%	1,494	2,968	\$235,000	\$72,776	\$34.99
Frye Island	50.3%	11	21	\$249,000	\$78,487	\$37.73
Standish	50.2%	1,882	3,751	\$239,000	\$69,901	\$33.61
Naples	50.0%	822	1,644	\$209,050	\$61,425	\$29.53
Jefferson	49.8%	536	1,077	\$198,500	\$58,006	\$27.89
China	49.6%	868	1,751	\$161,500	\$49,091	\$23.60
Casco	49.4%	813	1,645	\$201,000	\$60,280	\$28.98
North Yarmouth	49.3%	696	1,412	\$410,000	\$126,942	\$61.03
Windsor	48.7%	531	1,090	\$169,900	\$50,578	\$24.32
Augusta	48.4%	4,134	8,533	\$140,000	\$44,837	\$21.56
Washington	48.4%	309	639	\$175,000	\$52,589	\$25.28
Buxton	48.1%	1,553	3,230	\$249,493	\$73,175	\$35.18
Richmond	48.0%	709	1,478	\$180,000	\$56,714	\$27.27
Pittston	47.5%	540	1,138	\$179,000	\$52,891	\$25.43

North Berwick	47.0%	850	1,810	\$263,450	\$76,845	\$36.94
Vassalboro	46.8%	872	1,862	\$172,250	\$51,222	\$24.63
Chelsea	46.0%	475	1,032	\$177,500	\$55,261	\$26.57
Falmouth	45.4%	2,130	4,689	\$533,500	\$160,359	\$77.10
Winthrop	45.1%	1,147	2,541	\$189,450	\$57,452	\$27.62
Whitefield	44.6%	412	925	\$149,000	\$45,036	\$21.65
Cape Elizabeth	44.3%	1,660	3,744	\$543,000	\$167,966	\$80.75
Raymond	43.9%	813	1,851	\$259,950	\$75,360	\$36.23
Limerick	43.2%	512	1,183	\$194,900	\$58,555	\$28.15
Waterboro	42.4%	1,289	3,042	\$200,000	\$60,223	\$28.95
Readfield	42.3%	431	1,018	\$205,000	\$64,430	\$30.98
Cumberland	42.0%	1,259	3,000	\$399,999	\$124,746	\$59.97
Warren	40.6%	629	1,549	\$161,000	\$49,032	\$23.57
Winslow	40.0%	1,318	3,296	\$129,900	\$39,539	\$19.01
Cornish	39.6%	262	661	\$132,000	\$38,873	\$18.69
Baldwin	39.4%	245	622	\$160,000	\$47,330	\$22.75
Manchester	39.2%	414	1,056	\$193,000	\$58,915	\$28.32

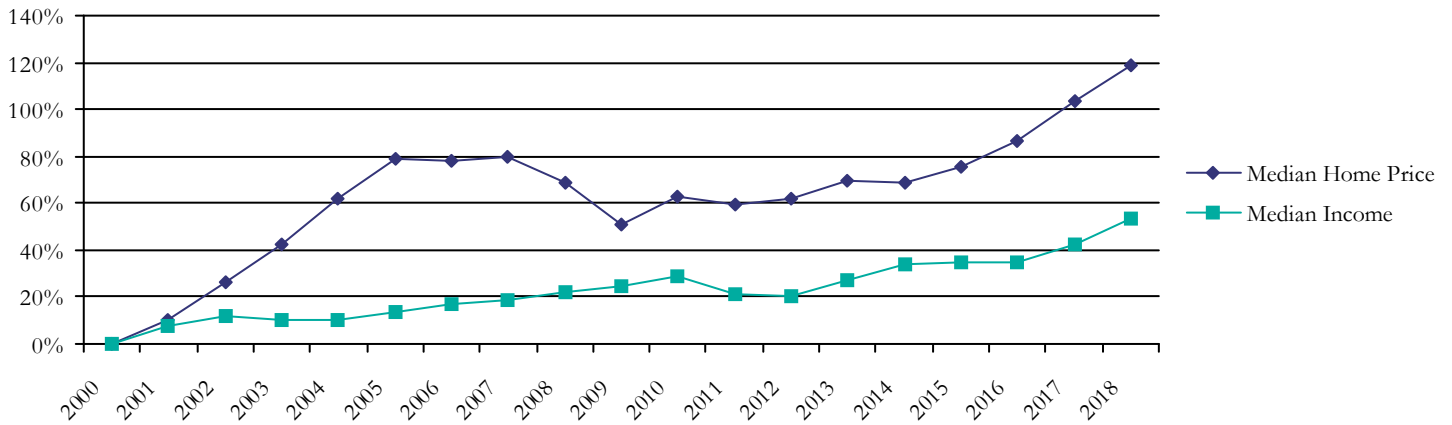
Unattainable Homes as a Percentage of Homes Sold

<u>Location</u>	<u>Percentage of Unattainable Homes</u>	<u>Affordable Homes Sold</u>	<u>Unattainable Homes Sold</u>
Portland	99.1%	5	522
Damariscotta	96.6%	1	28
Westbrook	94.3%	13	214
Kennebunkport	92.4%	6	73
Camden	92.3%	8	96
Georgetown	90.9%	2	20
Biddeford	90.0%	24	217
South Portland	90.0%	31	280
York	88.7%	30	235
Wells	88.6%	27	209
Bath	88.4%	17	130
South Bristol	87.5%	2	14
Alfred	87.0%	6	40
Kittery	86.4%	15	95
Old Orchard Beach	86.0%	17	104
Yarmouth	84.1%	21	111
Kennebunk	83.4%	30	151
Saco	82.6%	49	233
Brunswick	82.6%	41	194
Boothbay Harbor	81.4%	8	35
Cushing	81.3%	3	13
Falmouth	80.5%	39	161
Scarborough	79.5%	74	287
Newcastle	79.2%	5	19
North Yarmouth	79.1%	14	53
West Bath	78.6%	6	22
Owls Head	78.3%	5	18
Eliot	76.9%	24	80
Cape Elizabeth	76.9%	31	103
Arundel	76.8%	13	43
Rockport	76.7%	17	56
Harpswell	76.5%	23	75
Bristol	76.2%	15	48
Freeport	76.0%	29	92
South Thomaston	75.0%	6	18
Bowdoin	73.1%	7	19
Rockland	72.5%	28	74
Thomaston	72.3%	13	34
Bowdoinham	71.9%	9	23
Wiscasset	71.7%	17	43
Nobleboro	70.8%	7	17
Southport	70.6%	5	12
Parsonsfield	70.4%	8	19
Gray	70.1%	41	96
Friendship	70.0%	6	14
Congressional District 1	68.8%	3,092	6,813

Farmingdale	68.8%	10	22
Westport	68.8%	5	11
Gorham	68.4%	84	182
Sebago	67.9%	18	38
Boothbay	67.1%	24	49
Hallowell	66.7%	11	22
Sanford	66.4%	109	215
Topsham	66.3%	35	69
South Berwick	64.7%	36	66
Phippsburg	63.9%	13	23
Vinalhaven	63.6%	8	14
Edgecomb	63.2%	7	12
St. George	62.5%	18	30
Lebanon	62.1%	25	41
Bremen	61.9%	8	13
Pownal	58.8%	7	10
Windham	58.5%	125	176
Maine	58.1%	7,534	10,440
Hope	57.9%	8	11
Shapleigh	57.8%	27	37
Newfield	57.1%	15	20
Waterville	57.0%	68	90
Dayton	56.5%	10	13
Appleton	56.3%	7	9
Bridgton	55.4%	62	77
Harrison	54.0%	29	34
Dresden	53.8%	6	7
Union	53.2%	22	25
Waldoboro	52.9%	33	37
Woolwich	52.7%	26	29
Cumberland	52.1%	68	74
Lyman	51.9%	26	28
Jefferson	51.4%	17	18
Acton	51.3%	38	40
China	50.9%	26	27
Windsor	50.0%	14	14
Augusta	49.8%	109	108
Berwick	49.5%	56	55
Casco	49.4%	44	43
Naples	48.6%	54	51
Frye Island	47.6%	11	10
Pittston	47.4%	20	18
Richmond	46.8%	25	22
Limington	46.3%	29	25
Hollis	46.2%	35	30
Chelsea	44.4%	20	16
Buxton	44.2%	63	50
Washington	42.9%	12	9
Raymond	42.7%	51	38

New Gloucester	41.4%	41	29
Standish	40.8%	106	73
North Berwick	40.6%	38	26
Vassalboro	40.0%	24	16
Winthrop	39.8%	59	39
Manchester	38.9%	22	14
Whitefield	38.1%	13	8
Readfield	36.2%	30	17
Waterboro	35.5%	100	55
Warren	30.3%	23	10
Cornish	29.4%	12	5
Limerick	29.3%	41	17
Winslow	25.2%	80	27
Baldwin	20.0%	16	4
Ogunquit	100.0%	51	0

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	2014	0.85	\$988	\$33,434	\$39,524	\$836
	2015	0.90	\$950	\$34,181	\$38,013	\$855
	2016	0.80	\$1,019	\$32,814	\$40,778	\$820
	2017	0.86	\$1,026	\$35,152	\$41,055	\$879
	2018	0.92	\$1,048	\$38,752	\$41,937	\$969
Waterville		0.54	\$1,147	\$24,558	\$45,874	\$614
Waldoboro		0.61	\$1,175	\$28,881	\$47,014	\$722
Wiscasset		0.64	\$1,139	\$29,144	\$45,570	\$729
Farmingdale		0.65	\$891	\$23,193	\$35,634	\$580
Thomaston		0.67	\$1,187	\$31,874	\$47,461	\$797
Manchester		0.74	\$1,432	\$42,173	\$57,279	\$1,054
Bath		0.75	\$912	\$27,215	\$36,471	\$680
Richmond		0.79	\$1,188	\$37,323	\$47,508	\$933
Boothbay Harbor		0.80	\$774	\$24,891	\$30,941	\$622
Portland		0.80	\$1,127	\$35,980	\$45,075	\$900
Maine		0.83	\$998	\$33,201	\$39,919	\$830
Vinalhaven		0.83	\$1,323	\$43,905	\$52,930	\$1,098
Vassalboro		0.84	\$1,043	\$35,100	\$41,719	\$878
Winthrop		0.87	\$1,159	\$40,126	\$46,377	\$1,003
Bridgton		0.89	\$925	\$32,890	\$37,000	\$822
Falmouth		0.89	\$1,833	\$65,602	\$73,325	\$1,640
Biddeford		0.90	\$1,119	\$40,366	\$44,745	\$1,009
Camden		0.91	\$990	\$36,115	\$39,590	\$903
Sanford		0.92	\$913	\$33,633	\$36,532	\$841
Congressional District 1		0.92	\$1,048	\$38,752	\$41,937	\$969
Rockland		0.94	\$907	\$34,037	\$36,265	\$851
Damariscotta		0.95	\$821	\$31,229	\$32,821	\$781
Old Orchard Beach		0.95	\$1,069	\$40,770	\$42,777	\$1,019
Alfred		0.96	\$873	\$33,461	\$34,932	\$837
Augusta		0.99	\$860	\$34,030	\$34,412	\$851
York		1.00	\$1,179	\$46,972	\$47,149	\$1,174
Yarmouth		1.00	\$1,374	\$54,988	\$54,972	\$1,375
South Berwick		1.02	\$1,166	\$47,676	\$46,646	\$1,192
Berwick		1.03	\$1,315	\$54,402	\$52,603	\$1,360
Topsham		1.05	\$1,033	\$43,186	\$41,323	\$1,080
Windsor		1.05	\$847	\$35,510	\$33,879	\$888
Warren		1.06	\$820	\$34,899	\$32,799	\$872
South Portland		1.06	\$1,058	\$44,777	\$42,324	\$1,119
Scarborough		1.09	\$1,263	\$54,948	\$50,512	\$1,374
Saco		1.10	\$1,024	\$44,995	\$40,966	\$1,125
Brunswick		1.11	\$779	\$34,582	\$31,155	\$865
Freeport		1.11	\$1,063	\$47,100	\$42,539	\$1,178
Kittery		1.12	\$1,190	\$53,311	\$47,599	\$1,333
Eliot		1.22	\$1,084	\$53,083	\$43,362	\$1,327
Kennebunk		1.24	\$934	\$46,380	\$37,353	\$1,160
Edgecomb		1.27	\$689	\$34,999	\$27,551	\$875
Cumberland		1.36	\$1,154	\$62,930	\$46,159	\$1,573

North Berwick

1.61

\$864

\$55,681

\$34,560

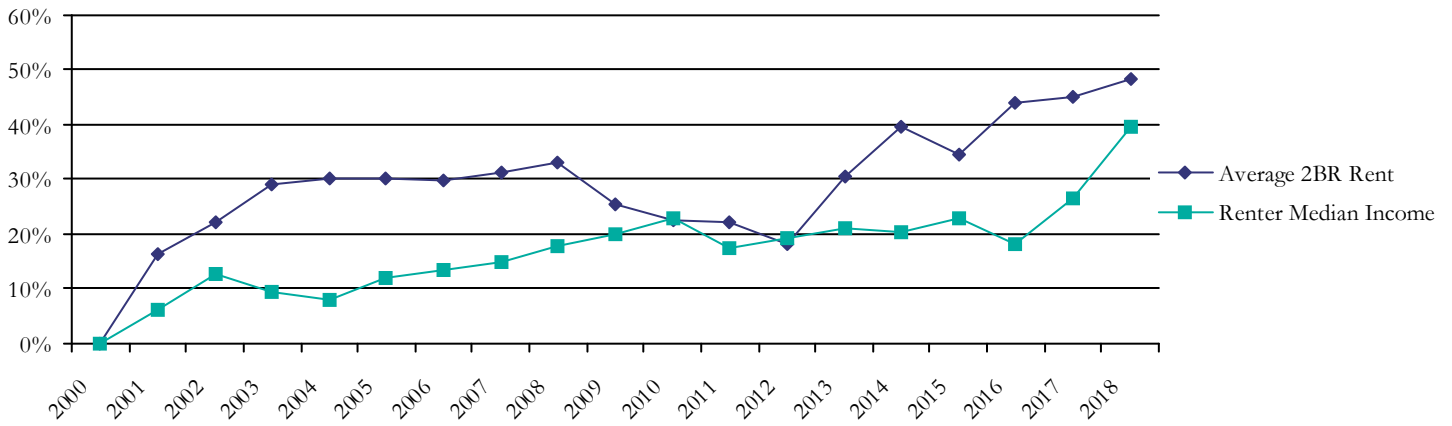
\$1,392

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>
Waterville	73.3%	2,420	3,303	\$1,147	\$45,874	\$22.05
Thomaston	69.9%	249	356	\$1,187	\$47,461	\$22.82
Wiscasset	69.8%	256	367	\$1,139	\$45,570	\$21.91
Farmingdale	69.5%	257	370	\$891	\$35,634	\$17.13
Waldoboro	68.7%	375	546	\$1,175	\$47,014	\$22.60
Bath	64.3%	1,111	1,729	\$912	\$36,471	\$17.53
Manchester	63.3%	95	150	\$1,432	\$57,279	\$27.54
Richmond	62.8%	235	374	\$1,188	\$47,508	\$22.84
Winthrop	62.5%	367	587	\$1,159	\$46,377	\$22.30
Vassalboro	58.8%	217	369	\$1,043	\$41,719	\$20.06
Portland	58.2%	10,709	18,412	\$1,127	\$45,075	\$21.67
Boothbay Harbor	57.1%	201	352	\$774	\$30,941	\$14.88
Maine	57.1%	92,560	162,131	\$998	\$39,919	\$19.19
Vinalhaven	57.0%	77	135	\$1,323	\$52,930	\$25.45
Falmouth	55.2%	467	846	\$1,833	\$73,325	\$35.25
Biddeford	54.2%	2,377	4,388	\$1,119	\$44,745	\$21.51
Bridgton	53.7%	329	613	\$925	\$37,000	\$17.79
Sanford	53.6%	1,612	3,006	\$913	\$36,532	\$17.56
Camden	53.2%	463	870	\$990	\$39,590	\$19.03
Congressional District 1	53.2%	45,568	85,686	\$1,048	\$41,937	\$20.16
Damariscotta	52.9%	184	348	\$821	\$32,821	\$15.78
Old Orchard Beach	52.8%	1,020	1,933	\$1,069	\$42,777	\$20.57
Rockland	52.7%	834	1,583	\$907	\$36,265	\$17.44
Alfred	51.8%	116	224	\$873	\$34,932	\$16.79
Augusta	50.5%	2,015	3,990	\$860	\$34,412	\$16.54
York	50.1%	584	1,165	\$1,179	\$47,149	\$22.67
Yarmouth	50.0%	548	1,097	\$1,374	\$54,972	\$26.43
South Berwick	48.9%	330	675	\$1,166	\$46,646	\$22.43
Topsham	47.8%	389	813	\$1,033	\$41,323	\$19.87
Berwick	47.8%	288	602	\$1,315	\$52,603	\$25.29
South Portland	47.8%	2,177	4,554	\$1,058	\$42,324	\$20.35
Windsor	47.5%	84	177	\$847	\$33,879	\$16.29
Scarborough	47.3%	758	1,603	\$1,263	\$50,512	\$24.28
Warren	46.1%	124	269	\$820	\$32,799	\$15.77
Freeport	45.6%	373	818	\$1,063	\$42,539	\$20.45
Brunswick	45.4%	1,295	2,854	\$779	\$31,155	\$14.98
Kittery	44.4%	675	1,520	\$1,190	\$47,599	\$22.88
Saco	44.3%	1,158	2,615	\$1,024	\$40,966	\$19.70
Eliot	42.5%	185	435	\$1,084	\$43,362	\$20.85
Kennebunk	39.9%	475	1,191	\$934	\$37,353	\$17.96
Edgecomb	39.4%	37	94	\$689	\$27,551	\$13.25
Cumberland	36.5%	100	274	\$1,154	\$46,159	\$22.19
North Berwick	32.6%	117	359	\$864	\$34,560	\$16.62

Relative Increases in Renter Income and Average 2BR Rent³



Demographics

	% Change 1990-2018	1990	2014	2015	2016	2017	2018
Population	16.8%	584,193	669,790	670,843	676,219	677,874	682,246
Households	29.1%	224,715	282,742	283,764	286,602	287,824	290,175

Endnotes

¹This data is derived from Maine Real Estate Information System ("MREIS") and MREIS reserves all rights including all proprietary rights in the data set forth herein and any use or publication of this data or any portion thereof without the express written consent of MREIS is prohibited. Any reproduction, sale or exchange of this data, in whole or in part, is likewise prohibited. All rights to the data remain the exclusive property of MREIS to the extent owned by MREIS.

²Source: Claritas Current Year Household Income

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).