

2016 Housing Facts and Affordability Index for Congressional District 1

Homeownership Affordability Index

Congressional District 1	Year	Index	Median	Median	Income Needed	Home Price
			Home Price ¹	Income ²	to Afford Median Home Price	Affordable to Median Income
	2012	0.91	\$197,900	\$51,223	\$56,135	\$180,581
	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
Frye Island		0.42	\$245,000	\$31,429	\$74,410	\$103,482
Long Island		0.49	\$375,000	\$47,237	\$96,962	\$182,688
Portland		0.55	\$262,250	\$43,829	\$80,110	\$143,479
Arrowsic		0.57	\$377,500	\$57,188	\$100,696	\$214,393
Ogunquit		0.58	\$432,500	\$64,890	\$112,327	\$249,850
Southport		0.58	\$380,000	\$53,571	\$92,503	\$220,067
West Bath		0.60	\$326,000	\$52,432	\$87,508	\$195,328
Yarmouth		0.65	\$369,900	\$74,758	\$114,352	\$241,822
Camden		0.66	\$334,000	\$62,773	\$94,701	\$221,393
Falmouth		0.67	\$472,500	\$89,565	\$133,414	\$317,203
Damariscotta		0.70	\$222,500	\$45,127	\$64,537	\$155,581
Westbrook		0.70	\$217,400	\$45,002	\$64,153	\$152,501
York		0.71	\$369,500	\$70,542	\$99,845	\$261,058
Biddeford		0.71	\$207,450	\$44,369	\$62,585	\$147,069
Kennebunkport		0.71	\$446,950	\$82,424	\$115,872	\$317,931
Old Orchard Beach		0.74	\$215,500	\$45,579	\$61,768	\$159,018
Harpswell		0.74	\$380,000	\$71,196	\$96,439	\$280,534
Scarborough		0.74	\$342,625	\$72,632	\$97,967	\$254,020
Newcastle		0.74	\$254,000	\$54,816	\$73,923	\$188,347
Kittery		0.75	\$302,875	\$65,268	\$87,055	\$227,074
Cushing		0.77	\$242,493	\$51,327	\$67,024	\$185,702
Boothbay		0.77	\$312,500	\$63,131	\$81,987	\$240,629
Phippsburg		0.78	\$305,000	\$61,749	\$79,257	\$237,625
Freeport		0.78	\$315,000	\$70,714	\$90,574	\$245,930
South Portland		0.78	\$239,450	\$54,912	\$70,176	\$187,366
Pownal		0.79	\$259,250	\$60,762	\$77,076	\$204,376
Westport		0.80	\$285,000	\$60,041	\$75,446	\$226,806
Appleton		0.80	\$232,000	\$54,429	\$67,910	\$185,945
Boothbay Harbor		0.80	\$235,000	\$49,909	\$62,268	\$188,356
Rockport		0.80	\$299,000	\$66,807	\$83,240	\$239,973
Friendship		0.81	\$237,250	\$51,008	\$63,346	\$191,040
Brunswick		0.81	\$219,000	\$53,534	\$65,810	\$178,149
Saco		0.82	\$236,500	\$57,329	\$69,809	\$194,219
Bath		0.82	\$149,574	\$37,893	\$46,138	\$122,844
North Yarmouth		0.82	\$327,500	\$79,102	\$96,040	\$269,741
Cape Elizabeth		0.83	\$420,000	\$101,563	\$122,641	\$347,817
Newfield		0.84	\$159,000	\$36,645	\$43,475	\$134,020
Georgetown		0.86	\$261,700	\$57,813	\$67,612	\$223,770
Topsham		0.86	\$220,000	\$55,908	\$64,657	\$190,232

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Alna	0.88	\$220,400	\$59,115	\$67,285	\$193,637
Congressional District 1	0.88	\$229,000	\$57,275	\$64,783	\$202,461
Owls Head	0.89	\$285,000	\$67,431	\$75,892	\$253,227
Sebago	0.89	\$178,356	\$44,835	\$50,182	\$159,351
South Thomaston	0.90	\$240,000	\$59,547	\$66,360	\$215,359
Wells	0.91	\$248,200	\$60,020	\$66,004	\$225,699
Bristol	0.93	\$250,000	\$59,671	\$64,490	\$231,320
Cumberland	0.93	\$371,000	\$100,990	\$109,128	\$343,335
Bridgton	0.93	\$164,000	\$43,958	\$47,435	\$151,979
Bremen	0.93	\$232,500	\$57,415	\$61,862	\$215,787
Union	0.93	\$215,000	\$57,849	\$62,089	\$200,317
New Gloucester	0.93	\$219,000	\$58,008	\$62,149	\$204,407
Hallowell	0.93	\$169,500	\$46,888	\$50,164	\$158,431
Kennebunk	0.94	\$287,850	\$76,059	\$81,333	\$269,183
Acton	0.94	\$223,000	\$57,885	\$61,461	\$210,026
South Bristol	0.95	\$275,000	\$63,806	\$67,454	\$260,128
Farmingdale	0.95	\$145,500	\$39,451	\$41,563	\$138,106
Berwick	0.96	\$230,000	\$64,442	\$67,466	\$219,691
Waterville	0.96	\$101,500	\$31,519	\$32,973	\$97,024
Buxton	0.96	\$230,000	\$61,549	\$63,792	\$221,911
St. George	0.97	\$223,300	\$56,250	\$58,186	\$215,871
Edgecomb	0.97	\$218,000	\$60,163	\$62,177	\$210,939
Gray	0.97	\$212,500	\$59,840	\$61,732	\$205,989
Maine	0.97	\$184,000	\$50,990	\$52,545	\$178,552
Alfred	0.98	\$219,000	\$60,675	\$61,954	\$214,479
Dresden	0.98	\$180,000	\$51,734	\$52,689	\$176,738
Sanford	0.98	\$153,950	\$46,910	\$47,771	\$151,175
Eliot	0.98	\$298,262	\$82,400	\$83,897	\$292,939
Bowdoin	0.98	\$211,750	\$58,585	\$59,638	\$208,011
Rockland	0.99	\$149,900	\$45,299	\$45,805	\$148,243
China	0.99	\$149,450	\$42,763	\$43,092	\$148,310
Cornish	0.99	\$146,450	\$40,948	\$41,173	\$145,651
Parsonsfield	1.00	\$143,000	\$41,094	\$41,063	\$143,108
Windham	1.02	\$220,000	\$63,739	\$62,567	\$224,122
Naples	1.03	\$189,000	\$54,438	\$52,995	\$194,148
Hope	1.04	\$200,000	\$58,046	\$56,043	\$207,148
Raymond	1.04	\$246,500	\$70,158	\$67,577	\$255,916
Augusta	1.04	\$117,450	\$37,063	\$35,632	\$122,168
Lebanon	1.04	\$200,000	\$59,429	\$57,043	\$208,365
Arundel	1.05	\$251,575	\$74,831	\$71,394	\$263,687
Somerville	1.05	\$135,000	\$40,859	\$38,792	\$142,192
Gorham	1.06	\$250,000	\$75,950	\$71,982	\$263,779
Standish	1.07	\$215,000	\$63,151	\$59,217	\$229,282
Casco	1.08	\$160,000	\$49,225	\$45,506	\$173,075
Limington	1.08	\$190,000	\$55,844	\$51,477	\$206,120
Hollis	1.09	\$213,250	\$63,743	\$58,233	\$233,429
Bowdoinham	1.10	\$190,000	\$60,537	\$55,107	\$208,722
North Berwick	1.11	\$222,600	\$68,017	\$61,541	\$246,023

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South Berwick	1.11	\$239,950	\$78,876	\$70,837	\$267,181
Harrison	1.12	\$172,000	\$52,825	\$47,303	\$192,077
Waldoboro	1.13	\$159,450	\$51,389	\$45,574	\$179,793
Windsor	1.13	\$149,900	\$47,237	\$41,886	\$169,052
Vassalboro	1.13	\$140,000	\$44,347	\$39,142	\$158,615
Lyman	1.14	\$224,500	\$70,202	\$61,826	\$254,915
Shapleigh	1.14	\$179,900	\$55,308	\$48,557	\$204,911
Manchester	1.16	\$190,000	\$63,186	\$54,496	\$220,296
Woolwich	1.17	\$190,000	\$63,054	\$53,784	\$222,748
Thomaston	1.19	\$147,750	\$51,441	\$43,059	\$176,512
Dayton	1.21	\$236,000	\$85,714	\$70,920	\$285,230
Limerick	1.23	\$165,250	\$57,565	\$46,689	\$203,743
Winslow	1.24	\$121,000	\$43,422	\$35,034	\$149,970
Wiscasset	1.25	\$158,000	\$57,885	\$46,249	\$197,752
Winthrop	1.26	\$164,000	\$59,036	\$46,998	\$206,007
Vinalhaven	1.26	\$200,000	\$67,472	\$53,507	\$252,197
Pittston	1.28	\$147,000	\$52,289	\$40,982	\$187,559
Baldwin	1.28	\$159,000	\$56,195	\$44,013	\$203,006
Washington	1.28	\$133,250	\$48,075	\$37,440	\$171,101
Warren	1.31	\$152,000	\$57,536	\$44,004	\$198,742
Chelsea	1.37	\$143,500	\$57,880	\$42,107	\$197,253
Waterboro	1.38	\$160,000	\$62,366	\$45,115	\$221,183
Readfield	1.40	\$166,500	\$69,335	\$49,629	\$232,611
Richmond	1.42	\$140,000	\$59,696	\$42,130	\$198,372
Jefferson	1.43	\$153,000	\$60,238	\$42,053	\$219,160
Nobleboro	1.44	\$162,000	\$62,748	\$43,486	\$233,759
Whitefield	1.69	\$136,500	\$65,405	\$38,615	\$231,199

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.

2016 Housing Facts and Affordability Index for Congressional District 1

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>
Frye Island	93.3%	14	15	\$245,000	\$74,410	\$35.77
Long Island	89.4%	101	113	\$375,000	\$96,962	\$46.62
West Bath	79.5%	672	845	\$326,000	\$87,508	\$42.07
Arrowsic	77.6%	159	205	\$377,500	\$100,696	\$48.41
Southport	74.0%	225	304	\$380,000	\$92,503	\$44.47
Portland	74.0%	23,323	31,524	\$262,250	\$80,110	\$38.51
Camden	72.0%	1,786	2,482	\$334,000	\$94,701	\$45.53
Appleton	68.9%	381	553	\$232,000	\$67,910	\$32.65
Damariscotta	68.1%	708	1,039	\$222,500	\$64,537	\$31.03
Cushing	66.7%	428	642	\$242,493	\$67,024	\$32.22
Harpwell	65.9%	1,511	2,292	\$380,000	\$96,439	\$46.36
South Portland	65.7%	7,448	11,330	\$239,450	\$70,176	\$33.74
Pownal	65.7%	397	604	\$259,250	\$77,076	\$37.06
North Yarmouth	65.5%	903	1,378	\$327,500	\$96,040	\$46.17
Ogunquit	65.4%	291	445	\$432,500	\$112,327	\$54.00
Phippsburg	64.8%	651	1,005	\$305,000	\$79,257	\$38.10
York	64.8%	3,673	5,669	\$369,500	\$99,845	\$48.00
Kittery	64.8%	2,909	4,492	\$302,875	\$87,055	\$41.85
Scarborough	64.6%	5,101	7,892	\$342,625	\$97,967	\$47.10
Westbrook	64.5%	5,123	7,939	\$217,400	\$64,153	\$30.84
Freeport	64.2%	2,160	3,362	\$315,000	\$90,574	\$43.55
Boothbay	64.0%	885	1,384	\$312,500	\$81,987	\$39.42
Biddeford	63.4%	5,495	8,667	\$207,450	\$62,585	\$30.09
Old Orchard Beach	63.4%	2,973	4,689	\$215,500	\$61,768	\$29.70
Georgetown	63.2%	290	459	\$261,700	\$67,612	\$32.51
Brunswick	63.2%	5,538	8,768	\$219,000	\$65,810	\$31.64
Saco	63.1%	5,077	8,049	\$236,500	\$69,809	\$33.56
Yarmouth	62.8%	2,279	3,628	\$369,900	\$114,352	\$54.98
Newcastle	62.5%	493	789	\$254,000	\$73,923	\$35.54
Friendship	62.0%	315	508	\$237,250	\$63,346	\$30.45
Westport	61.5%	200	325	\$285,000	\$75,446	\$36.27
South Thomaston	61.4%	422	687	\$240,000	\$66,360	\$31.90
Rockport	61.2%	891	1,456	\$299,000	\$83,240	\$40.02
Wells	60.5%	2,603	4,300	\$248,200	\$66,004	\$31.73
Alna	60.4%	177	293	\$220,400	\$67,285	\$32.35
Kennebunkport	59.9%	971	1,620	\$446,950	\$115,872	\$55.71
Berwick	59.0%	1,705	2,888	\$230,000	\$67,466	\$32.44
Newfield	57.9%	382	661	\$159,000	\$43,475	\$20.90
Topsham	57.7%	2,215	3,843	\$220,000	\$64,657	\$31.08
South Bristol	57.1%	242	424	\$275,000	\$67,454	\$32.43

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Boothbay Harbor	57.0%	607	1,064	\$235,000	\$62,268	\$29.94
Sebago	56.9%	481	845	\$178,356	\$50,182	\$24.13
Bath	56.8%	2,202	3,880	\$149,574	\$46,138	\$22.18
Congressional District 1	56.5%	161,793	286,602	\$229,000	\$64,783	\$31.15
Falmouth	55.1%	2,554	4,633	\$472,500	\$133,414	\$64.14
Owls Head	54.8%	427	780	\$285,000	\$75,892	\$36.49
Union	54.3%	553	1,018	\$215,000	\$62,089	\$29.85
Acton	53.6%	589	1,098	\$223,000	\$61,461	\$29.55
Bristol	53.5%	718	1,342	\$250,000	\$64,490	\$31.00
New Gloucester	53.4%	1,172	2,195	\$219,000	\$62,149	\$29.88
Kennebunk	53.3%	2,705	5,077	\$287,850	\$81,333	\$39.10
Bridgton	53.2%	1,263	2,375	\$164,000	\$47,435	\$22.81
Raymond	53.0%	974	1,838	\$246,500	\$67,577	\$32.49
Bremen	52.8%	196	371	\$232,500	\$61,862	\$29.74
Hallowell	52.7%	631	1,197	\$169,500	\$50,164	\$24.12
Maine	52.5%	296,838	564,989	\$184,000	\$52,545	\$25.26
St. George	52.2%	631	1,208	\$223,300	\$58,186	\$27.97
Farmingdale	52.0%	653	1,254	\$145,500	\$41,563	\$19.98
Buxton	51.9%	1,660	3,199	\$230,000	\$63,792	\$30.67
Edgecomb	51.8%	280	540	\$218,000	\$62,177	\$29.89
Waterville	51.7%	3,306	6,393	\$101,500	\$32,973	\$15.85
Gray	51.3%	1,704	3,321	\$212,500	\$61,732	\$29.68
Eliot	51.2%	1,318	2,576	\$298,262	\$83,897	\$40.34
Alfred	51.1%	636	1,244	\$219,000	\$61,954	\$29.79
Bowdoin	51.0%	588	1,153	\$211,750	\$59,638	\$28.67
Dresden	50.8%	351	691	\$180,000	\$52,689	\$25.33
Sanford	50.8%	4,375	8,620	\$153,950	\$47,771	\$22.97
Rockland	50.5%	1,723	3,414	\$149,900	\$45,805	\$22.02
China	50.4%	879	1,745	\$149,450	\$43,092	\$20.72
Cornish	50.2%	328	653	\$146,450	\$41,173	\$19.79
Arundel	50.1%	806	1,608	\$251,575	\$71,394	\$34.32
Parsonsfield	50.0%	422	844	\$143,000	\$41,063	\$19.74
Cumberland	49.5%	1,457	2,941	\$371,000	\$109,128	\$52.47
Gorham	49.4%	3,015	6,102	\$250,000	\$71,982	\$34.61
Cape Elizabeth	49.3%	1,846	3,745	\$420,000	\$122,641	\$58.96
Windham	49.0%	3,242	6,611	\$220,000	\$62,567	\$30.08
Naples	48.6%	781	1,608	\$189,000	\$52,995	\$25.48
Augusta	48.5%	4,158	8,576	\$117,450	\$35,632	\$17.13
Lebanon	48.0%	1,080	2,248	\$200,000	\$57,043	\$27.42
Hope	47.8%	300	628	\$200,000	\$56,043	\$26.94
South Berwick	47.3%	1,329	2,809	\$239,950	\$70,837	\$34.06
Standish	46.8%	1,720	3,676	\$215,000	\$59,217	\$28.47
Somerville	46.7%	109	234	\$135,000	\$38,792	\$18.65
Bowdoinham	46.5%	557	1,197	\$190,000	\$55,107	\$26.49
Limington	46.2%	682	1,477	\$190,000	\$51,477	\$24.75

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Casco	45.8%	732	1,598	\$160,000	\$45,506	\$21.88
Hollis	45.4%	766	1,687	\$213,250	\$58,233	\$28.00
Vassalboro	45.0%	828	1,842	\$140,000	\$39,142	\$18.82
North Berwick	44.9%	808	1,802	\$222,600	\$61,541	\$29.59
Harrison	44.8%	530	1,184	\$172,000	\$47,303	\$22.74
Waldoboro	44.6%	1,003	2,247	\$159,450	\$45,574	\$21.91
Lyman	44.3%	770	1,738	\$224,500	\$61,826	\$29.72
Windsor	43.1%	463	1,075	\$149,900	\$41,886	\$20.14
Shapleigh	42.9%	472	1,100	\$179,900	\$48,557	\$23.34
Dayton	42.1%	320	760	\$236,000	\$70,920	\$34.10
Thomaston	41.8%	504	1,205	\$147,750	\$43,059	\$20.70
Manchester	41.7%	444	1,065	\$190,000	\$54,496	\$26.20
Winslow	41.5%	1,354	3,263	\$121,000	\$35,034	\$16.84
Vinalhaven	40.8%	214	525	\$200,000	\$53,507	\$25.72
Woolwich	40.7%	510	1,254	\$190,000	\$53,784	\$25.86
Winthrop	39.6%	1,012	2,555	\$164,000	\$46,998	\$22.60
Baldwin	39.2%	234	596	\$159,000	\$44,013	\$21.16
Limerick	38.6%	438	1,134	\$165,250	\$46,689	\$22.45
Wiscasset	38.6%	584	1,513	\$158,000	\$46,249	\$22.24
Pittston	38.4%	440	1,146	\$147,000	\$40,982	\$19.70
Warren	37.4%	571	1,527	\$152,000	\$44,004	\$21.16
Washington	36.8%	223	607	\$133,250	\$37,440	\$18.00
Richmond	36.7%	534	1,454	\$140,000	\$42,130	\$20.25
Waterboro	34.2%	1,005	2,944	\$160,000	\$45,115	\$21.69
Chelsea	33.7%	346	1,028	\$143,500	\$42,107	\$20.24
Jefferson	33.1%	346	1,047	\$153,000	\$42,053	\$20.22
Nobleboro	32.9%	233	708	\$162,000	\$43,486	\$20.91
Readfield	29.3%	298	1,017	\$166,500	\$49,629	\$23.86
Whitefield	27.7%	256	926	\$136,500	\$38,615	\$18.56

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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	96.5%	34	942
Frye Island	95.2%	1	20
Westbrook	87.5%	44	307
Pownal	86.7%	2	13
Yarmouth	86.3%	18	113
Biddeford	84.5%	40	218
West Bath	83.3%	4	20
Ogunquit	80.3%	15	61
Camden	80.2%	20	81
Arrowsic	80.0%	2	8
Falmouth	79.9%	46	183
York	79.6%	65	254
South Portland	79.3%	81	311
Scarborough	76.8%	92	304
North Yarmouth	75.0%	13	39
Old Orchard Beach	74.7%	69	204
Westport	73.7%	5	14
Boothbay Harbor	73.5%	13	36
Bath	72.0%	51	131
Kennebunkport	72.0%	23	59
Harpswell	71.7%	41	104
Kittery	70.7%	46	111
Saco	70.7%	98	236
Damariscotta	70.6%	10	24
Southport	70.0%	3	7
Georgetown	68.8%	5	11
Freeport	67.9%	50	106
Sebago	64.4%	16	29
Newcastle	63.9%	13	23
Newfield	63.4%	15	26
Cape Elizabeth	63.2%	64	110
Appleton	63.2%	7	12
Boothbay	63.0%	27	46
Alfred	62.8%	16	27
Rockport	62.3%	26	43
Phippsburg	62.2%	14	23
Topsham	61.8%	52	84
Alna	61.1%	7	11
Congressional District 1	60.6%	4,684	7,199
Wells	60.5%	147	225
Brunswick	60.2%	127	192
Gray	57.7%	71	97

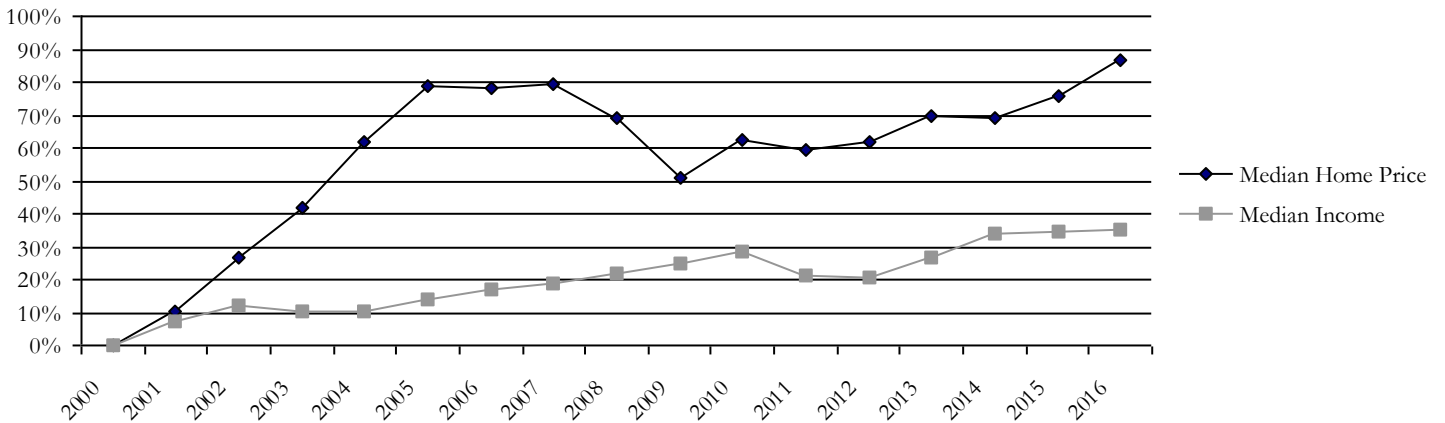
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Acton	57.6%	28	38
New Gloucester	57.5%	31	42
Berwick	57.5%	54	73
Bridgton	57.1%	63	84
Hallowell	57.1%	18	24
Owls Head	57.1%	9	12
Eliot	56.6%	43	56
Kennebunk	56.4%	130	168
Bristol	56.1%	25	32
Cushing	55.6%	12	15
Farmingdale	55.3%	17	21
Friendship	55.0%	9	11
Union	54.8%	14	17
Buxton	54.5%	51	61
Cumberland	54.1%	95	112
Maine	52.8%	9,555	10,689
Dresden	52.4%	10	11
Waterville	52.0%	59	64
South Bristol	52.0%	12	13
Edgecomb	51.7%	14	15
South Thomaston	51.7%	14	15
Sanford	51.5%	160	170
China	51.5%	32	34
Rockland	51.5%	49	52
St. George	51.2%	20	21
Windham	50.5%	181	185
Bowdoin	50.0%	14	14
Bremen	50.0%	9	9
Cornish	50.0%	16	16
Gorham	49.8%	136	135
Parsonsfield	48.1%	14	13
Naples	47.7%	69	63
Hope	47.4%	10	9
Raymond	47.1%	54	48
Augusta	45.5%	126	105
Lebanon	44.9%	49	40
Woolwich	43.9%	23	18
North Berwick	42.1%	33	24
Bowdoinham	40.5%	22	15
Standish	40.5%	91	62
Arundel	40.4%	28	19
Limington	40.4%	28	19
Casco	39.2%	62	40
Harrison	38.9%	33	21
Somerville	38.5%	8	5

2016 Housing Facts and Affordability Index for Congressional District 1

Vinalhaven	38.5%	8	5
Shapleigh	37.6%	53	32
Manchester	37.5%	25	15
Windsor	37.5%	15	9
Vassalboro	36.0%	32	18
Winslow	34.7%	81	43
Waldoboro	34.6%	51	27
Hollis	33.3%	54	27
South Berwick	32.4%	69	33
Lyman	32.1%	38	18
Winthrop	30.9%	65	29
Wiscasset	29.2%	46	19
Nobleboro	29.2%	17	7
Richmond	29.1%	39	16
Limerick	25.0%	42	14
Washington	25.0%	27	9
Thomaston	23.7%	29	9
Jefferson	23.2%	43	13
Waterboro	22.1%	134	38
Pittston	22.0%	32	9
Baldwin	21.7%	18	5
Warren	21.7%	36	10
Dayton	21.4%	22	6
Readfield	17.6%	42	9
Chelsea	15.2%	28	5
Whitefield	15.2%	28	5
Long Island	100.0%	10	0

Relative Increases in Income and Home Price ³



2016 Housing Facts and Affordability Index for Congressional District 1

Rental Affordability Index

	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
Congressional District 1	2012	0.99	\$835	\$33,091	\$33,414	\$827
	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
Farmingdale		0.51	\$729	\$14,857	\$29,169	\$371
Waterville		0.60	\$862	\$20,551	\$34,473	\$514
Portland		0.74	\$1,052	\$31,028	\$42,075	\$776
Waldoboro		0.77	\$1,079	\$33,162	\$43,178	\$829
Biddeford		0.79	\$986	\$31,118	\$39,445	\$778
Boothbay		0.79	\$869	\$27,380	\$34,767	\$684
Bath		0.80	\$811	\$25,937	\$32,455	\$648
Maine		0.85	\$872	\$29,588	\$34,873	\$740
Augusta		0.86	\$757	\$26,103	\$30,273	\$653
Yarmouth		0.86	\$1,389	\$48,027	\$55,544	\$1,201
Congressional District 1		0.88	\$931	\$32,814	\$37,247	\$820
Old Orchard Beach		0.91	\$974	\$35,301	\$38,949	\$883
York		0.94	\$993	\$37,357	\$39,739	\$934
South Portland		1.00	\$956	\$38,232	\$38,257	\$956
Newcastle		1.00	\$859	\$34,347	\$34,360	\$859
Sanford		1.01	\$711	\$28,635	\$28,440	\$716
Damariscotta		1.01	\$760	\$30,704	\$30,386	\$768
Freeport		1.01	\$928	\$37,418	\$37,139	\$935
Brunswick		1.03	\$746	\$30,654	\$29,858	\$766
Rockland		1.03	\$803	\$33,102	\$32,115	\$828
Saco		1.06	\$923	\$39,270	\$36,936	\$982
Windham		1.08	\$930	\$40,155	\$37,200	\$1,004
Camden		1.22	\$867	\$42,216	\$34,686	\$1,055

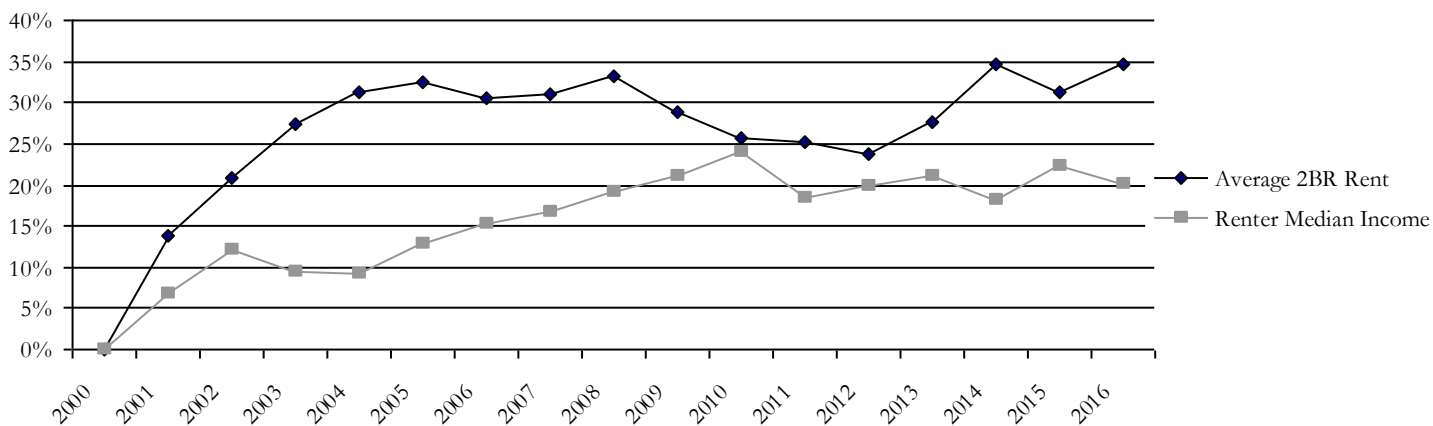
The Rental Affordability Index is the ratio of 2-Bedroom Rent Affordable at Median Renter Income to Average 2-Bedroom Rent. An index of less than 1 means the area is generally unaffordable – i.e., a renter household earning area median renter income could not cover the cost of an average 2-bedroom apartment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

2016 Housing Facts and Affordability Index for Congressional District 1

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
Waterville	69.4%	2,321	3,346	\$862	\$34,473	\$16.57
Farmingdale	66.1%	246	372	\$729	\$29,169	\$14.02
Waldoboro	63.0%	335	532	\$1,079	\$43,178	\$20.76
Portland	61.9%	11,190	18,070	\$1,052	\$42,075	\$20.23
Biddeford	61.8%	2,709	4,381	\$986	\$39,445	\$18.96
Bath	59.0%	1,025	1,737	\$811	\$32,455	\$15.60
Boothbay	58.6%	109	186	\$869	\$34,767	\$16.71
Yarmouth	57.5%	626	1,089	\$1,389	\$55,544	\$26.70
Maine	57.4%	92,705	161,601	\$872	\$34,873	\$16.77
Augusta	56.9%	2,285	4,015	\$757	\$30,273	\$14.55
Congressional District 1	55.2%	46,791	84,692	\$931	\$37,247	\$17.91
Old Orchard Beach	54.5%	1,023	1,876	\$974	\$38,949	\$18.73
York	52.6%	613	1,165	\$993	\$39,739	\$19.11
Newcastle	50.3%	86	171	\$859	\$34,360	\$16.52
South Portland	50.0%	2,235	4,467	\$956	\$38,257	\$18.39
Sanford	49.7%	1,523	3,062	\$711	\$28,440	\$13.67
Freeport	49.7%	394	792	\$928	\$37,139	\$17.86
Damariscotta	49.3%	171	347	\$760	\$30,386	\$14.61
Brunswick	48.7%	1,361	2,792	\$746	\$29,858	\$14.35
Rockland	48.5%	764	1,574	\$803	\$32,115	\$15.44
Saco	46.8%	1,205	2,573	\$923	\$36,936	\$17.76
Windham	46.7%	629	1,346	\$930	\$37,200	\$17.88
Camden	43.5%	375	862	\$867	\$34,686	\$16.68

Relative Increases in Renter Income and Average 2BR Rent³



2016 Housing Facts and Affordability Index for Congressional District 1

Demographics

	<u>% Change</u> <u>1990-2016</u>	<u>1990</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
Population	15.8%	584,199	671,236	666,790	669,790	670,843	676,219
Households	27.5%	224,718	282,823	280,864	282,742	283,764	286,602

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

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).