



Housing Facts and Affordability Index

Congressional District 1 - 2019

Homeownership Affordability Index

Congressional District 1	Year	Index	Median Home Price ¹	Median Income ²	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income
	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
	2019	0.83	\$280,000	\$67,665	\$81,096	\$233,624
Ogunquit		0.40	\$663,500	\$70,161	\$174,586	\$266,641
Kennebunkport		0.50	\$655,000	\$87,069	\$175,040	\$325,812
Old Orchard Beach		0.52	\$317,750	\$48,746	\$93,706	\$165,293
Portland		0.56	\$326,000	\$56,103	\$100,901	\$181,262
Southport		0.57	\$444,000	\$63,690	\$111,010	\$254,737
Camden		0.58	\$375,000	\$62,779	\$107,781	\$218,426
Boothbay Harbor		0.63	\$274,411	\$47,168	\$75,176	\$172,175
York		0.63	\$477,100	\$83,053	\$131,281	\$301,830
Biddeford		0.63	\$268,000	\$52,610	\$82,917	\$170,044
Yarmouth		0.64	\$518,000	\$98,106	\$154,024	\$329,941
Kittery		0.65	\$404,450	\$75,452	\$116,924	\$260,995
Kennebunk		0.65	\$379,900	\$71,181	\$108,765	\$248,625
Arundel		0.66	\$343,000	\$65,134	\$99,006	\$225,653
West Bath		0.69	\$344,000	\$65,466	\$94,964	\$237,146
Saco		0.69	\$319,000	\$67,582	\$97,382	\$221,383
Bremen		0.70	\$311,000	\$61,500	\$87,631	\$218,261
Parsonsfield		0.70	\$207,500	\$42,908	\$61,031	\$145,882
South Thomaston		0.71	\$305,000	\$61,563	\$86,354	\$217,438
Wells		0.72	\$351,250	\$68,548	\$95,661	\$251,697
Cushing		0.72	\$260,000	\$54,119	\$74,981	\$187,659
South Portland		0.72	\$315,000	\$68,297	\$94,608	\$227,396
Westport		0.72	\$342,000	\$64,286	\$88,793	\$247,607
Falmouth		0.73	\$550,000	\$116,959	\$160,514	\$400,759
Cape Elizabeth		0.73	\$535,000	\$116,614	\$159,996	\$389,938
Alfred		0.73	\$275,000	\$58,817	\$80,576	\$200,737
South Bristol		0.74	\$346,000	\$64,216	\$86,644	\$256,438
Harpswell		0.74	\$435,000	\$83,796	\$112,721	\$323,375
Harrison		0.74	\$254,175	\$52,838	\$71,040	\$189,051
Eliot		0.75	\$380,000	\$81,541	\$109,109	\$283,987
Damariscotta		0.75	\$249,250	\$55,863	\$74,026	\$188,094
Sanford		0.76	\$199,900	\$47,416	\$62,636	\$151,327
Westbrook		0.76	\$265,750	\$61,120	\$80,652	\$201,393
Rockport		0.76	\$338,000	\$74,268	\$97,593	\$257,217
Bath		0.76	\$200,000	\$48,129	\$63,056	\$152,654
Vinalhaven		0.77	\$287,500	\$61,364	\$79,582	\$221,684
Waterville		0.77	\$133,450	\$33,853	\$43,889	\$102,935
Arrowsic		0.77	\$356,000	\$75,000	\$97,005	\$275,243
Boothbay		0.78	\$317,500	\$66,691	\$85,381	\$248,000

Scarborough	0.79	\$413,200	\$95,776	\$121,874	\$324,719
Owls Head	0.80	\$274,000	\$60,078	\$75,520	\$217,974
Cornish	0.80	\$192,500	\$44,401	\$55,510	\$153,975
Brunswick	0.80	\$289,000	\$69,772	\$87,181	\$231,290
Freeport	0.80	\$387,000	\$89,978	\$112,017	\$310,858
Shapleigh	0.82	\$260,000	\$59,322	\$72,298	\$213,336
Edgecomb	0.82	\$256,250	\$61,913	\$75,079	\$211,314
Georgetown	0.83	\$345,000	\$75,806	\$90,866	\$287,821
Congressional District 1	0.83	\$280,000	\$67,665	\$81,096	\$233,624
Casco	0.84	\$235,000	\$57,595	\$68,248	\$198,319
Bowdoin	0.85	\$263,000	\$64,532	\$76,173	\$222,809
Farmingdale	0.85	\$175,500	\$44,290	\$52,245	\$148,777
Gray	0.85	\$290,000	\$73,099	\$86,168	\$246,017
Newfield	0.86	\$205,500	\$49,071	\$56,986	\$176,957
Lyman	0.87	\$294,000	\$72,121	\$82,516	\$256,965
Richmond	0.88	\$215,000	\$57,657	\$65,853	\$188,240
Whitefield	0.88	\$200,000	\$50,543	\$57,515	\$175,754
Acton	0.88	\$262,500	\$65,296	\$74,237	\$230,885
Pownal	0.89	\$350,000	\$92,568	\$104,183	\$310,980
Gorham	0.89	\$319,900	\$84,713	\$95,052	\$285,105
Raymond	0.90	\$319,000	\$80,270	\$89,316	\$286,692
Maine	0.90	\$225,000	\$59,575	\$66,044	\$202,959
Bristol	0.91	\$270,000	\$63,136	\$69,762	\$244,354
Rockland	0.91	\$167,214	\$48,229	\$53,269	\$151,392
Thomaston	0.91	\$198,750	\$55,345	\$60,877	\$180,689
Berwick	0.93	\$270,500	\$74,616	\$80,422	\$250,972
Washington	0.93	\$183,500	\$49,936	\$53,721	\$170,572
Dayton	0.93	\$309,900	\$84,334	\$90,586	\$288,511
Sebago	0.93	\$229,000	\$61,295	\$65,708	\$213,621
Naples	0.93	\$235,950	\$62,458	\$66,948	\$220,127
Bridgton	0.93	\$210,000	\$57,071	\$61,162	\$195,952
Limington	0.94	\$242,500	\$63,103	\$67,464	\$226,825
Cumberland	0.94	\$478,000	\$136,009	\$144,930	\$448,577
Appleton	0.94	\$191,500	\$56,544	\$60,175	\$179,946
Windham	0.94	\$280,000	\$77,765	\$82,526	\$263,846
Limerick	0.95	\$217,000	\$60,026	\$63,431	\$205,352
Topsham	0.95	\$264,500	\$75,348	\$79,554	\$250,515
Lebanon	0.95	\$250,000	\$69,149	\$72,622	\$238,045
Nobleboro	0.95	\$222,400	\$58,691	\$61,517	\$212,185
Wiscasset	0.96	\$202,000	\$58,807	\$61,251	\$193,941
Phippsburg	0.97	\$278,900	\$72,340	\$74,741	\$269,939
St. George	0.97	\$233,875	\$62,245	\$64,292	\$226,430
Hollis	0.97	\$237,000	\$64,643	\$66,526	\$230,291
Hallowell	0.98	\$190,000	\$56,912	\$58,330	\$185,381
South Berwick	0.98	\$289,000	\$86,079	\$87,831	\$283,234
New Gloucester	0.98	\$260,000	\$74,651	\$75,861	\$255,854
Waterboro	0.99	\$230,000	\$66,170	\$66,976	\$227,232
Manchester	0.99	\$244,500	\$71,860	\$72,473	\$242,430
Alna	0.99	\$233,750	\$69,952	\$70,543	\$231,790
Bowdoinham	0.99	\$224,000	\$65,990	\$66,357	\$222,761
Hope	1.00	\$226,000	\$65,602	\$65,295	\$227,063
Newcastle	1.02	\$240,000	\$73,902	\$72,125	\$245,912
North Yarmouth	1.04	\$369,900	\$113,136	\$108,812	\$384,600

Augusta	1.04	\$147,000	\$47,800	\$45,853	\$153,243
China	1.06	\$191,000	\$59,137	\$55,951	\$201,877
Standish	1.06	\$255,000	\$76,588	\$72,262	\$270,267
North Berwick	1.07	\$265,000	\$79,931	\$74,480	\$284,393
Windsor	1.07	\$185,000	\$56,166	\$52,268	\$198,796
Chelsea	1.09	\$186,150	\$62,108	\$56,959	\$202,976
Buxton	1.12	\$246,500	\$78,899	\$70,161	\$277,199
Baldwin	1.13	\$183,650	\$59,524	\$52,603	\$207,813
Woolwich	1.14	\$220,000	\$72,182	\$63,247	\$251,080
Union	1.17	\$190,000	\$64,877	\$55,572	\$221,812
Waldoboro	1.17	\$160,000	\$55,562	\$47,514	\$187,102
Jefferson	1.18	\$183,500	\$61,195	\$51,672	\$217,317
Readfield	1.19	\$225,000	\$81,974	\$68,614	\$268,811
Winslow	1.21	\$142,900	\$51,556	\$42,554	\$173,130
Vassalboro	1.25	\$170,000	\$61,404	\$48,964	\$213,192
Warren	1.26	\$173,000	\$65,070	\$51,465	\$218,733
Winthrop	1.27	\$190,000	\$71,858	\$56,475	\$241,754
Pittston	1.28	\$170,950	\$63,030	\$49,146	\$219,245
Dresden	1.29	\$184,500	\$71,100	\$55,282	\$237,293
Friendship	1.30	\$165,000	\$58,613	\$44,935	\$215,224

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 <u>Households</u>	Median <u>Home Price</u> ¹	Income Needed to Afford <u>Median Home</u>	
	<u>Percent</u>	<u>Number</u>			<u>Annual</u>	<u>Hourly</u>
Old Orchard Beach	80.2%	3,931	4,900	\$317,750	\$93,706	\$45.05
Portland	73.8%	23,457	31,800	\$326,000	\$100,901	\$48.51
Biddeford	73.7%	6,461	8,766	\$268,000	\$82,917	\$39.86
Cushing	72.5%	474	654	\$260,000	\$74,981	\$36.05
Arundel	71.8%	1,199	1,671	\$343,000	\$99,006	\$47.60
West Bath	71.1%	615	865	\$344,000	\$94,964	\$45.66
Saco	71.1%	5,882	8,275	\$319,000	\$97,382	\$46.82
Southport	70.8%	213	301	\$444,000	\$111,010	\$53.37
Camden	70.6%	1,789	2,534	\$375,000	\$107,781	\$51.82
Boothbay Harbor	70.2%	779	1,110	\$274,411	\$75,176	\$36.14
Wells	69.3%	3,216	4,638	\$351,250	\$95,661	\$45.99
Bremen	68.7%	257	374	\$311,000	\$87,631	\$42.13
South Portland	68.5%	7,844	11,447	\$315,000	\$94,608	\$45.48
Sebago	68.2%	576	845	\$229,000	\$65,708	\$31.59
Harrison	66.7%	812	1,218	\$254,175	\$71,040	\$34.15
Damariscotta	66.5%	696	1,046	\$249,250	\$74,026	\$35.59
Shapleigh	66.3%	752	1,134	\$260,000	\$72,298	\$34.76
Westport	65.7%	210	320	\$342,000	\$88,793	\$42.69
Parsonsfield	65.5%	541	825	\$207,500	\$61,031	\$29.34
South Thomaston	65.4%	444	679	\$305,000	\$86,354	\$41.52
Alfred	65.2%	821	1,258	\$275,000	\$80,576	\$38.74
Rockport	65.2%	977	1,499	\$338,000	\$97,593	\$46.92
Edgecomb	64.8%	342	528	\$256,250	\$75,079	\$36.10
Ogunquit	64.5%	321	498	\$663,500	\$174,586	\$83.94
Kennebunk	64.1%	3,360	5,243	\$379,900	\$108,765	\$52.29
Richmond	63.7%	972	1,525	\$215,000	\$65,853	\$31.66
Georgetown	63.7%	297	466	\$345,000	\$90,866	\$43.69
Boothbay	63.7%	881	1,384	\$317,500	\$85,381	\$41.05
Kittery	63.4%	2,829	4,462	\$404,450	\$116,924	\$56.21
Westbrook	62.8%	5,145	8,195	\$265,750	\$80,652	\$38.77
Dayton	62.5%	481	769	\$309,900	\$90,586	\$43.55
Eliot	62.5%	1,666	2,666	\$380,000	\$109,109	\$52.46
Bath	62.3%	2,385	3,826	\$200,000	\$63,056	\$30.32
Maine	62.2%	354,985	570,917	\$225,000	\$66,044	\$31.75
Arrowsic	62.1%	133	214	\$356,000	\$97,005	\$46.64
Owls Head	62.1%	498	801	\$274,000	\$75,520	\$36.31
Sanford	61.9%	5,290	8,543	\$199,900	\$62,636	\$30.11
Vinalhaven	61.3%	331	540	\$287,500	\$79,582	\$38.26
Harpswell	60.4%	1,421	2,352	\$435,000	\$112,721	\$54.19
Brunswick	60.4%	5,410	8,960	\$289,000	\$87,181	\$41.91
South Bristol	60.2%	259	430	\$346,000	\$86,644	\$41.66
Gorham	60.1%	3,771	6,275	\$319,900	\$95,052	\$45.70
Casco	60.0%	988	1,646	\$235,000	\$68,248	\$32.81
Congressional District 1	59.7%	174,584	292,391	\$280,000	\$81,096	\$38.99

Limington	59.6%	919	1,542	\$242,500	\$67,464	\$32.43
York	59.1%	3,399	5,750	\$477,100	\$131,281	\$63.12
Naples	59.0%	970	1,644	\$235,950	\$66,948	\$32.19
Gray	58.9%	2,067	3,510	\$290,000	\$86,168	\$41.43
Kennebunkport	58.1%	968	1,666	\$655,000	\$175,040	\$84.15
Waterboro	58.1%	1,789	3,080	\$230,000	\$66,976	\$32.20
Waterville	58.0%	3,725	6,418	\$133,450	\$43,889	\$21.10
Hope	57.9%	367	634	\$226,000	\$65,295	\$31.39
Bowdoin	57.8%	687	1,188	\$263,000	\$76,173	\$36.62
Acton	57.8%	658	1,139	\$262,500	\$74,237	\$35.69
Lyman	57.3%	1,047	1,827	\$294,000	\$82,516	\$39.67
Cornish	56.8%	365	643	\$192,500	\$55,510	\$26.69
Hollis	56.7%	980	1,728	\$237,000	\$66,526	\$31.98
Bristol	56.3%	747	1,326	\$270,000	\$69,762	\$33.54
Whitefield	56.2%	525	935	\$200,000	\$57,515	\$27.65
Farmingdale	56.0%	708	1,264	\$175,500	\$52,245	\$25.12
Bowdoinham	55.8%	680	1,218	\$224,000	\$66,357	\$31.90
Thomaston	55.8%	648	1,162	\$198,750	\$60,877	\$29.27
Raymond	55.6%	1,035	1,863	\$319,000	\$89,316	\$42.94
Pownal	55.5%	335	604	\$350,000	\$104,183	\$50.09
Newfield	55.4%	380	686	\$205,500	\$56,986	\$27.40
Freeport	55.3%	1,929	3,490	\$387,000	\$112,017	\$53.85
Lebanon	54.7%	1,282	2,344	\$250,000	\$72,622	\$34.91
Rockland	54.2%	1,873	3,455	\$167,214	\$53,269	\$25.61
Appleton	53.9%	301	558	\$191,500	\$60,175	\$28.93
Alna	53.8%	150	279	\$233,750	\$70,543	\$33.92
Berwick	53.7%	1,618	3,012	\$270,500	\$80,422	\$38.66
Windham	53.3%	3,665	6,871	\$280,000	\$82,526	\$39.68
Limerick	53.3%	629	1,179	\$217,000	\$63,431	\$30.50
Bridgton	53.3%	1,311	2,460	\$210,000	\$61,162	\$29.40
Washington	52.9%	341	645	\$183,500	\$53,721	\$25.83
Topsham	52.8%	2,072	3,926	\$264,500	\$79,554	\$38.25
Phippsburg	52.4%	537	1,024	\$278,900	\$74,741	\$35.93
Manchester	52.4%	569	1,086	\$244,500	\$72,473	\$34.84
Scarborough	52.2%	4,293	8,220	\$413,200	\$121,874	\$58.59
St. George	52.0%	613	1,178	\$233,875	\$64,292	\$30.91
Nobleboro	52.0%	371	713	\$222,400	\$61,517	\$29.58
Wiscasset	51.7%	771	1,490	\$202,000	\$61,251	\$29.45
Hallowell	51.0%	621	1,218	\$190,000	\$58,330	\$28.04
Yarmouth	51.0%	1,860	3,650	\$518,000	\$154,024	\$74.05
South Berwick	50.9%	1,465	2,875	\$289,000	\$87,831	\$42.23
New Gloucester	50.8%	1,127	2,217	\$260,000	\$75,861	\$36.47
Newcastle	50.8%	411	809	\$240,000	\$72,125	\$34.68
Standish	49.1%	1,857	3,785	\$255,000	\$72,262	\$34.74
Augusta	48.2%	4,193	8,691	\$147,000	\$45,853	\$22.04
China	47.6%	851	1,790	\$191,000	\$55,951	\$26.90
Buxton	47.3%	1,543	3,261	\$246,500	\$70,161	\$33.73
Windsor	46.9%	529	1,128	\$185,000	\$52,268	\$25.13
North Berwick	46.6%	873	1,875	\$265,000	\$74,480	\$35.81

Chelsea	45.7%	486	1,064	\$186,150	\$56,959	\$27.38
Readfield	44.8%	454	1,014	\$225,000	\$68,614	\$32.99
Baldwin	44.5%	282	634	\$183,650	\$52,603	\$25.29
Waldoboro	43.7%	1,027	2,350	\$160,000	\$47,514	\$22.84
North Yarmouth	43.3%	604	1,394	\$369,900	\$108,812	\$52.31
Falmouth	42.8%	2,016	4,709	\$550,000	\$160,514	\$77.17
Winslow	42.4%	1,412	3,333	\$142,900	\$42,554	\$20.46
Woolwich	42.3%	544	1,284	\$220,000	\$63,247	\$30.41
Cape Elizabeth	41.5%	1,545	3,724	\$535,000	\$159,996	\$76.92
Winthrop	41.1%	1,058	2,576	\$190,000	\$56,475	\$27.15
Union	39.4%	393	998	\$190,000	\$55,572	\$26.72
Jefferson	39.4%	421	1,068	\$183,500	\$51,672	\$24.84
Vassalboro	39.2%	728	1,856	\$170,000	\$48,964	\$23.54
Pittston	38.7%	449	1,160	\$170,950	\$49,146	\$23.63
Dresden	38.7%	269	697	\$184,500	\$55,282	\$26.58
Friendship	37.6%	198	526	\$165,000	\$44,935	\$21.60
Warren	36.4%	572	1,573	\$173,000	\$51,465	\$24.74
Cumberland	34.3%	1,044	3,044	\$478,000	\$144,930	\$69.68

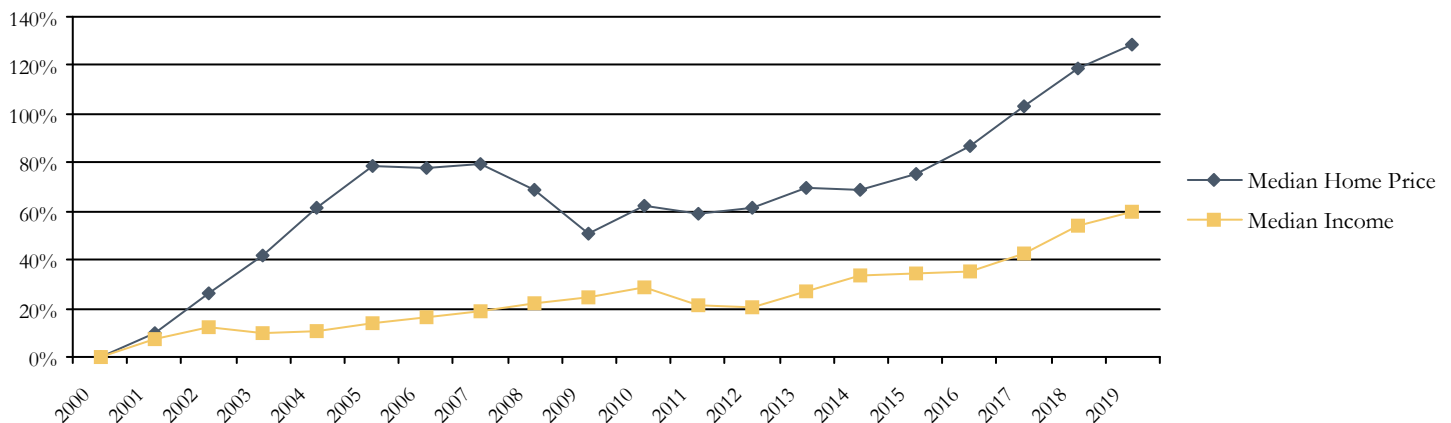
Unattainable Homes as a Percentage of Homes Sold

<u>Location</u>	<u>Percentage of Unattainable Homes</u>	<u>Affordable Homes Sold</u>	<u>Unattainable Homes Sold</u>
Portland	98.3%	10	586
Ogunquit	98.0%	1	48
Kennebunkport	93.0%	5	66
Biddeford	92.4%	19	230
York	92.1%	20	233
Old Orchard Beach	92.0%	8	92
Westbrook	91.4%	18	191
South Portland	89.5%	31	263
Arundel	89.1%	5	41
Boothbay Harbor	88.4%	5	38
Saco	87.3%	34	233
Kittery	86.6%	16	103
Wells	86.2%	32	200
Camden	86.2%	13	81
Bremen	85.7%	2	12
Kennebunk	85.6%	28	167
Cushing	85.0%	3	17
Yarmouth	84.8%	20	112
Eliot	82.5%	14	66
Waterville	82.4%	27	126
South Thomaston	81.8%	4	18
Sanford	81.2%	61	263
Bath	77.3%	32	109
Scarborough	75.6%	86	266
Southport	75.0%	4	12
South Bristol	74.1%	7	20
Damariscotta	74.1%	7	20
Bowdoin	73.9%	6	17
Shapleigh	73.8%	17	48
Cornish	73.7%	5	14
Parsonsfield	73.3%	8	22
Falmouth	72.8%	46	123
Arrowsic	72.7%	3	8
Acton	72.6%	20	53
Rockport	72.1%	17	44
Brunswick	71.7%	65	165
Harpswell	71.3%	39	97
Farmingdale	70.6%	10	24
Georgetown	70.6%	5	12
Freeport	70.4%	32	76
Owls Head	69.6%	7	16
Alfred	69.0%	13	29
Boothbay	69.0%	18	40
West Bath	67.7%	10	21
Cape Elizabeth	67.1%	49	100
Congressional District 1	67.0%	3,278	6,649

Harrison	66.7%	20	40
Gray	64.6%	40	73
Newfield	64.3%	15	27
Casco	63.5%	35	61
Rockland	63.3%	36	62
Pownal	63.2%	7	12
Richmond	63.0%	17	29
Dayton	62.5%	6	10
Gorham	61.5%	106	169
Sebago	61.4%	22	35
Hollis	61.3%	29	46
Windham	61.1%	119	187
Berwick	61.1%	44	69
Lebanon	60.9%	27	42
Bristol	60.3%	27	41
South Berwick	60.2%	35	53
Lyman	60.0%	26	39
Washington	60.0%	8	12
St. George	59.5%	17	25
Nobleboro	59.4%	13	19
Limington	59.3%	22	32
Hallowell	58.5%	17	24
Limerick	58.4%	32	45
Edgecomb	58.3%	5	7
Vinalhaven	58.3%	10	14
Whitefield	58.3%	10	14
New Gloucester	57.9%	24	33
Cumberland	57.7%	63	86
Bridgton	57.2%	68	91
Wiscasset	56.9%	25	33
Maine	56.3%	8,015	10,321
Waterboro	55.8%	76	96
Thomaston	55.6%	16	20
Westport	55.6%	8	10
Topsham	55.1%	48	59
Phippsburg	54.3%	16	19
Naples	53.6%	51	59
Raymond	51.7%	43	46
Alna	50.0%	6	6
Appleton	50.0%	8	8
North Yarmouth	50.0%	32	32
Windsor	50.0%	11	11
Manchester	48.9%	24	23
Bowdoinham	48.6%	18	17
China	47.8%	36	33
North Berwick	46.4%	37	32
Newcastle	46.2%	14	12
Hope	45.0%	11	9
Standish	44.2%	91	72

Augusta	43.6%	145	112
Chelsea	42.3%	15	11
Friendship	41.7%	7	5
Woolwich	38.9%	22	14
Union	35.9%	25	14
Jefferson	32.2%	40	19
Pittston	32.1%	19	9
Vassalboro	32.1%	36	17
Buxton	32.0%	70	33
Winthrop	31.4%	72	33
Waldoboro	30.9%	56	25
Baldwin	30.0%	14	6
Winslow	29.8%	73	31
Dresden	29.4%	12	5
Warren	28.6%	30	12
Readfield	25.6%	29	10

Relative Increases in Income and Home Price



Demographics

	% Change 1990-2019	1990	2015	2016	2017	2018	2019
Population	17.5%	584,193	670,843	676,219	677,874	682,246	686,221
Households	30.1%	224,715	283,764	286,602	287,824	290,175	292,391

Endnotes

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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.