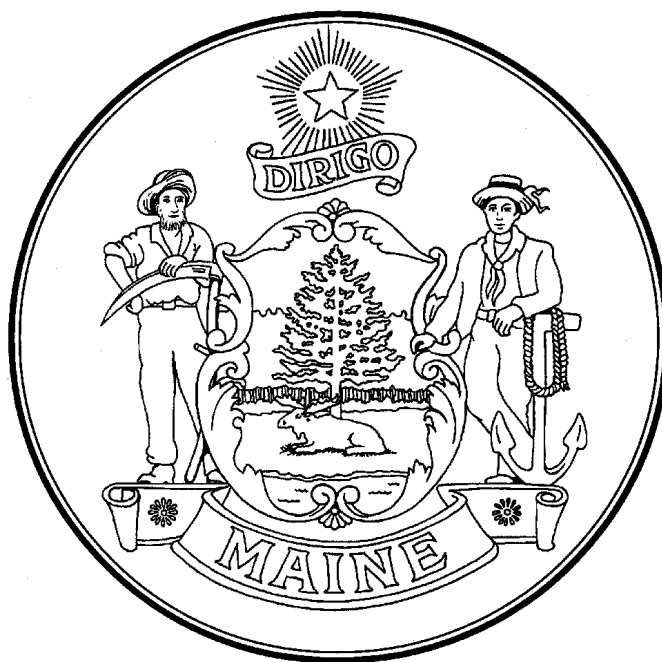


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HOUSING AFFORDABILITY IN MAINE: TAKING STOCK

March 2009



*This study was conducted by the
Housing Affordability Initiative at the MIT Center for Real Estate
for the
Maine Affordable Housing Coalition.*

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Acknowledgements

Funding for this study was organized by the Maine Affordable Housing Coalition. We are grateful to the TD Banknorth Charitable Foundation, the Island Institute, the Maine Community Action Association, Gorham Savings Bank, Norway Savings Bank and the Bangor Savings Bank Foundation for their support. Numerous individuals provided helpful suggestions and comments. We thank John Anton, Greg Payne, Mark Adelson, Randy Blake, Laura Buxbaum, Keri-Nicole Dillman, John Dorrer, Lynn Fisher, Bill Floyd, Frank O'Hara, Rob Snyder, Mary Terry, and Dana Totman. We are also grateful to Allison Curreri for research assistance and Amy Sargent for report preparation.

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EXECUTIVE SUMMARY

Housing is fundamental to the well-being of Maine families. Availability of affordable housing is critical to regional economic competitiveness. Housing cost, condition and location largely determine quality of life for households and quality of place for towns. Unfortunately, Maine's housing is too often expensive, scarce and/or located far from jobs and services. In Maine, moderate-income working households are increasingly having a difficult time to afford adequate housing, while very low income households must often accept sub-standard housing, when they can find it at all. These complex housing problems require consideration of numerous inter-related issues: household incomes and sizes, housing tenures and locations, heating costs and job locations. A thorough inventory of this complex web of issues must serve as the basis for a strategic long-term housing policy for the state of Maine. With this goal in mind, this study pulls together rich, detailed information to outline the contours of Maine's housing stock and affordability issues.

Primary findings of this study are as follows:

1) Maine's housing stock does not match the needs of thousands of Maine's households

- **Maine's rental housing stock has experienced a modest net *decline* since 2000.** 6,500 rental units were built in Maine from 2000 to 2006, while about the same number were lost from the rental stock.
- **Maine's owner-occupied housing stock has grown by 6% since 2000, but these new units appear to be located farther from jobs and critical services.** 26,000 year-round, owner-occupied units have been added (largely in formerly rural areas) along with a substantial number of seasonal dwellings.
- **While the amount of seasonal housing in the Mid-Coast/Downeast Zone* has grown significantly since 2000, many towns within the Mid-Coast/Downeast Zone have very little year-round rental housing.** In several towns, seasonal housing outnumbers year-round housing. Workers in fishing and at some major employers in the Mid-Coast/Downeast Zone often have limited housing options due to limited adequate rental housing and the costs of commuting.
- **Affordable rental housing opportunities for lower income households in the Greater Portland area are quite limited.** Rental housing in the Greater Portland area is important for regional economic growth and to provide homes for over 17,000 very low income households. However, affordable rental housing is virtually unattainable for a large percentage of these very low income households, especially those relying on low wages, social security and disability income.
- **For many struggling Mainers, there appears to be a disconnect between dwelling size and household size.** More than 20,000 very low to moderately low income households with severe housing affordability problems include only one or two occupants but have three or more

* This study divides Maine into six zones in order to highlight issues particular to distinct regions of the state: Southern York, Greater Portland, Greater Brunswick, Mid-Coast/Downeast, Micropolitan and North/West.

bedrooms. On the one hand, psychological attachment, including intergenerational issues, could certainly be a factor here. But alternatively, there may be an inadequate supply of less expensive, smaller dwellings within the same area into which older persons could move.

2) Maine incomes have not kept up with housing costs

- **Housing values and rents have increased faster than incomes since 2000.** Between 2000 and 2006, housing values and rents increased by 70% and 31%, respectively, while household incomes have increased 16%.
- **There is a stark contrast in incomes between those who rent and those who own in Maine.** Of the roughly 330,000 owners of conventional single-family housing in Maine, nearly one-half earn more than 120% of the federally defined area median income. Of the 148,500 renter households, almost one-half earn less than 50% of area median income.
- **More than 86,000 low-income households in Maine have severe housing affordability problems.** These highly vulnerable households earn less than 80% of area median income (roughly \$40,000 for a family of three) AND pay more than 50% of their income towards housing costs. This group (which excludes those receiving housing subsidies) includes about 42,000 renter households and nearly 45,000 owner households.
- **High heating fuel costs disproportionately impact low and modest income homeowners.** 80% of Maine homes rely on fuel oil. An increase in heating oil prices from \$2.32 to \$3.62/gallon (which was the average cost in Maine in October 2008) requires very low income households to spend more than 15% of their income to heat their homes; households with incomes greater than 120% of area median income need only spend about 2.5% of their income to stay warm. The vulnerability of poor Mainers to volatility in the cost of fuel is severe.

3) Maine's senior population is growing, with many facing acute housing problems

- **Maine's population is aging.** Since 2000, the population of those aged 55 years and older has grown by 52,000 (that is, by 25%). The younger population has declined slightly. The increase in the older population primarily reflects aging in place, but also includes a substantial number of in-migrating retirees. This rate of aging is greater than that of the U.S. as a whole.
- **There are a large number of elderly households in Maine with severe housing affordability problems.** Of the 86,000 low-income Maine households paying more than 50% of their income towards housing costs, more than 34,000 are aged 55 and over. Strikingly, 9,000 of these households have fully paid mortgages. These 9,000 households have a median age of 72 and are house-rich/cash-poor.
- **Severely cost-burdened elderly households are particularly likely to have greater than average bedrooms per person.** About 62% of 1-2 person, severely cost-burdened elderly households occupy homes with 3 or more bedrooms.

INTRODUCTION

This study of housing affordability in Maine concentrates on a thorough “taking stock” of existing conditions. Our findings provide a set of benchmarks for use in addressing existing affordability issues. These findings also provide a foundation for further study that looks to future affordability issues. *This study thus provides solid background for consideration of public policy initiatives that address Maine’s housing affordability problems on a statewide basis.* We lay out guiding principles for measuring affordability and based on this framework present our findings. Popular perceptions often get in the way of *specific* policy responses. Our role is thus to distinguish those cases where housing cost issues are most crucial. Of critical importance is the fact that affordability issues arise in different ways in different parts of the state. The distinctions are most striking among three areas: (1) the Greater Portland metropolitan area (rental housing, including opportunities for young new entrants), (2) Mid-Coast/Downeast Maine (second homes, workforce housing), and (3) rural Maine (costs to existing residents, often owner-occupants, for heating oil and property taxes). Given Maine’s diversity and expansive geography, affordability needs to be studied taking location into account. *We thus lay out for public policy discussion a set of results for housing affordability that are (1) accurate at relevant levels of geography and (2) readily communicable at these geographic levels.*

The reader will note that most of the data used in this study is for the year 2006. This was the most current information available when this project was undertaken. Much has changed since 2006 - - especially in the past year - - but the underlying issues remain. Even though sale prices for single family homes in Maine have come down somewhat, rents have not and incomes are unstable at best. What matters most for the study of affordability is the intersection of housing costs and incomes.

Overview

Section One: Demographics of Maine and its Housing Stock.

The report begins with an overview of demographics and the housing stock statewide. How does Maine compare to the Nation? How has Maine changed since 2000? It also includes state level summaries of types and numbers of housing units, income and population statistics. This information is presented for 2000 and 2006, along with rates of change.

Section Two: Housing Affordability Statewide and by Zone.

We next turn to an examination of affordability at the state level. The findings presented here are primarily based on data for individual households and dwellings. Use of the American Community Survey (ACS) by the U.S. Census makes this possible. This is not a “medians divided by medians” study. It is, instead, a painstakingly detailed snapshot of *actual households living in their homes at actual locations*. We focus on who is experiencing the most pressing affordability problems and who is not. Renters and homeowners’ circumstances are examined. The cost of housing is broken down into its components, which allows us to present findings on important matters such as commuting costs, fuel costs, and property taxes. We thus have developed the capability, for each household in the ACS, to examine what it is like to pay for housing today.

In order to take location into account, we present analyses for the following six zones:

Greater Portland Zone
Greater Brunswick Zone
Southern York Zone
Micropolitan Zone
Mid-Coast/Downeast Zone
North/West Zone

Maps of these zones appear in the second section of this report.

Section Three: Heating Oil Costs and Vulnerability to Volatility.

We examine heating oil costs as a percentage of income for households at several income levels. We then show how much this percentage share rises as the price of heating oil rises. We can thus assess the vulnerability of homeowners to potential changes in the cost of oil. Special attention is paid to households age 55 and over and to the lowest income households.

Section Four: Rental Housing Affordability in the Greater Portland Zone.

We conduct two types of analysis of rental housing affordability in the Greater Portland Zone. First we do a straightforward calculation of rent to income ratios for existing renters. We do this analysis separately for each household size and for each income group. The second analysis focuses on availability and affordability for new (and often young) entrants. Greater Portland needs to have adequate rental housing to accommodate this potential demand. For each jurisdiction, we examine the distribution of rents for each bedroom level. We then estimate how much rental housing, by town, is affordable to households of different sizes at different incomes. In particular, we consider the benchmarks of different percentages of HUD-defined area median income (AMI). The income cutoffs used are 30%, 50% and 80% of area median income.

Section Five: The Mid-Coast/Downeast Housing Market.

This analysis deals with the Mid-Coast/Downeast Zone, with its unique combination of seasonal households and year-round households. For seasonal housing, we provide an overview by town of the size of the housing stock. The seasonal housing submarket and the year-round residency submarket are not separate. High demand or restricted supply can drive up prices and rents for both types of housing, with adverse affordability effects for year-round workers. A strong seasonal market creates incentives for previously year-round rentals to become seasonal. This in turn can lead to some year-round renters making multiple moves during the year to accommodate this seasonal demand. We thus examine housing price levels by jurisdiction, along with changes in housing prices in recent years. Rents are also examined. The amount of rental housing that year-round workers can afford in each jurisdiction can thus be estimated. For several major employers in the Mid-Coast/Downeast Zone, we use a different U.S. Census data source (Local Employment Dynamics) to calculate where employees live. We also look at rents, rental housing availability, and house prices in towns near the job site, and length of their commutes. *The latter reflects a primary tenet of this study - - that commuting is part of the total cost of housing.*

Special Features of this Study

Commuting Costs are Part of Housing Costs. Household members commute to work from home. Where a household lives thus determines the commuting cost to the job(s) held. It is therefore very important to include the cost of commuting in a comprehensive measurement of housing cost. This study does just that by calculating household commuting costs and adding them to the usual measures of housing cost. While this method is not typically used, it is appropriate because it captures the full cost of living at a particular location. In this study we use detailed data from the U.S. Census' Local Employment Dynamics, which uses information supplied by state departments of labor. To the best of our knowledge, this is the first study to use this information for a comprehensive calculation of housing costs.

Affordability Findings are Based on Actual Household Experience. To gain a strong understanding of household affordability problems, it is essential to study the households themselves. While this appears to be self-evident, most studies do not do this. Instead, they focus on various medians (such as rent and income) and the relationships between them. But such medians ignore the complex but very real *distributions* of households and housing. Each household/housing combination is unique. For each Maine household in the U.S. American Community Survey, we take into account both household and housing characteristics. We thus know the income of each wage earner, the family size, the age of a primary household member, whether the household owns or rents, the type of housing, the zone of location, and all housing-related costs. Most of the findings in this study are based on this highly detailed information.

SECTION ONE: DEMOGRAPHICS OF MAINE AND ITS HOUSING STOCK

Maine Demographics and Housing, 2000-2006

Table 1.1 compares housing, income, and population summary statistics for the state of Maine in years 2000 and 2006.

Table 1.1 - Summary Statistics for the State of Maine

Number and Types of Housing Units	2000	2006*	Change	Percent Change
Owner-Occupied Single Family	301,555	327,684	26,129	8.7%
Owner-Occupied Condominium	23,593	25,283	1,690	7.0%
Owner-Occupied Mobile Home and Other**	45,745	42,246	-3,499	-7.6%
Renter-Occupied Single Family	38,462	36,559	-1,903	-4.9%
Renter-Occupied Multi Family	98,671	99,147	476	0.5%
Renter-Occupied Mobile Home and Other	10,147	11,505	1,358	13.4%
Seasonal Stock***	103,569	114,328	10,759	10%
Vacant Units***	30,132	33,820	3,688	12%
Total	651,874	690,572	38,698	5.9%
Housing Price				
Median Owner-Occupied Housing Value	98,700	167,700	69,000	69.9%
Median Monthly Gross Rent	497	650	153	30.8%
Income				
Median Annual Household Income	37,420	43,439	6,019	16.1%
Population				
Under 18 Years	300,978	283,007	-17,971	-6.0%
18 to 34 Years	260,667	262,714	2,047	0.8%
35 to 54 Years	406,391	410,197	3,806	0.9%
55 to 64 Years	123,245	166,213	42,968	34.9%
65 Years and Over	183,642	192,649	9,007	4.9%
Total Population	1,274,923	1,314,780	39,857	3.1%

Data Sources: 2000 Census, 2005-2007 American Community Survey 3-Year Estimates

Notes: *To expand the sample size and improve accuracy, this column is based on the three-year (2005-2007) American Community Survey estimates rather than the one-year (2006) estimates. The one exception is 2006 Median Household Income. That number is based on reported incomes in the 2006 American Community Survey.

**This category includes boats, RVs, and vans that are occupied as permanent residences.

***2006 seasonal housing is our best estimate that is comparable to the 2000 Census. Different methods of data collection in the 2000 Census and the 2006 American Community Survey (ACS) appear to lead to different relative amounts of seasonal versus "other vacant" housing. Comparing the 2000 Census and ACS, it would appear that there was a substantial gain in "other vacant" but essentially no change in "seasonal." This is the case both for Maine and for other states. But seasonal housing has grown since 2000, and there is no reason to expect "other vacant" to have substantially grown. Also, if we compare seasonal housing between the 1990 and 2000 Censuses, we find that it grows, while "other vacant" does not. To resolve this matter, we impute the "gains" in "other vacant" since 2000 to seasonal housing.

While Maine's population grew moderately from 2000 to 2006, there was a significant shift towards older individuals. Table 1.1 includes Maine's total population and a distribution of population by age. Total population increased by about 3% between 2000 and 2006, but the number of individuals over the age of 55 grew dramatically by about 25% (52,000 persons). Retirees are a significant component of Maine's population growth. Conversely, the population under the age of 55 had a net loss of about 12,000.

Maine's aging population raises the question of the degree to which state housing policy should respond to the affordability needs of the population aging in place versus the housing concerns of members of the workforce who must be retained and attracted.

Maine's housing stock grew between 2000 and 2006 largely due to the addition of owner-occupied housing units and seasonal housing. Table 1.1 distinguishes housing units by tenure (owner versus renter) and type (single-family, multi-family, mobile home). Seasonal housing and vacant units are also included. Between 2000 and 2006, Maine's total housing stock increased from 651,900 units to 690,600 units, a net gain of 38,700 units or 6%. Over 26,000 units of owner-occupied, single family housing were added during this time period, making this type of housing the greatest contributor to the total increase in housing stock. Almost 11,000 units of seasonal housing were added.

In contrast, the total renter-occupied housing stock was relatively unchanged during this time period, with the types of rental units shifting slightly. The rental housing stock experienced a net loss of about 70 units. About 1,400 mobile homes were added to the rental stock, while over 1,900 single-family rental units were lost. 6,500 new rental units have been constructed since 2000, implying a gross loss to the rental stock of the same magnitude.

Maine has a disproportionately high percentage of seasonal housing units. Seasonal housing makes up roughly 16.5% of the state's total housing stock. The number of seasonal units increased by about 10% between 2000 and 2006.

Housing values and rents increased much faster than incomes from 2000 to 2006. The median annual household income in Maine increased by about 16% from 2000 to 2006. Comparatively, median owner-occupied housing value increased by almost 70% and median gross rent increased by about 30%.

How Maine Compares to the United States

Maine's population is older than the population of the United States. Table 1.2 compares Maine's 2006 summary statistics to the summary statistics for the entire United States. Maine has about a 2% larger population in each of the older age categories: 34 to 54, 55 to 64, and 65 and up. The state has roughly a 3% smaller population in each of the younger age categories: 18 to 34, and younger than 18. Not only is Maine's population growing older, but it is also becoming relatively older than the population of the United States.

Maine's distribution of housing types reflects the national distribution with one very significant exception: a large percentage of seasonal housing. There is an 11.7% difference between the percentage of Maine's seasonal housing stock and the national percentage. The percentage of permanently occupied housing is thus relatively smaller because of the high percentage of seasonal housing.

Table 1.2 - 2006 Summary Statistics for the State of Maine Compared to National Summary Statistics*

Distribution and Types of Housing Units	Maine	United States	Difference Between Maine & U.S.
Owner-Occupied Single Family	47.5%	48.4%	-.9%**
Owner-Occupied Condominium	3.7%	6.8%	-3.1%
Owner-Occupied Mobile Home & Other***	6.1%	4.3%	1.9%
Renter-Occupied Single Family	5.3%	9.0%	-3.7%
Renter-Occupied Multi Family	14.4%	18.5%	-4.1%
Renter-Occupied Mobile Home and Other	1.7%	1.4%	0.2%
Seasonal Stock	16.6%	4.9%	11.7%
Vacant Units	4.9%	6.7%	-1.9%
Total Number of Units	690,572	126,237,884	
Housing Price	Maine	United States	% Maine is Below National Median
Median Owner-Occupied Housing Value	167,700	181,800	-7.8%
Median Gross Rent	650	781	-16.8%
Income	Maine	United States	% Maine is Below National Median
Median Annual Household Income	43,439	48,451	-10.3%
Distribution of Population	Maine	United States	Difference Between Maine and U.S.
Under 18 Years	21.5%	24.7%	-3.1%
18 to 34 Years	20.0%	23.2%	-3.2%
35 to 54 Years	31.2%	29.1%	2.1%
55 to 64 Years	12.6%	10.6%	2.1%
65 Years and Over	14.7%	12.5%	2.2%
Total Population	1,314,780	298,757,310	

Data Source: 2005-2007 ACS 3-Year Estimates

Notes: * Maine has a **higher** homeownership rate than the U.S. The reason that this does not show up here is that this table presents the percent of the total housing stock, which includes a large percentage of seasonal housing. If we look at occupied housing, our difference appropriately changes from negative to positive. Overall, Maine's homeownership rate is 74.3%, compared with 68.1% for the nation as a whole. **To expand the sample size and improve accuracy, this column is based on the three-year (2005-2007) American Community Survey estimates rather than the one-year (2006) estimates. The one exception is 2006 Median Household Income. That number is based on reported incomes in the 2006 American Community Survey. * This category includes boats, RVs, and vans that are occupied as permanent residences.

SECTION TWO: HOUSING AFFORDABILITY STATEWIDE AND BY ZONE

Maine residents experience a range of housing conditions, including varying household sizes, tenure types, and levels of affordability. Additionally, Maine's diversity of urban and rural living environments has implications for commuting costs, housing quality, and access to basic services.

In this section, we examine housing characteristics and the components that measure housing affordability for the state of Maine as a whole as well as within each of six qualitatively different zones. In particular, we paint a picture of how affordability varies for households of various sizes and incomes. We distinguish among households in various income ranges using percentage of Area Median Income (AMI) as defined by the U.S. Department of Housing and Urban Development (HUD). For the reader's convenience, we insert in the text the AMI tables that we reference in our analysis. For a complete list of the affordability tables that underlie this study, refer to Appendix A.

Housing Affordability Statewide

It is useful to use certain benchmark household incomes in discussing affordability. Table 2.1 shows the income levels for percentages of AMI by household size. We use 50%, 80%, and 120% of AMI in the analyses which follow, but for affordability purposes, we are most interested in what is occurring for households making 80% of AMI or less.

Table 2.1 Maine Income Levels for Percentages of AMI by Household Size

HH Size	State of Maine			
	AMI	120% AMI	80% AMI	50% AMI
1	\$38,100	\$45,720	\$30,480	\$19,050
2	\$44,700	\$53,640	\$35,760	\$22,350
3	\$50,300	\$60,360	\$40,240	\$25,150
4	\$55,900	\$67,080	\$44,720	\$27,950
5	\$60,400	\$72,480	\$48,320	\$30,200

Characteristics of Owners and Renters

There is a stark contrast in incomes between those who rent and those who own in Maine. Table 2.2 presents households by tenure and income. Of the roughly 330,000 conventional single-family owners in Maine, nearly half (154,100) are households earning more than 120% of AMI. Of the 148,500 renter-occupied households, almost half (68,800) are earning less than 50% of AMI. 70% of renters have incomes that are less than 80% of AMI.

Similarly, Table 2.3 shows median income for owner and renter households. Median income for owner households is \$55,400, which is more than twice that of renter households (\$25,000). This pattern holds for both small households (1-2 persons) and larger ones (3 or more persons).

Renter households are somewhat smaller in size than owner households. Table 2.2 shows us that about 74% of all rental households (109,400) consist of one or two persons, while 63% of all owner households (207,900) are of this size.

Table 2.2 Maine Households by Tenure and Income

	Household Income as a Percentage of Area Median Income				
	0-50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs ¹					
1 - 2 person HHs	38,868	39,151	43,861	86,002	207,882
3+ person HHs	6,763	16,787	29,893	68,119	121,562
Subtotal O-O HHs	45,631	55,938	73,754	154,121	329,444
Renter Occupied HHs					
1 - 2 person HHs	53,195	22,469	19,152	14,540	109,356
3+ person HHs	15,639	12,285	7,207	4,029	39,160
Subtotal Renter HHs	68,834	34,754	26,359	18,569	148,516
TOTAL	114,465	90,692	100,113	172,690	477,960

Data Source for Tables 2.2 – 2.7: 2006 American Community Survey

Note: *Tables 2.2 – 2.5 report numbers for owner-occupied housing that is single-family detached.

Table 2.3 Maine Median HH Income by Tenure and Income Bracket

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	13,210	27,800	42,500	82,000	44,900
3+ person HHs	19,730	36,500	56,200	95,200	70,000
Subtotal O-O HHs	13,900	29,900	48,000	88,060	55,400
Renter Occupied HHs					
1 - 2 person HHs	11,200	27,000	42,000	68,000	21,900
3+ person HHs	15,000	34,500	54,000	83,800	32,700
Subtotal Renter HHs	11,900	29,880	45,000	70,000	25,000
Total	13,000	30,000	46,800	84,400	

In Tables 2.4 and 2.5, we examine housing affordability as a function of two components – household income and housing costs. Housing costs are based both on expenditures made directly on housing (such as mortgage payment or rent and maintenance) and the costs of commuting. This measure is more useful than housing expenditures alone, because it reflects the costs associated with a household’s location in relation to place of employment.¹

Many more renters than owners are spending over 50% of their incomes on housing costs. In light of the other expenses involved in maintaining a household, it is important to note that spending even 30% of income is difficult for very low income households; spending over 50% of income is particularly challenging. About 46% of owners at less than 50% of AMI (22,800 owner households) pay more than 50% of their incomes on out-of-pocket, total housing costs (Table 2.4). The unemployed and many retirees who are aging in place are among those who fall into this group.

In contrast, nearly one in three renters (31%) spend more than 50% of their incomes on housing (Table 2.5). There are almost 69,000 renter households in Maine with incomes less than 50% of AMI. The median income for this group is \$11,900. *Over one-half of these renters (37,700) are paying over 50% of their incomes on housing (Table 2.5).* There are also almost 35,000 renter households with incomes between 50% and 80% of AMI. The median income for this group is \$29,800. While less than 10% of renters in this income bracket pay over 50% of their incomes on housing, 37% of them pay more than 30% of their incomes on housing.

Table 2.4 Maine HHs by Income and Percent of Income Directed to Housing Costs with Commuting Costs - All Single-Family Detached Owners (Any Household Size)

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a Percentage of Household Income	0% - 30%	10,304	26,812	37,101	126,437	200,654
	30% - 50%	12,569	17,657	30,778	26,174	87,178
	> 50%	22,758	11,469	5,875	*	41,612
	TOTAL	45,631	55,938	73,754	154,121	329,444

Note: *indicates insufficient data

¹ This study includes the cost of commuting in a comprehensive measurement of housing cost by calculating household commuting costs and adding them to the usual measures of housing cost. While this method is not typically used, it is the most appropriate one since it captures the full cost of living at a particular location. In this study we use detailed data from the U.S. Census’ Local Employment Dynamics that uses information supplied by state departments of labor. We begin by calculating typical commuting distances by zone and by three income groups. We then convert commuting distance to cost by using the State’s 2008 mileage reimbursement rate of \$0.53 per mile. Individual worker commuting costs are then used to calculate household commuting costs based on the number of workers in the household. If the household has fewer autos than workers, we limit the commuting costs to those of the number of workers that is equal to the number of autos in the household. In this case, we use commuting costs of the highest paid workers. Note that our measure of commuting costs is an out-of-pocket one. Because this is the case, not including public transit costs does not seriously affect our results.

Table 2.5 Maine HHs by Income and Percent of Income Directed to Housing Costs with Commuting Costs - All Renters (Any Household Size)

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a Percentage of Household Income	0% - 30%	11,596	10,824	18,836	17,148	58,404
	30% - 50%	19,510	19,475	5,167	*	44,629
	> 50%	37,722	4,452	2,355	*	45,471
	TOTAL	68,828	34,751	26,358	18,567	148,504

Note: *indicates insufficient data

Households Experiencing Severe Housing Affordability Problems

We add more texture to the affordability discussion by examining the age of households experiencing the greatest affordability problems. We also consider the size of their homes as indicated by number of bedrooms. The questions of interest here are: with Maine's aging population, what are the affordability conditions for older households? Are older people house rich but cash poor? To what extent do affordability problems impact working families, single-parent households, and very low income families? Table 2.6 presents the number of households at less than 80% of AMI who spend more than 50% of their incomes on housing, with emphasis on owning versus renting, household size and age. This table also distinguishes among owners of single-family detached dwellings, owners of condominiums, and owners of mobile homes. We note that while a cutoff level of 50% of household income (including commuting costs) is used here, many very low income households do not have commuting costs and find even the standard 30% cutoff difficult to manage, given the other necessary expenditures their budgets must cover.

Table 2.6 Maine Households Paying >50% of Income on Housing Costs with Household Incomes < 80% AMI

Tenure	Type	Household Size	Age	0 Beds	1 Bed	2 Beds	3 Beds	4 Beds	5+ beds	Total
Owner	Single Family	1-2 Person	18 to <35	*	*	*	*	*	*	1,840
Owner	Single Family	1-2 Person	35 to <54	*	*	2,082	4,028	*	*	7,922
Owner	Single Family	1-2 Person	> 54	*	*	4,931	5,784	3,872	*	15,552
		1-2 Total		*	*	7,251	11,237	4,699	*	25,314
Owner	Single Family	3+ Person	< 18	*	*	*	*	*	*	*
Owner	Single Family	3+ Person	18 to < 35	*	*	*	*	*	*	1,585
Owner	Single Family	3+ Person	35 to <54	*	*	*	3,836	*	*	6,292
Owner	Single Family	3+ Person	> 54	*	*	*	*	*	*	1,012
		3+ Total		*	*	*	5,347	1,643	*	8,913
	SF Total			*	*	8,339	16,584	6,342	1,568	34,227
Owner	Condo/Multi	1-2 Person	18 to < 35	*	*	*	*	*	*	*
Owner	Condo/Multi	1-2 Person	35 to < 54	*	*	*	*	*	*	*
Owner	Condo/Multi	1-2 Person	> 54	*	*	*	*	*	*	2,275
		1-2 Total		*	*	*	*	*	*	3,369
Owner	Condo/Multi	3+ Person	35 to <54	*	*	*	*	*	*	*
		3+ Total		*	*	*	*	*	*	*
	Condo/Multi Total			*	*	*	*	*	*	3,881
Owner	Mobile	1-2 Person	18 to < 35	*	*	*	*	*	*	*
Owner	Mobile	1-2 Person	35 to < 54	*	*	*	*	*	*	2,528
Owner	Mobile	1-2 Person	> 54	*	*	*	*	*	*	1,708
		1-2 Total		*	*	2,314	1,746	*	*	4,831
Owner	Mobile	3+ Person	18 to < 35	*	*	*	*	*	*	*
Owner	Mobile	3+ Person	35 to < 54	*	*	*	*	*	*	*
		3+ Total		*	*	*	*	*	*	1,591
	Mobile Total			*	*	2,601	2,974	*	*	6,422
	Owner Total			*	2,200	12,183	20,972	7,138	1,972	44,530

Table 2.6 continued on Page 12

Table 2.6 Maine Households Paying >50% of Income on Housing Costs with Household Incomes < 80% AMI (continued)

Tenure	Type	Household Size	Age	0 Beds	1 Bed	2 Beds	3 Beds	4 Beds	5+ beds	Total
Renter	Renters	1-2 Person	< 18	*	*	*	*	*	*	*
Renter	Renters	1-2 Person	18 to < 35	*	2,834	3,048	*	*	*	8,209
Renter	Renters	1-2 Person	35 to < 54	*	3,559	4,044	*	*	*	9,620
Renter	Renters	1-2 Person	> 54	*	4,281	5,396	2,649	*	*	13,694
		1-2 Total			10,674	12,488	4,911	*	1,634	31,850
Renter	Renters	3+ Person	18 to < 35	*	*	1,963	2,510	*	*	5,842
Renter	Renters	3+ Person	35 to < 54	*	*	*	2,466	*	*	3,878
Renter	Renters	3+ Person	> 54	*	*	*	*	*	*	*
		3+ Total		*	*	2,653	5,173	1,741	*	10,324
	Renter Total			*	11,122	15,141	10,084	2,753	1,943	42,174
	Grand Total			*	13,322	27,324	31,056	9,891	3,915	86,704

Notes: *Indicates insufficient data

** Includes commuting costs and 2006 oil prices

To put this core affordability table in perspective, we note that it deals with about 87,000 households - that is, about 16% of Maine households.

It is also important to note that this table does not include households with subsidized housing, such as those that receive Section 8 vouchers, live in public housing, or live in other affordable housing developments.

Older homeowners (55 years and older) account for a substantial majority of severely cost-burdened owner households. 15,600 older, owner households fall in this category, and almost all of them are small (1-2 person) households. This is a striking number, because a large number of these households have no mortgage payment. About 9,000 of the total owner households in Table 2.6 report zero mortgage payments. Among those with a zero mortgage payment, the median age for the head of household is 72.

Even without a mortgage, these older owner-occupied households have significant property taxes and utilities. Table 2.7 presents medians of the various components of the out-of-pocket costs of housing. While mortgage payments are the most prominent, it is instructive to see the importance of other costs. As a rough sort of measure, the sum of the median costs of electricity, taxes, fuel, and insurance can nearly equal the median cost of a primary mortgage.

Table 2.7 Components of Housing Costs for All Maine Households

Category	Income (as % of AMI)	Electric	Taxes	Primary Mortgage	Secondary Mortgage	Fuel Cost	Insurance	Gross Rent	Commute Costs
Own 1-2	0-50%	\$720	\$1,250	\$0	\$0	\$1,300	\$440	\$0	\$0
Own 1-2	50-80%	\$720	\$1,350	\$0	\$0	\$1,400	\$430	\$0	\$860
Own 1-2	80-120%	\$960	\$1,250	\$4,440	\$0	\$1,300	\$450	\$0	\$1,935
Own 1-2	> 120%	\$1,080	\$1,550	\$8,040	\$0	\$1,500	\$520	\$0	\$2,473
Own 3+	0%-50%	\$1,440	\$1,250	\$5,760	\$0	\$1,400	\$450	\$0	\$1,290
Own 3+	50-80%	\$1,320	\$1,150	\$6,960	\$0	\$1,200	\$500	\$0	\$2,150
Own 3+	80-120%	\$1,200	\$1,250	\$9,000	\$0	\$1,500	\$480	\$0	\$2,795
Own 3+	> 120%	\$1,320	\$1,350	\$10,920	\$0	\$1,500	\$550	\$0	\$3,870
Rent 1-2	0%-50%	\$0	\$0	\$0	\$0	\$0	\$0	\$5,400	\$0
Rent 1-2	50-80%	\$0	\$0	\$0	\$0	\$0	\$0	\$6,840	\$1,505
Rent 1-2	80-120%	\$0	\$0	\$0	\$0	\$0	\$0	\$8,136	\$2,150
Rent 1-2	> 120%	\$0	\$0	\$0	\$0	\$0	\$0	\$8,988	\$2,795
Rent 3+	0%-50%	\$0	\$0	\$0	\$0	\$0	\$0	\$8,124	\$860
Rent 3+	50-80%	\$0	\$0	\$0	\$0	\$0	\$0	\$8,520	\$2,150
Rent 3+	80-120%	\$0	\$0	\$0	\$0	\$0	\$0	\$9,036	\$2,150
Rent 3+	> 120%	\$0	\$0	\$0	\$0	\$0	\$0	\$10,200	\$4,300

Notes: All costs are annual median costs. Water is omitted due to low reporting frequency (<66% homeowners reported values). Gross Rent includes costs for electricity and other utilities as estimated by the U.S. Census. Fuel Cost includes primary heating fuel only. Median values for non-heat related gas costs are \$0.

Empty-nesters are finding it costly to “age in place” in larger homes. About 62% (about 10,000) of older, small (1-2 person) severely cost-burdened households occupy houses with three or more bedrooms. Returning to our group of 9,000 cost-burdened owners with no mortgage payment, the median home value falls into the \$175,000-\$200,000 range. On the one hand, psychological attachment, including intergenerational issues, could certainly be a factor. But alternatively, there may be an inadequate supply of less expensive, smaller dwellings within the same area into which older persons could move.

Small, severely cost-burdened rental households are evenly distributed by age. However, almost 13,700 of such households consist of older persons.

In contrast, large, severely cost-burdened households are predominantly younger and typically include children. For owners, working families have the most striking affordability problems. Roughly 73% of three or more person, cost-burdened households are occupied by a head of household between the ages of 35 and 54. For renters, younger families have the most striking affordability problems. About 52% of three or more person, renter cost-burdened households are between the ages of 18 and 34.

Housing Affordability by Zone

In this section, we provide brief descriptions of housing affordability in each of six distinct zones. We divided Maine into six zones in order to highlight issues particular to distinct regions of the state, including coastal, urban, and rural areas. The zones are mapped in Figures 2.1, 2.2 and 2.3 and are named Greater Portland, Greater Brunswick, Southern York, Micropolitan, Mid-Coast/Downeast, and North/West. The figures show how each zone compares to jurisdictional boundaries in Maine, including town, county, and PUMA boundaries (areas designated by the U.S. Census). Because this study is concerned with housing and how its spatial relationship to jobs impacts housing affordability, the zones are based on groupings of Labor Market Areas (designations of the U.S. Bureau of Labor Statistics).

Figure 2.1 Maine Zones by Census Public Use Microdata Area (PUMA) Boundary*
(In the 2000 U.S. Census, a 5% microdata sample was made available. For each year's American Community Survey, a 1% microdata sample is made available).

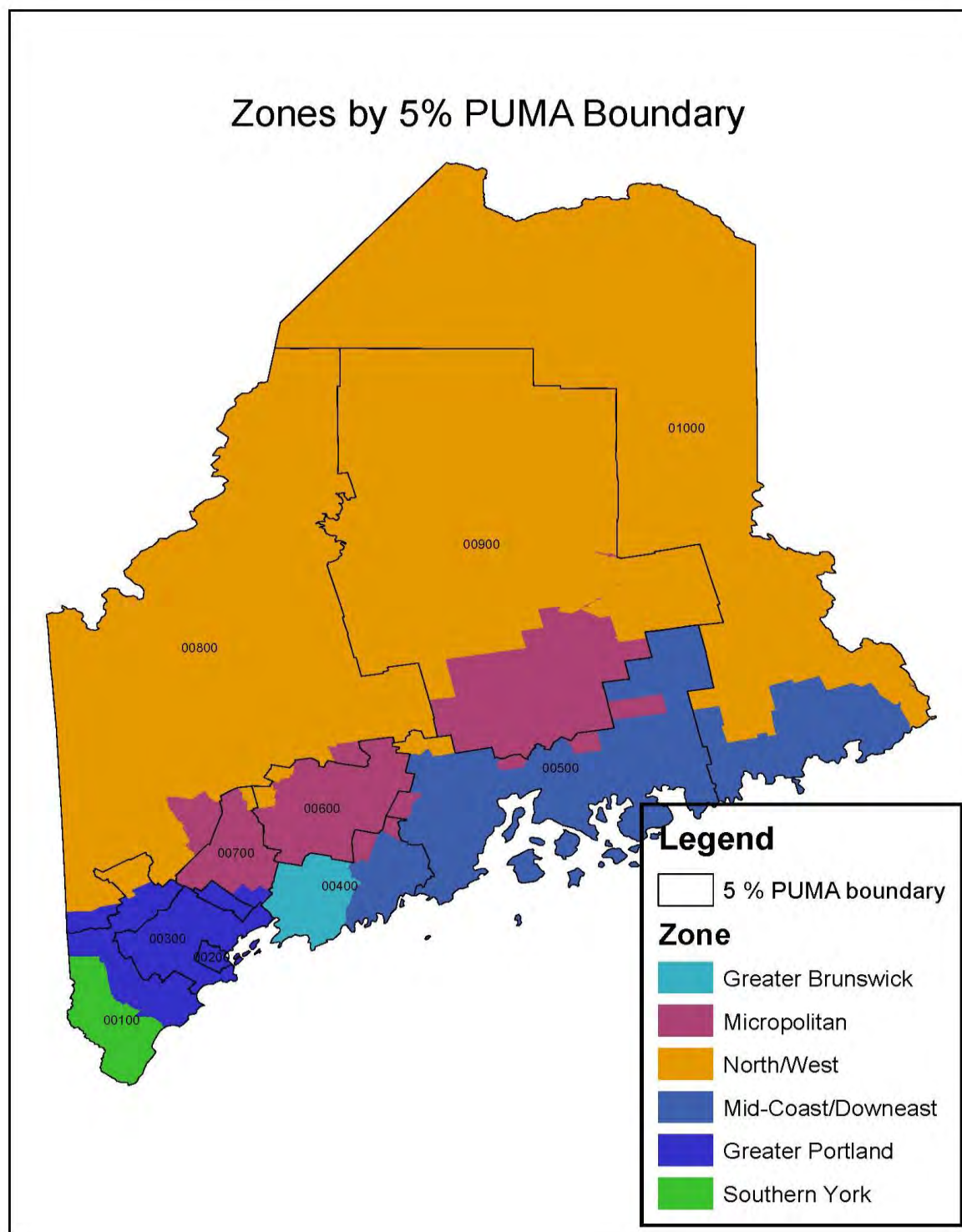


Figure 2.2 Maine Zones by County

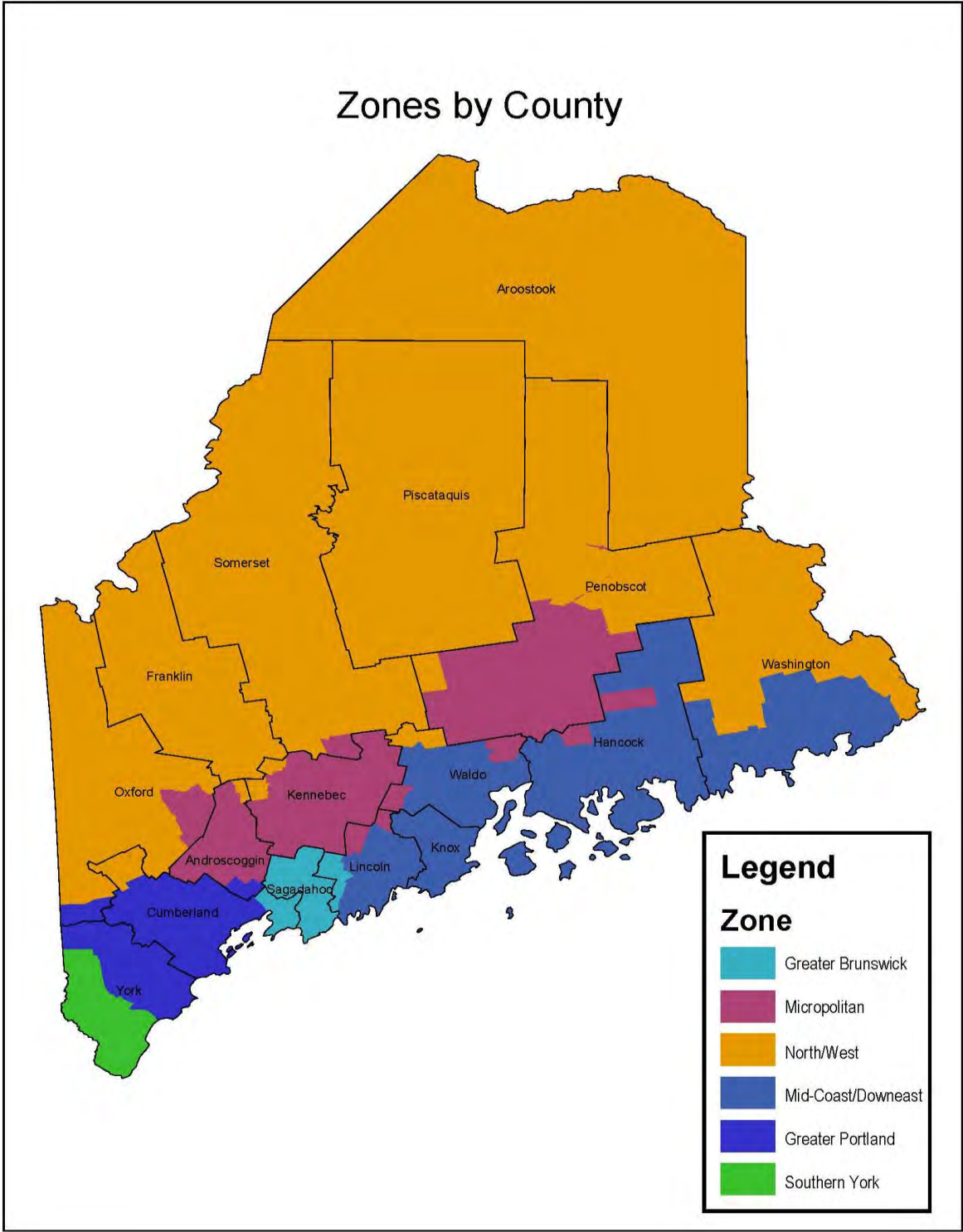
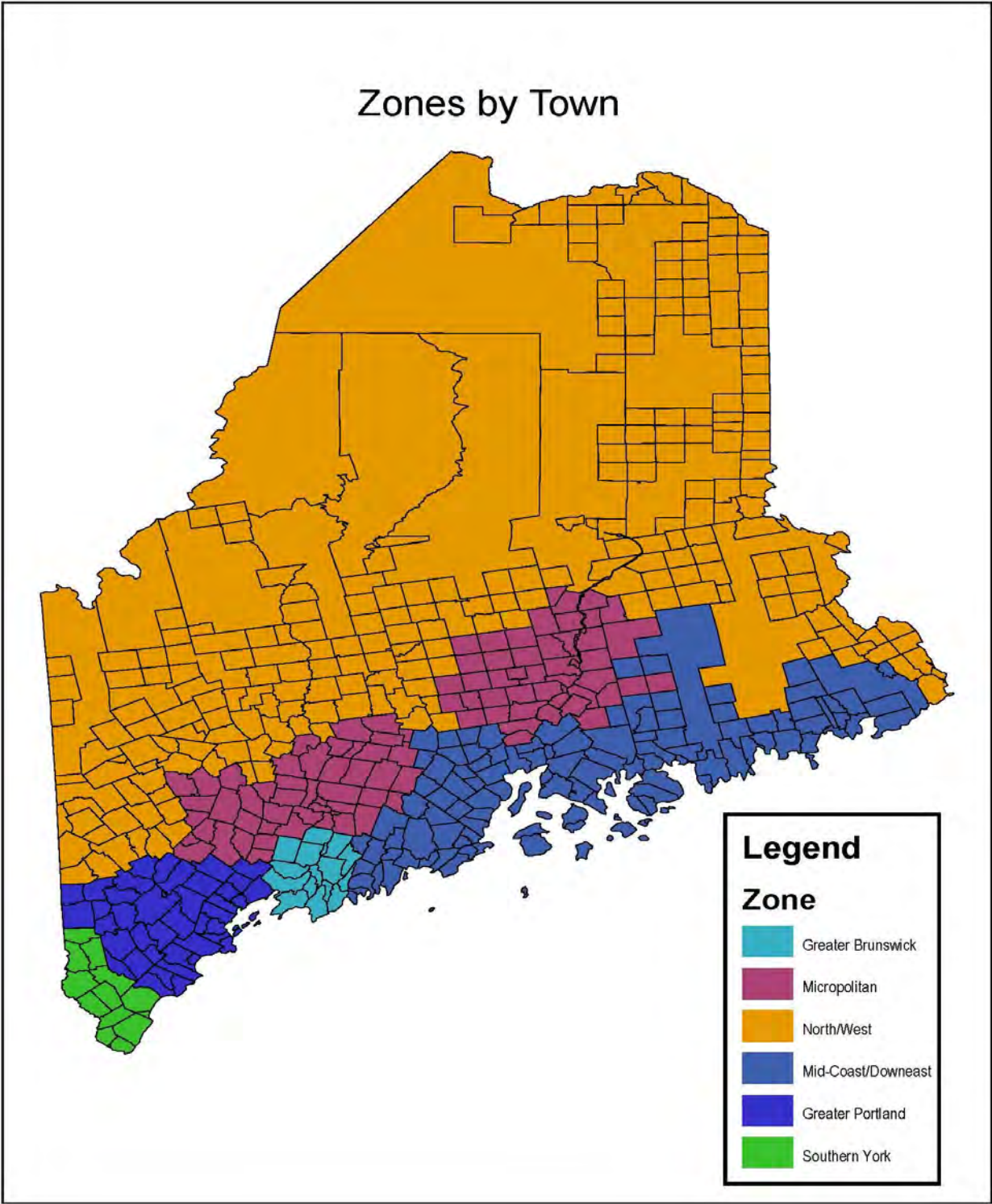


Figure 2.3 Maine Zones by Town



As an example of how housing varies by zone, Table 2.8 illustrates home values in 2000 and 2006.

Table 2.8 Home Value Appreciation for Single-Family Detached Dwellings by Zone between 2000 and 2006

Zone Name	Median Owner-Occupied Home Value, 2000 (U.S. Census)	Estimated Median Owner-Occupied Home Value, 2006	Estimated Appreciation
Greater Portland	\$116,650	\$199,053	71%
Southern York	\$121,800	\$207,554	70%
Greater Brunswick	\$115,750	\$197,128	70%
Mid-Coast/ Downeast	\$89,300	\$141,209	58%
Micropolitan	\$81,200	\$126,899	56%
North/West	\$65,000	\$106,486	64%

Data Source: 2006 values obtained based on Claritas data.

Important characteristics of each zone are highlighted below. The housing affordability tables on which our analysis is based can be found in Appendix A, Sections II-VII.

Greater Portland Zone

We start with the Greater Portland zone, because it contains a significant percentage of Maine's housing and is the state's urban heart. More than one-quarter (129,000) of Maine's households live in Greater Portland. Greater Portland has roughly the same proportion of owners and renters as does the state of Maine as a whole. About 87,700 housing units (68%) in Greater Portland are owner-occupied.

Median household incomes are substantially higher in Greater Portland than for the state of Maine (Table 2.9).

Table 2.9 Median Household Incomes for Greater Portland Zone

HH Size	State AMI	Greater Portland Zone AMI	50% AMI	80% AMI
1	\$38,100	\$44,100	\$22,050	\$35,280
2	\$44,700	\$50,400	\$25,200	\$40,320
3	\$50,300	\$56,700	\$28,350	\$45,360
4	\$55,900	\$63,000	\$31,500	\$50,400
5	\$60,400	\$68,050	\$34,025	\$54,440

Housing costs are also substantially higher in the Greater Portland area than for the state of Maine. Median housing cost is \$1,150 per month, as compared to \$967 per month for the state of Maine as a whole (Appendix Tables A.1 and A.2).

- *A majority of renter-occupied households in Greater Portland have modest incomes.* About 65% of all renters are earning 80% of AMI or less (Appendix Table A.1).
- *Three-quarters of Greater Portland Zone rental households are small (1-2 persons)* (Appendix Table A.1).
- *Half of owners in Greater Portland earn well above average incomes.* Forty-nine percent of owner-occupied households are at >120% of AMI. About 28% of owners are earning less than 80% of AMI (Appendix Table A.1).

Greater Brunswick Zone

The distribution of renters, owners, and household sizes in Greater Brunswick closely mirrors the state's distribution. A majority of housing units in Greater Brunswick are owner-occupied. Of the 24,900 total occupied units in this zone, just over 70% are owner-occupied. Most of the housing stock is occupied by smaller households; about three-fourths (76%) of all renter-occupied units are 1-2 person households and about two-thirds (67%) of owner-occupied households are of this size.

Average incomes in Greater Brunswick are slightly higher than the state average (Table 2.10).

Table 2.10 Median Household Incomes for Greater Brunswick Zone

HH Size	State AMI	Greater Brunswick Zone AMI	50% AMI	80% AMI
1	\$38,100	\$39,300	\$19,650	\$31,440
2	\$44,700	\$44,900	\$22,450	\$35,920
3	\$50,300	\$50,500	\$25,250	\$40,400
4	\$55,900	\$56,100	\$28,050	\$44,880
5	\$60,400	\$60,600	\$30,300	\$48,480

- *A majority of renter-occupied households in Greater Brunswick earn less than 80% of AMI.* Sixty-one percent of renters are at 0-80% of AMI, but the distribution of renters across income groups tends to be slightly more balanced. One-fifth of all renters are making more than 120% of AMI.
- *Renters in Greater Brunswick have striking affordability issues even though median incomes for renters are higher than state averages.* Two-thirds of renters at 0-50% of AMI spend over 50% of their incomes on total housing costs. Nearly one-third (31%) of renters at 50%-80% AMI spend over 50% of their incomes on housing costs, and over 90% of renters in this income bracket spend over 30% of their incomes on housing.
- *Half of Greater Brunswick's owner-occupied households are earning well above average incomes.* Fifty percent of owners are earning greater than 120% of AMI while only 25% are earning less than 80% of AMI.

Southern York Zone

Southern York has a greater percentage of owner-occupied housing than does any other zone. It also has a significant number of larger households. Of its 33,161 housing units, about 74% are occupied by owners. Only 58% of owner households are occupied by 1-2 persons, and 63% of renter households are occupied by 1-2 person households. Within three moderate income brackets, there are more large households than small households.

Incomes in Southern York are higher than those in Greater Portland (Table 2.11).

Table 2.11 Median Household Incomes for Southern York Zone

HH Size	State AMI	Southern York Zone AMI	50% AMI	80% AMI
1	\$38,100	\$47,200	\$23,600	\$37,760
2	\$44,700	\$53,900	\$26,950	\$43,120
3	\$50,300	\$60,700	\$30,350	\$48,560
4	\$55,900	\$67,400	\$33,700	\$53,920
5	\$60,400	\$72,800	\$36,400	\$58,240

- *Most renters have modest incomes.* About 71% of renter-occupied households earn less than 80% of AMI.
- *Larger households outnumber smaller households for renters between 50% and 120% of AMI.* Taken together, 56% of the renters in these income brackets are 3+ person households.
- *A majority of the poorest renters spend over half of their income on housing costs.*
- *There are more owner-occupied households at modest incomes in Southern York than in other zones.* About 35% of owners are earning less than 80% of AMI and 42% are earning greater than 120% of AMI.

Mid-Coast/Downeast Zone

The Mid-Coast/Downeast zone comprises the southern shore line from Greater Brunswick to the eastern tip of Maine. There are 61,800 households in the Mid-Coast/Downeast zone. A majority of the Mid-Coast/Downeast zone households are small and owner-occupied. About 52% of all households are 1-2 person, owner-occupied households.

Only the North/West zone has lower average incomes than the Mid-Coast/Downeast zone (Table 2.12).

Table 2.12 Median Household Incomes for Mid-Coast/Downeast Zone

HH Size	State AMI	Mid-Coast / Downeast Zone AMI	50% AMI	80% AMI
1	\$38,100	\$37,400	\$18,700	\$29,920
2	\$44,700	\$42,700	\$21,350	\$34,160
3	\$50,300	\$48,100	\$24,050	\$38,480
4	\$55,900	\$53,400	\$26,700	\$42,720
5	\$60,400	\$57,700	\$28,850	\$46,160

- *There are relatively fewer modest income renters in the Mid-Coast/Downeast Zone.* About 58% of renter-occupied households earn less than 80% of AMI, and 21% earn greater than 120% of AMI.
- *Housing cost pressures are still quite strong for modest income renters.* Fifty-eight percent of renters at 0%-50% of AMI spend a majority of their incomes on housing. About 29% of renters between 50% and 80% of AMI spend over half of their incomes on housing costs.
- *A majority of owners in the Mid-Coast/Downeast zone earn more than average income, but over a third make less.* About 31% of owners earn less than 80% AMI, while 48% earn greater than 120% AMI.

Micropolitan Zone

The Micropolitan areas lie between the urban centers along the coast and the rural North/West. The zone has nearly as many households as Greater Portland. Roughly a quarter of the state's households (128,300) are located in this zone. There is a smaller percentage of owners in the Micropolitan zone (64%) than in any other zone.

The zone's average incomes are similar to the state averages (Table 2.13).

Table 2.13 Median Household Incomes for Micropolitan Zone

HH Size	State AMI	Micropolitan Zone AMI	50% AMI	80% AMI
1	\$38,100	\$38,100	\$19,050	\$30,480
2	\$44,700	\$43,500	\$21,750	\$34,800
3	\$50,300	\$49,000	\$24,500	\$39,200
4	\$55,900	\$54,400	\$27,200	\$43,520
5	\$60,400	\$58,800	\$29,400	\$47,040

- *The second highest percentage of modest income renters is in the Micropolitan zone. Over 74% of renter-occupied households earn less than 80% of AMI.*
- *A majority of rental households are small. 1-2 person renter households outnumber 3+ person households by a ratio of 3 to 1.*
- *In spite of the large number of modest income renters, the rental housing affordability is similar to other zones. About 57% of renters at 0%-50% AMI spend more than 50% of their incomes on housing.*
- *Of the owner households with the highest income, nearly equal numbers live in smaller and larger households. About 21,000 owners earning more than 120% of AMI live in 1-2 person households compared to more than 19,000 living in 3+ person households.*
- *Owners with the lowest incomes in the Micropolitan zone have the most striking affordability problems in the state. About 57% of owners earning less than 50% of AMI spend more than half of their incomes on housing costs.*

North/West Zone

The North/West zone is by far the largest zone in terms of land area. This zone is predominantly rural, and many communities are relatively isolated. Around 101,000 households are included in this zone.

Incomes in the North/West zone are the lowest in the state (Table 2.14).

Table 2.14 Median Household Incomes for North/West Zone

HH Size	State AMI	North/West Zone AMI	50% AMI	80% AMI
1	\$38,100	\$34,500	\$17,250	\$27,600
2	\$44,700	\$39,400	\$19,700	\$31,520
3	\$50,300	\$44,400	\$22,200	\$35,520
4	\$55,900	\$49,300	\$24,650	\$39,440
5	\$60,400	\$53,200	\$26,600	\$42,560

- *The greatest proportion of renters with modest incomes is in the North/West zone.* Seventy-six percent of renter-occupied households earn less than 80% of AMI.
- *Rental households are small in the North/West.* Three-fourths of all renters are 1-2 person households.
- *In spite of modest incomes, rental affordability is similar to state averages.* Just over half of renters at 0%-50% of AMI spend more than 50% of their incomes on housing costs.
- *Relatively more owners have modest incomes in the North/West than in other zones.* About 36% of owner-occupied households earn less than 80% of AMI, and only 41% of owners are making more than 120% of AMI.

SECTION THREE: HEATING OIL COSTS AND VULNERABILITY TO VOLATILITY

In the first two sections, we described a number of the factors that affect the affordability of housing in Maine. In this section, we discuss the unique role that oil plays as Maine's primary source of heating fuel. Because most of Maine does not have the infrastructure to support utility gas, 80% of the state's owner-occupied households use oil to heat their homes (Table 3.1). However, oil is expensive and subject to significant price volatility. A dependency on oil has housing affordability implications, particularly for modest income households, which we examine below.

The Cost of Fuel Oil to Maine's Owner-Occupied Households

Even though oil prices have decreased recently, the following examples highlight the strain that large fluctuations in oil prices place on modest income households. Modest income households are highly vulnerable to such volatility. There are similar implications for rental housing, but we cannot specify the effects on renters with precision because we do not know how much of an oil price increase might be borne by property owners (this will depend on market conditions that vary by type of housing and location), and to what extent rental property might be withdrawn from the market due to such cost increases.

Table 3.1 Maine Owner-Occupied Households by Fuel Source

Owner - Occupied HHs	Fuel Source for Home Heating					
	Oil ¹	Utility Gas	Bottled Gas ²	Electric	Other	TOTAL
1 - 2 person HHs	166,503	2,267	11,583	3,783	*	207,882
3+ person HHs	96,126	*	5,163	2,765	*	121,562
Subtotal O-O HHs	262,629	4,148	16,746	6,548	*	329,444
% Owner - Occupied HHs	80%	1%	5%	2%	12%	

Source: 2006 American Community Survey

Notes: ¹Includes fuel oil and kerosene; ²Includes such sources as propane and LP gas

Table 3.2 presents the percentage of income that households spent on oil in 2006 by income bracket. During the winter of 2005-2006, oil cost an average of \$2.32/gallon, and households spent between \$1,400 and \$1,500 to heat their homes. However, modest income households dedicated a much larger percentage of their incomes to heating oil cost (nearly 10%) than did wealthier households (less than 2%).

Table 3.2 Statewide Fuel Oil Expenditure of Owner-Occupied Households by Income

Income	Annual Fuel Oil Expenditure 2006	% of Income Spent on Fuel Oil 2006	Projected Annual Fuel Oil Expenditure 2009	Projected % of Income Spent on Fuel Oil 2009	Projected Increase in Fuel Oil Expenditure 2006-2009	Projected Increase in % of Income Spent on Fuel Oil 2006-2009
0-50% AMI	\$1,400	9.82%	\$2,184	15.32%	\$784	5.50%
50-80% AMI	\$1,400	4.67%	\$2,184	7.28%	\$784	2.61%
80-120% AMI	\$1,500	2.86%	\$2,340	4.46%	\$840	1.60%
>120% AMI	\$1,500	1.61%	\$2,340	2.51%	\$840	0.90%

Notes: "2006" numbers reflect the winter of 2005-2006; "2009" numbers project the winter of 2009-2010. 2006 oil price = \$2.32/gallon; 2009 oil price = \$3.62/gallon; Incomes are as of 2006.

How Lower-Income Households Can Be Affected by Higher Fuel Oil Prices

In Table 3.2, we also show what happens when the cost of fuel oil rises. We compare oil expenditures in 2005-2006 to the projected cost of oil expenditures for the winter of 2009-2010. We base expected costs on the price of oil on October 28, 2008 (\$3.62/gallon), which is an increase of about fifty percent from 2005-2006. According to this projection, households earning between 0 and 50% AMI would spend an additional \$784 on heating oil. **This means that modest income households would spend over 15% of their incomes to heat their homes, while wealthier households would spend only 2.5%.** This example serves to highlight the particular vulnerability of lower income households to oil price increases.

Tables 3.3 and 3.4 compare the housing costs we examined in Section II to housing costs that include the increased price of oil in 2008. With this increase, there is a 10% jump (from 34,227 to 37,602) in the number of single-family detached owner households which are both low income and spending more than half of their incomes on housing.

Table 3.3 Maine HHs by Income and Percent of Income directed to Housing Costs with Commuting Cost and 2006 Oil Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	10,304	26,812	37,101	12,6437	200,654
	30% - 50%	12,569	17,657	30,778	26,174	87,178
	> 50%	22,758	11,469	5,875	*	41,612
	TOTAL	45,631	55,938	73,754	154,121	329,444

Table 3.4 Maine HHs by Income and Percent of Income directed to Housing Costs with Commuting Costs and 2008 Oil Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	8,838	24,524	35,979	122,970	192,311
	30% - 50%	11,861	18,744	31,449	29,568	91,622
	> 50%	24,932	12,670	6,326	*	45,511
	TOTAL	45,631	55,938	73,754	154,121	329,444

To examine oil expenditures by income for each of the six zones, we have an expanded version of Table 3.2 in Appendix B-II.

SECTION FOUR: RENTAL HOUSING AFFORDABILITY IN THE GREATER PORTLAND ZONE

We next conduct two more detailed analyses of rental housing affordability in the Greater Portland Zone. First, we do a straightforward calculation of rent to income ratios for existing renters. We do this analysis separately for each household size and for each income group. The second analysis focuses on availability and affordability for new (and often young) entrants to facilitate economic growth. Greater Portland needs to have adequate rental housing to accommodate this potential demand. For each jurisdiction, we examine the distribution of existing rents for each bedroom level. We then show which towns provide significant amounts of rental housing that are affordable to households of different sizes at different incomes. Using this information and area median income levels for different sizes of households, examples of affordability scenarios are examined. Apartment seekers' reasonable rental costs are compared to rents and the amount of relevant rental housing in each city/town.

Greater Portland Zone Rent to Income Ratios

To calculate rent to income ratios, we examine area median incomes (AMIs) in the Greater Portland Zone for households of various sizes. From Table 2.9 (see Section II of the report), we know, for example, that the AMI for a one-person household is \$44,100 and the AMI for households with four or more members is \$63,000. In Table 4.1, we determine the incomes of households earning a percentage of AMI at three different thresholds. For example, 50% of AMI for a one-person household is \$22,050. Income for each household size is then followed by a maximum affordable or reasonable rent for that household.

Table 4.1 2006 Gross Affordable Rents for Renters in the Greater Portland Zone by Income and Household Size

Income	1 person income	1 person affordable rent*	2 person income	2 person affordable rent	3 person income	3 person affordable rent	4+ person income	4+ person affordable rent
30% AMI	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
50% AMI	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
80% AMI	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260

Notes: In this table, "affordable rent" is short-hand for affordable rent level. Our definition of an affordable rent level is a household spending a maximum of 30% of income on housing. This is a widely accepted standard in housing policy.

Table 4.1 gives the reader a sense of income and rent thresholds based on median incomes in the Greater Portland Zone.

Table 4.2 presents rent to income ratios for *actual* Greater Portland Zone renters. Household size is presented as 1, 2, 3, and 4+ persons. For each of these household sizes, four income categories in terms of AMI are examined: less than 50% of AMI, 50% to 80% of AMI, 80% to 120% of AMI, and greater than 120% of AMI.

Table 4.2 Rent to Income Ratios for Existing Greater Portland Zone Renters

Household Size	Household Income	Number of Households	Median Rent	Median Rent/Income
1	< 50%	9,851	\$600	47%
1	50%-80%	2,883	\$799	31%
1	80%-120%	2,614	\$981	27%
1	> 120%	1,604	\$1,144	21%
2	< 50%	3,422	\$940	53%
2	50%-80%	3,743	\$850	34%
2	80%-120%	3,880	\$1,121	26%
2	> 120%	2,604	\$1,153	17%
3	< 50%	1,865	\$772	42%
3	50%-80%	*	*	*
3	80%-120%	2,272	\$1,027	24%
3	> 120%	*	*	*
4+	< 50%	1,941	\$873	53%
4+	50%-80%	1,953	\$1,184	31%
4+	80%-120%	*	*	*
4+	> 120%	*	*	*

Notes: Rent includes estimated commuting cost. "4+ persons" refers to 4 or more.

There are very few rental households with 5+ members.

Looking at the third column of Table 4.2, we see that about one-third of Greater Portland's renters (9,851) are single persons earning less than 50% of AMI (\$22,050). **For households of all sizes, over one-half (17,079) of renter households earn less than 50% of AMI.** The fourth column presents median rent on a monthly basis. The final column presents median rent to income ratios for each household size/AMI combination. Not surprisingly, for each household size, the rent to income ratio declines with income. For single persons, for example, it declines from 47% (for those less than 50% of AMI) to 21% (for those greater than 120% of AMI).

Just how high are these rent to income ratios? Since the rents presented here include a rough estimate of commuting costs, the standard of spending no more than 30% of income on housing should not be directly applied. Nonetheless, the highlighted rent to income ratios for households earning less than 50% of AMI are certainly high (47%, 53%, 42%, 53%). In fact, these ratios should be viewed as especially high, because many persons in this income category do not have cars or do not commute to work by car and thus very little if any commuting cost has been factored into their overall housing costs.

A complementary approach to looking at rent to income ratios was taken in Section Two, for the state of Maine as a whole (see Table 2.6). In that table, we identified the group of renters considered to be the most severely burdened with respect to housing affordability - by focusing on renters who both earn less than 80% of the area median income and spend greater than 50% of their income on housing costs. In the Greater Portland Zone, there are approximately 9,000 renters who meet this definition of most severely burdened with respect to housing affordability.

The demographic make-up of this distressed group is diverse. Looking at individual records from the American Community Survey database, we found a variety of conditions that produce this distressed scenario. These include unemployment or low retirement income. For example, one household in this group is a 49-year-old individual out of work for 26 weeks with a monthly rent of \$1,417. Another is an 81-year-old individual with an annual income of \$5,300 comprised mostly of Social Security Income and a monthly rent of \$310, for a rent to income ratio of 70%.

The median head of household age in this group is 44, with ages ranging from age 21 to age 87. 55% of the households consist of one person. 22% of households have 2 members, 11% have 3 members, and 12% have four or more members. The median monthly rent is \$940.

Supply of Affordable Rental Housing in the Greater Portland Zone’s Jurisdictions

We next turn to a detailed examination of the affordable rental housing stock for each jurisdiction in the Greater Portland Zone. Figure 4.1 classifies each jurisdiction by the number of rental units in its housing stock, and Table 4.3 lists the exact number of rental units per jurisdiction.

Figure 4.1 Rental Units for Greater Portland Zone

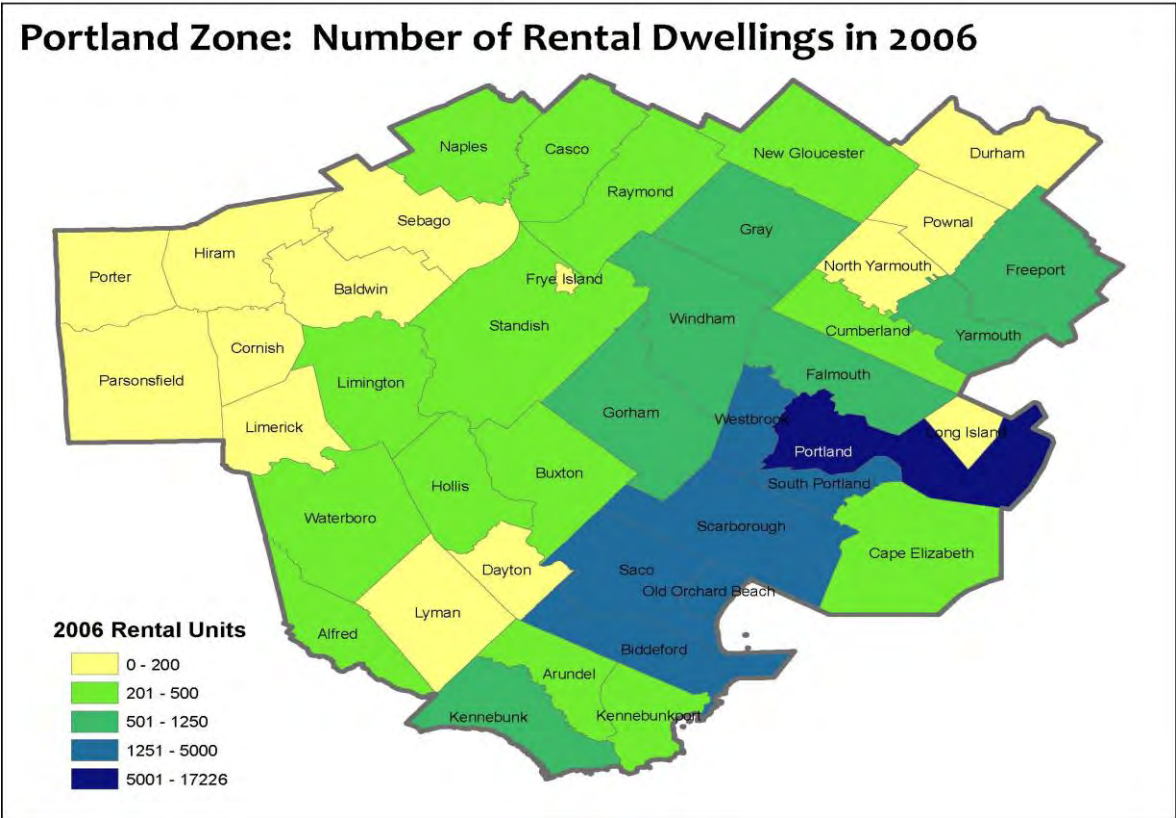


Table 4.3 Distribution of Rental Dwellings - Greater Portland Zone

Town Name	# of Rental Units - 2006	Town Name	# of Rental Units - 2006
Alfred	202	Limington	202
Arundel	240	Long Island	27
Baldwin	64	Lyman	144
Biddeford	4,768	Naples	241
Buxton	486	New Gloucester	279
Cape Elizabeth	432	North Yarmouth	111
Casco	240	Old Orchard Beach	2,087
Cornish	124	Parsonsfield	138
Cumberland	246	Porter	118
Dayton	87	Portland	17,226
Durham	171	Pownal	70
Falmouth	681	Raymond	233
Freeport	728	Saco	2,536
Frye Island	0	Scarborough	1,360
Gorham	1,081	Sebago	91
Gray	615	South Portland	3,715
Hiram	94	Standish	438
Hollis	265	Waterboro	357
Kennebunk	960	Westbrook	2,736
Kennebunkport	289	Windham	1,204
Limerick	177	Yarmouth	1,006
Total 2006 Rental Units – Greater Portland Zone: 46,269			

As can be readily seen from the map in Figure 4.1, 14 of the 42 jurisdictions have very few rental units (less than 200). These 14 account for only 3% of the rental stock, and 28 jurisdictions account for 97% of the rental stock. Since we are focusing on opportunities for new entrants or existing residents seeking rental housing, we make our analysis below more straightforward by only considering these 28 jurisdictions as potentially accessible to new renters. These jurisdictions are visually depicted in Figure 4.2.

In order to best portray the distribution of rents existing in a jurisdiction, we present in Figure 4.2 both first quartile (25th percentile) and median rent. This reflects the view that there are likely adequate rental dwellings with rents below the median. By identifying what the rent is at the 25th percentile, we provide a richer overview of what rents below the median look like. As noted in the following pages, however, issues of availability and quality must be taken into account when considering first quartile rent. Comparable figures for 0-1 bedroom units and 3 bedroom units are presented in Appendix F. This Appendix also presents the number of rental dwelling units for each of the three bedroom categories.

Figure 4.2a Greater Portland Zone: First Quartile Rent Level for 2 Bedroom Units

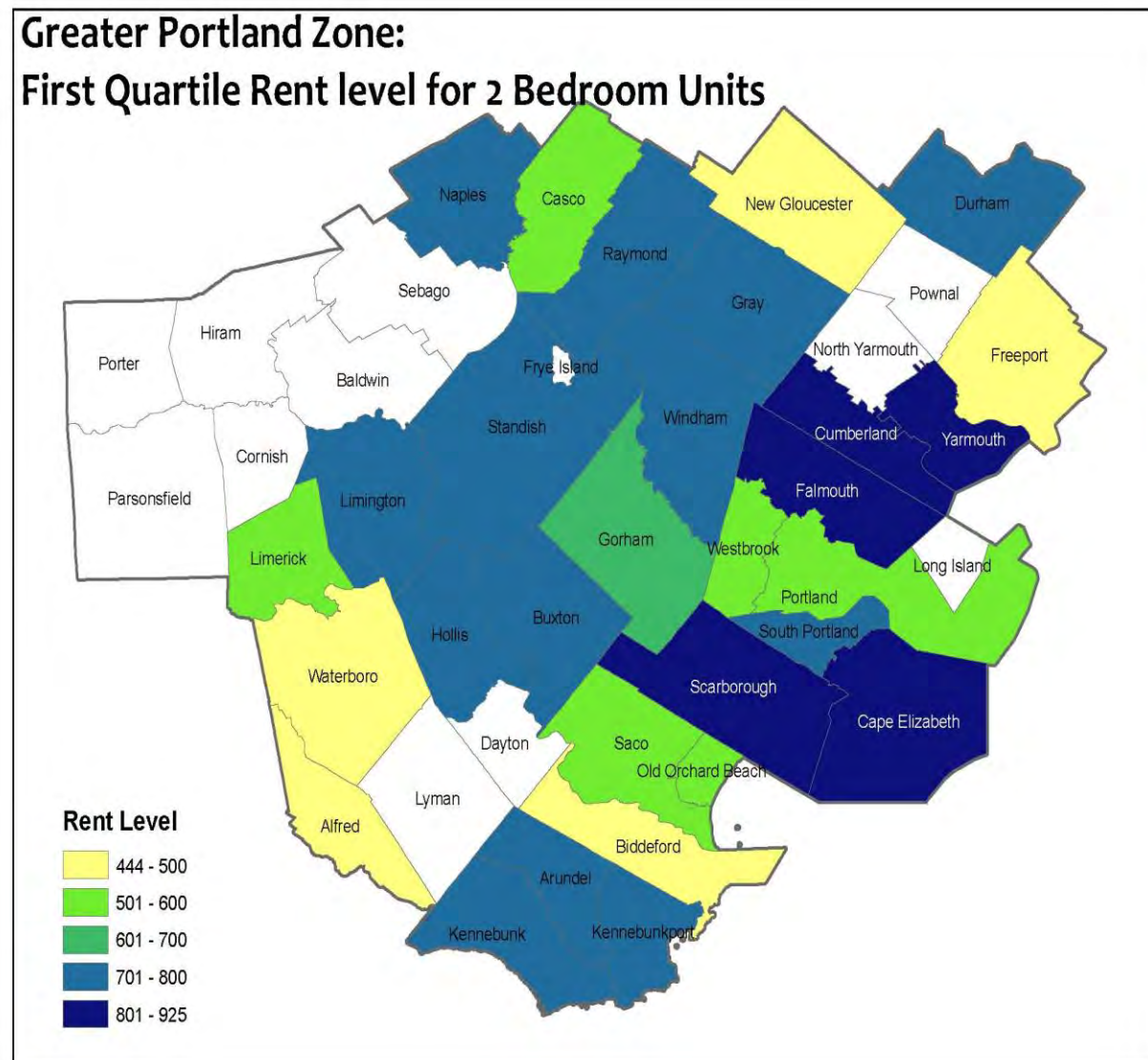
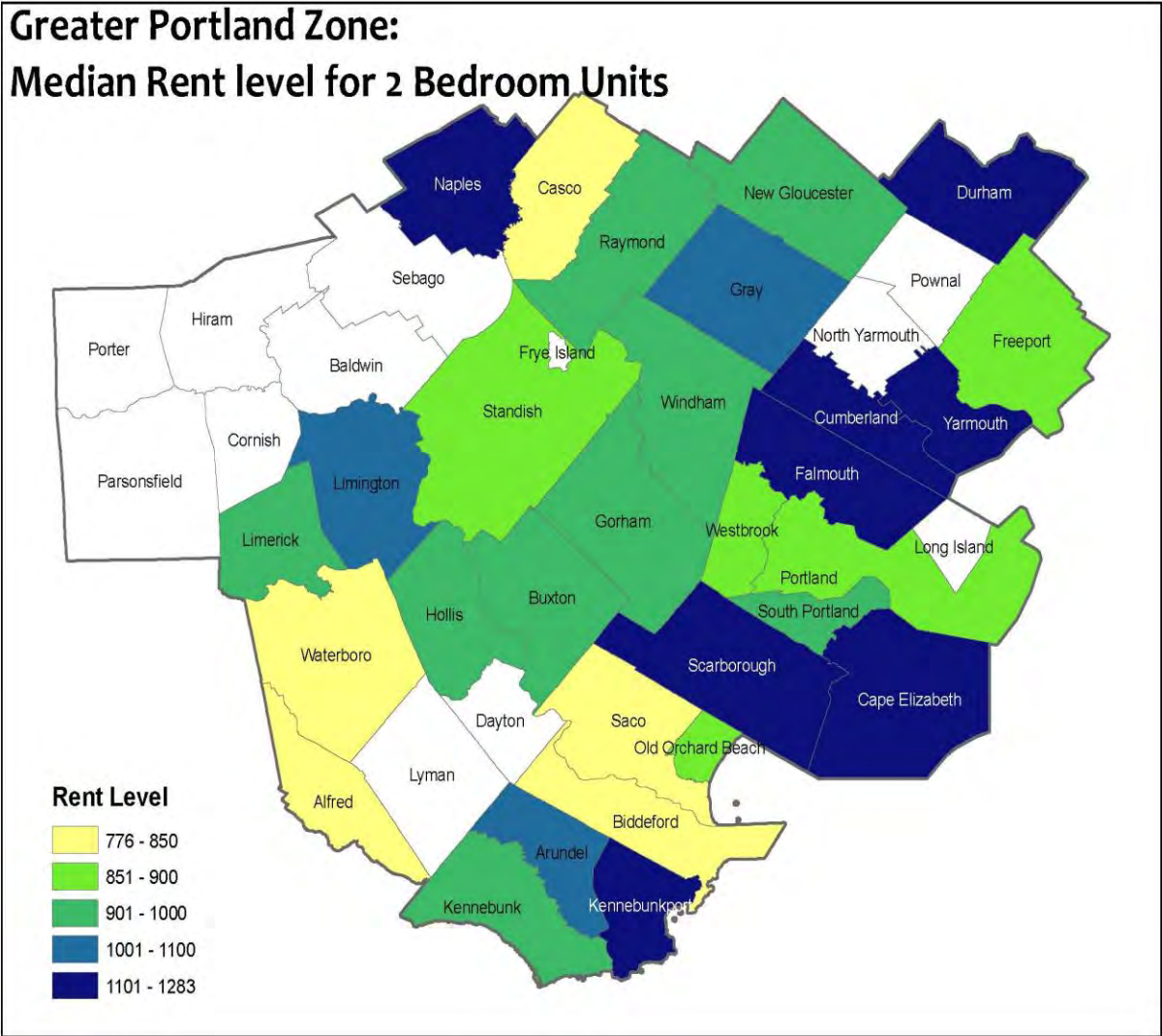


Figure 4.2b Greater Portland Zone: Median Rent Level for Two bedroom Units



Four Affordability Scenarios

In what follows, we present four hypothetical examples of existing rental unit availability for persons in different life situations. We consider various households in search of apartments of different sizes. To support these scenarios, we provide tables that include rental data for each jurisdiction by apartment size. For example, Table 4.4 lists the number of 0-1 bedroom units in each of the 28 jurisdictions and their corresponding rent levels at the first quartile and at the median. The final column of each table lists the reasonable rent level (not more than 30% on housing) for the household presented in the subsequent scenario.

Because our analysis is not able to observe data on non-income producing sources of wealth such as equity, we likewise assume that our hypothetical renters have no sources of wealth beyond reported income.

Scenario 1: Single Elderly Person with Low Social Security Income Due to Sporadic Labor Force Participation

In this example, an elderly person lives alone with an income of 30% of AMI (\$13,230). In order to spend no more than 30% of income on rent, this person must find an apartment that rents for \$331 or less. How affordable does the Greater Portland Zone rental stock look in this scenario?

Table 4.4 – Distribution of 0-1 Bedroom Rental Dwellings for 28 Greater Portland Zone Jurisdictions and Reasonable Rent Level for Single, Elderly Earning \$13,320 in Annual Income

Town Name	Number of 0/1 Bedroom Units	Estimated 1st Quartile Gross Rent 0/1 Bedroom	Estimated Med. Gross Rent 0/1 Bedroom	Scenario 1: Affordable Rent Level
Alfred	56	\$317	\$560	\$331
Arundel	33	\$529	\$768	\$331
Biddeford	1,418	\$344	\$554	\$331
Buxton	149	\$555	\$713	\$331
Cape Elizabeth	109	\$661	\$917	\$331
Casco	74	\$370	\$567	\$331
Cumberland	75	\$581	\$809	\$331
Falmouth	252	\$661	\$896	\$331
Freeport	265	\$344	\$638	\$331
Gorham	429	\$449	\$644	\$331
Gray	162	\$555	\$735	\$331
Hollis	33	\$555	\$669	\$331
Kennebunk	302	\$529	\$668	\$331
Kennebunkport	60	\$529	\$810	\$331
Limington	30	\$529	\$780	\$331
Naples	29	\$555	\$876	\$331
New Gloucester	35	\$344	\$657	\$331
Old Orchard Beach	796	\$370	\$608	\$331
Portland	8,369	\$423	\$632	\$331
Raymond	74	\$529	\$687	\$331
Saco	680	\$423	\$596	\$331
Scarborough	242	\$608	\$850	\$331
South Portland	1,267	\$529	\$680	\$331
Standish	121	\$502	\$638	\$331
Waterboro	73	\$317	\$587	\$331
Westbrook	1,035	\$423	\$617	\$331
Windham	350	\$555	\$665	\$331
Yarmouth	408	\$608	\$788	\$331
Estimated Total	16,924			

Notes: Gross Rent is estimated by multiplying the 2000 Census gross rent level by the Bureau of Labor Statistics rent growth factor between 2000 and 2006. For the cities and towns in the Greater Portland Zone, we first estimated first-quartile and median rents. We then made approximations for the rents of apartments of various sizes. It is important to emphasize that bedroom-level rents are approximations based on the distributions of rents by bedroom for the entire Greater Portland Zone. This was done because jurisdiction-level rents are not available broken down by number of bedrooms. Rents by number of bedrooms are thus estimated by calculating discounts and premiums from the median for different numbers of bedrooms and applying these discounts to each jurisdiction. For example, in the Greater Portland Zone, a 3-bedroom rental dwelling rents for 119% of the Greater Portland median. Thus, for each jurisdiction, we set the 3-bedroom rent at 119% of that jurisdiction's median. This procedure certainly introduces some error, but is strong enough to support the qualitative conclusions that we reach. Most importantly, it is inappropriate to measure affordability without taking into account household size and apartment size. The discounts/premiums are as follows: 0-1 BR @ 85% of Greater Portland median; 2 BR @ 115% of Greater Portland median; 3 BR @ 119% of Greater Portland median.

In Table 4.4, we summarize the distribution of rental dwellings for 0-1 bedroom units. Since there are not many jurisdictions with a significant supply of studios and one-bedroom apartments (Portland is a major exception), it is important to consider just where these rental dwellings are located. We can see that only 17 of these jurisdictions have at least 100 studios or one-bedroom apartments. Four jurisdictions have at least 1000 relevant rental units: Biddeford, Portland, South Portland, and Westbrook.

Only two Greater Portland Zone towns with at least 100 0-1 bedroom apartments have first quartile rents close to \$331. Those are Biddeford and Freeport, and they are highlighted in the table. The number of available units might be even lower, if housing occupied by subsidized renters is taken into account. Additionally, it is important to note that the quality of these dwellings and their neighborhoods is not observable in our analysis. Some seemingly “affordable” units might not appear that way to this elderly person, if the units are poor quality, far from important health services, or in neighborhoods perceived as dangerous.

Given these circumstances, we should also consider median rents. In this case, there are almost no affordable housing options for this person in the entire Greater Portland Zone. Even when spending 50% of income (\$554) to find median rent housing, Biddeford would be the only jurisdiction in which this elderly, single person could reside.

Scenario 1 Summary: Housing options for seniors reliant on social security income are extremely limited. While there is a relatively large supply of 0-1 bedroom units in the Greater Portland Zone, almost half are located in Portland where rents are unaffordable even if over 50% of income is spent on first quartile housing. Outside of Portland, there are very few jurisdictions that are affordable to an elderly single, and poor housing quality may decrease the quantity of decent housing even further.

Scenario 2: Disabled, Single-Parent with One Child Receiving Supplemental Security Income

Another very real scenario in the state of Maine considers the housing options for disabled adults. In this scenario, a disabled parent with one child is looking for a two-bedroom apartment and living solely off of federal and state supplemental security income contributions. In 2006, this amounted to a monthly payment of \$613 (or \$7,356 annually), which puts this household well below 30% of area median income.

Table 4.5 – Distribution of 2 Bedroom Rental Dwellings for 28 Greater Portland Zone Jurisdictions and Reasonable Rent Level for Disabled Parent with One Child Earning \$7,356 in Annual Income

Town Name	Number of 2 Bedroom Units	Estimated Median Gross Rent 2 Bedroom	Estimated 1st Quartile Gross Rent 2 Bedroom	Scenario 2: Affordable Rent Level
Alfred	84	\$784	\$444	\$184
Arundel	149	\$1,075	\$740	\$184
Biddeford	1,891	\$776	\$481	\$184
Buxton	152	\$998	\$777	\$184
Cape Elizabeth	172	\$1,283	\$925	\$184
Casco	115	\$793	\$518	\$184
Cumberland	79	\$1,132	\$814	\$184
Falmouth	283	\$1,254	\$925	\$184
Freeport	279	\$893	\$481	\$184
Gorham	384	\$901	\$629	\$184
Gray	266	\$1,029	\$777	\$184
Hollis	143	\$937	\$777	\$184
Kennebunk	441	\$935	\$740	\$184
Kennebunkport	102	\$1,134	\$740	\$184
Limington	52	\$1,092	\$740	\$184
Naples	75	\$1,227	\$777	\$184
New Gloucester	165	\$919	\$481	\$184
Old Orchard Beach	1,056	\$851	\$518	\$184
Portland	6,129	\$885	\$592	\$184
Raymond	91	\$962	\$740	\$184
Saco	1,358	\$835	\$592	\$184
Scarborough	625	\$1,190	\$851	\$184
South Portland	1,763	\$952	\$740	\$184
Standish	165	\$893	\$703	\$184
Waterboro	158	\$821	\$444	\$184
Westbrook	1,152	\$864	\$592	\$184
Windham	541	\$931	\$777	\$184
Yarmouth	472	\$1,103	\$851	\$184
Estimated Total	18,343			

As presented in Table 4.5, more jurisdictions in the Greater Portland Zone are likely to have a significant supply of two-bedroom apartments than any other apartment size. Twenty-three jurisdictions have at least 100 two-bedroom rental units.

However, for a household relying on such a modest income, a reasonable rent payment of \$184 per month does not come close to the first quartile rent levels in the Greater Portland Zone's jurisdictions. The lowest first quartile rent can be found in the town of Waterboro, and this household would have to pay 72% of income to afford a two-bedroom apartment. Clearly, the disabled, single-parent cannot afford market-rate housing in the Greater Portland Zone.

Scenario 2 Summary: For households that rely on supplementary security income due to disability, housing options are virtually non-existent without an additional form of housing subsidy. Households of this kind could expect to pay over 75% of income on housing; the number of affordable jurisdictions would be severely limited in spite of a greater supply of two-bedroom apartments in the Greater Portland Zone.

Scenario 3: Single Working Parent, Teenage Daughter, Teenage Son

In scenario three, we consider a working family headed by a single parent with two teenage children. They are looking for a three bedroom apartment while earning 50% of the area median income for a three person household, or approximately \$28,350. An affordable monthly rent payment would be \$709. The supply of three-bedroom households in the Greater Portland Zone is somewhat limited as can be seen in Table 4.6. A good share of the three bedroom rental stock is in Biddeford, Portland, Saco, South Portland, and Westbrook, but about half of all 3-bedroom units across the zone are located in Biddeford or Portland.

Table 4.6 – Distribution of 3 Bedroom Rental Dwellings for 28 Greater Portland Zone Jurisdictions and Reasonable Rent Level for Single Parent with Two Children Earning \$28,350 in Annual Income

Town Name	Number of 3 Bedroom Units	Estimated Median Gross Rent 3 Bedroom	Estimated 1st Quartile Gross Rent 3 Bedroom	Scenario 3: Affordable Rent Level
Alfred	53	\$808	\$457	\$709
Arundel	41	\$1,106	\$762	\$709
Biddeford	1,221	\$799	\$495	\$709
Buxton	115	\$1,027	\$800	\$709
Cape Elizabeth	129	\$1,321	\$953	\$709
Casco	29	\$817	\$533	\$709
Cumberland	34	\$1,166	\$838	\$709
Falmouth	105	\$1,291	\$953	\$709
Freeport	127	\$919	\$495	\$709
Gorham	131	\$928	\$648	\$709
Gray	104	\$1,059	\$800	\$709
Hollis	52	\$965	\$800	\$709
Kennebunk	141	\$963	\$762	\$709
Kennebunkport	68	\$1,167	\$762	\$709
Limington	90	\$1,125	\$762	\$709
Naples	100	\$1,263	\$800	\$709
New Gloucester	79	\$946	\$495	\$709
Old Orchard Beach	169	\$876	\$533	\$709
Portland	2,168	\$911	\$610	\$709
Raymond	42	\$991	\$762	\$709
Saco	411	\$860	\$610	\$709
Scarborough	292	\$1,225	\$876	\$709
South Portland	579	\$980	\$762	\$709
Standish	106	\$919	\$724	\$709
Waterboro	80	\$846	\$457	\$709
Westbrook	423	\$890	\$610	\$709
Windham	231	\$959	\$800	\$709
Yarmouth	97	\$1,135	\$876	\$709
Estimated Total	7,217			

Of the five jurisdictions mentioned above, this family could afford apartments in four of them (not South Portland) at the first-quartile level. However, none are affordable if a median rent dwelling is desired. This family would have to spend 34% of its income on housing to afford the median rent in Biddeford and about 40% of its income for a median rent unit in Portland. Also, we are not considering the distance traveled to work. If a car is required to make the trip, commuting could be quite expensive. Residential locations closer to work would thus appear more “affordable,” while those farther away would appear less “affordable.”

Scenario 3 Summary: Affordable rental housing opportunities for larger households on one income are quite limited. We also note that much of this housing is in the city of Portland or nearby. The plus side of this is that housing is close to many work locations; the minus is that structure and neighborhood quality are inadequate in some cases. In particular, we note that the poverty rate in both Biddeford and Portland is high: about 14%, compared to the state average of about 10%, and much higher than most of the Greater Portland Zone. In addition, we note that in the central area, quite a bit of the lowest-cost housing is not available since it is either Section 8 subsidized or public housing.

Scenario 4: Two-Parent, Two-Income Household with One Child

Finally we turn to a household of three with two wage earners looking for a two-bedroom apartment in the Greater Portland Zone. This is a moderate-income household that earns a combined annual amount of \$45,360 (80% of the area median income (AMI) for three-person households). An affordable rent level for this household is \$1,134 per month on housing.

When looking back at Table 4.5, this household could afford median rents in nearly all of the Greater Portland Zone's jurisdictions that have 100 or more two-bedroom units. The exceptions are Cape Elizabeth, Falmouth, Naples, and Scarborough. When household income is increased to a moderate level, there are many more affordable rental options in the Greater Portland Zone.

Scenario 4 Summary: A household earning a moderate income (in this case \$45,360 or 80% of AMI for a four-person household) has a substantially easier time finding affordable rental housing in a large number of Greater Portland Zone communities.

Using the Appendices in Section C, a very large number of scenarios can be sketched out as is done above. It is, of course, a housing policy decision as to which scenarios are most relevant.

SECTION FIVE: THE MID-COAST/DOWNEAST HOUSING MARKET

Affordable Rental Housing in the Mid-Coast/Downeast Zone's Jurisdictions

Due to strong demand for seasonal housing in the Mid-Coast/Downeast Zone, there are concerns about workforce housing costs for workers who support tourist/resort activity, for those who engage in coastal activities such as fishing, and for other workers in isolated locations. Thus, in addition to the findings already reported for Maine as a whole and the six zones within Maine, we present here detailed town level findings for the Mid-Coast/Downeast Zone.

In Table 5.1 we report the number of year-round rental units and seasonal units in each of the 119 Mid-Coast/Downeast jurisdictions in 2006 and 2000, respectively.

Table 5.1 Number of 2006 Rental Units and 2000 (Census) Seasonal Units - Mid-Coast/Downeast Zone

Town	Rental	Seasonal	Town	Rental	Seasonal
Addison	72	194	Machiasport	84	96
Alna	29	44	Mariaville	23	154
Appleton	70	43	Marshfield	27	15
Bar Harbor	888	531	Matinicus Isle	2	102
Beals	37	73	Milbridge	117	239
Beddington	1	258	Monhegan	15	116
Belfast	976	139	Monroe	40	47
Belmont	46	51	Montville	64	64
Blue Hill	256	354	Morrill	53	22
Boothbay	175	724	Mount Desert	310	890
Boothbay Harbor	344	815	Newcastle	139	118
Bremen	34	242	Nobleboro	104	377
Bristol	166	1036	North Haven	54	315
Brooklin	55	309	Northfield	19	170
Brooks	118	90	Northport	101	333
Brooksville	57	360	Northwest Hancock	0	20
Bucksport	558	163	Orland	145	331
Camden	759	370	Osborn	0	74
Castine	116	256	Otis	28	432
Centerville	2	7	Owls Head	136	243
Central Hancock	12	34	Passamaquoddy Pleasant Point	74	4
Cherryfield	129	71	Penobscot	80	161
Columbia	40	53	Prospect	36	3
Columbia Falls	52	18	Rockland	1614	88
Cranberry Isles	6	285	Rockport	307	242
Criehaven	0	31	Roque Bluffs	9	103
Cushing	81	209	Searsmont	84	114
Cutler	72	57	Searsport	301	165
Damariscotta	278	163	Sedgwick	82	170
Deblois	4	46	Sorrento	22	148
Deer Isle	121	716	South Bristol	55	509
Dennysville	28	16	South Thomaston	106	169
East Central Washington	51	263	Southport	42	560
East Hancock	5	547	Southwest Harbor	326	337
East Machias	111	184	St. George	179	600
Eastbrook	21	248	Steuben	65	263
Edgecomb	72	85	Stockton Springs	93	76
Ellsworth	985	562	Stonington	119	354
Franklin	140	294	Sullivan	99	193
Freedom	41	37	Surry	95	340
Frenchboro	3	34	Swans Island	25	267
Friendship	74	296	Swanville	92	159
Gouldsboro	165	484	Thomaston	515	23
Great Pond	0	44	Thorndike	64	32
Hancock	204	215	Tremont	167	376
Harrington	65	151	Trenton	156	219
Hibberts	0	2	Union	140	143
Hope	78	153	Unity	302	125
Isle au Haut	7	131	Verona	23	22
Islesboro	50	442	Vinalhaven	144	635
Jackson	26	28	Waldo	53	12
Jefferson	127	421	Waldoboro	388	228
Jonesboro	45	34	Waltham	27	60
Jonesport	113	194	Warren	216	128
Knox	41	24	Washington	59	154
Lamoine	100	183	Wesley	7	91
Liberty	72	292	Whiting	24	124
Lincolnville	157	342	Whitneyville	17	28
Lubec	170	177	Winter Harbor	207	142
Machias	419	38			

Total 2006 Rental Units for Mid-Coast/Downeast Zone = 16,799

Total (2000) Seasonal Units for Mid-Coast/Downeast Zone = 25,388

Data Source: Claritas for rental units, 2000 Census for seasonal housing.

Many towns within the Mid-Coast/Downeast Zone have very little rental housing. Only 20 of 119 jurisdictions have at least 200 rental units (highlighted in Table 5.1), and these are the towns that we will consider in our analysis below. The largest number of rental dwellings are found in Rockland (1614), Ellsworth (985), Belfast (976), Bar Harbor (888), Camden (759), Bucksport (558), Thomaston (515), Machias (419), Waldoboro (388), and Boothbay Harbor (344).

Table 5.1 also presents seasonal housing stock as of the 2000 Census. It is clear, and not unexpected, that vacation locations have more seasonal stock. Mount Desert Island, home to Acadia National Park, has roughly three times more seasonal stock than year-round rental units.

Median rents and rents by number of bedrooms are presented in Tables 5.2 through 5.4, along with examples of affordability scenarios. The highlighted rows indicate jurisdictions with at least 100 units of the specified size, in which the scenario household can afford an apartment at the median rent level. The reader will recognize this type of analysis from the Greater Portland section.

Table 5.2 – Distribution of 0-1 Bedroom Rental Dwellings for 20 Mid-Coast/Downeast Zone Jurisdictions and Affordable Rent Level for 1-Person Household Earning \$18,700 in Annual Income

Town Name	Number of 0/1 Bedroom Units	Estimated Median Gross Rent: 0/1 Bedroom	Affordable Rent Level for 1-person Household at 50% AMI (\$18,700)
Bar Harbor	405	\$550	\$468
Belfast	346	\$558	\$468
Blue Hill	77	\$581	\$468
Boothbay Harbor	121	\$609	\$468
Bucksport	201	\$466	\$468
Camden	325	\$565	\$468
Damariscotta	166	\$528	\$468
Ellsworth	459	\$513	\$468
Hancock	33	\$596	\$468
Machias	190	\$407	\$468
Mount Desert	57	\$694	\$468
Rockland	697	\$517	\$468
Rockport	94	\$626	\$468
Searsport	102	\$517	\$468
Southwest Harbor	121	\$525	\$468
Thomaston	237	\$516	\$468
Unity	127	\$436	\$468
Waldoboro	154	\$483	\$468
Warren	61	\$563	\$468
Winter Harbor	53	\$562	\$468
Estimated Total:	4,026		

Notes: Gross Rent is estimated by multiplying the 2000 Census gross rent level by the Bureau of Labor Statistics rent growth factor between 2000 and 2006. We used the same methodology from the previous section to calculate rents by number of bedrooms for the cities and towns in the Mid-Coast/Downeast Zone. The discounts/premiums are as follows: 0-1 BR @ 83% of zone median; 2 BR @ 105% of zone median; 3 BR @ 122% of zone median.

Table 5.3 – Distribution of 2-Bedroom Rental Dwellings for 20 Mid-Coast/Downeast Zone Jurisdictions and Affordable Rent Level for 3-Person Household Earning \$24,050 in Annual Income

Town Name	Number of 2 Bedroom Units	Estimated Median Gross Rent: 2 Bedroom	Affordable Rent Level for 3-person Household at 50% AMI (\$24,050)
Bar Harbor	292	\$691	\$601
Belfast	396	\$700	\$601
Blue Hill	80	\$729	\$601
Boothbay Harbor	142	\$764	\$601
Bucksport	194	\$584	\$601
Camden	260	\$709	\$601
Damariscotta	63	\$662	\$601
Ellsworth	257	\$643	\$601
Hancock	110	\$748	\$601
Machias	154	\$510	\$601
Mount Desert	122	\$871	\$601
Rockland	544	\$649	\$601
Rockport	124	\$786	\$601
Searsport	93	\$649	\$601
Southwest Harbor	131	\$658	\$601
Thomaston	172	\$648	\$601
Unity	91	\$547	\$601
Waldoboro	124	\$606	\$601
Warren	76	\$707	\$601
Winter Harbor	81	\$705	\$601
Estimated Total:	3,504		

Table 5.4 – Distribution of 3-Bedroom Rental Dwellings for 20 Mid-Coast/Downeast Zone Jurisdictions and Affordable Rent Level for 4-Person Household Earning \$26,700 in Annual Income

Town Name	Number of 3 Bedroom Units	Estimated Median Gross Rent: 3 Bedroom	Affordable Rent Level for 4-person Household at 50% AMI (\$26,700)
Bar Harbor	151	\$806	\$668
Belfast	204	\$817	\$668
Blue Hill	65	\$851	\$668
Boothbay Harbor	65	\$892	\$668
Bucksport	138	\$682	\$668
Camden	128	\$828	\$668
Damariscotta	49	\$773	\$668
Ellsworth	188	\$751	\$668
Hancock	49	\$873	\$668
Machias	54	\$596	\$668
Mount Desert	77	\$1,016	\$668
Rockland	322	\$757	\$668
Rockport	52	\$917	\$668
Searsport	73	\$757	\$668
Southwest Harbor	48	\$768	\$668
Thomaston	65	\$755	\$668
Unity	64	\$638	\$668
Waldoboro	91	\$707	\$668
Warren	42	\$824	\$668
Winter Harbor	60	\$823	\$668
Estimated Total:	1,985		

Of the towns with significant amounts of rental housing, Machias, Bucksport, and Waldoboro are the most affordable, followed by Ellsworth, Rockland, and Thomaston. Rents in these most affordable locations run about \$100 to \$200 less than the Greater Portland Zone's most affordable rents. In terms of potential housing and neighborhood quality issues, along with some of the lowest rent stock being subsidized, there are stock limitations in Machias, Rockland, Thomaston, and Waldoboro. Using Tables 5.2 through 5.4 and Appendix D-IV and D-V, it is possible to examine further scenarios as was done in the Greater Portland Zone analysis.

In general, the proximity of affordable housing to jobs in the Mid-Coast/Downeast zone is a more significant issue than it is in the Greater Portland zone, where the density of development is greater. If affordable housing is far from jobs, the increased cost of commuting effectively increases the cost of housing. We will explore this matter further in the case studies below.

Lastly, rapidly rising home values need to be examined as a significant factor to the availability of housing to year round residents. Home prices in the Mid-Coast/Downeast Zone appreciated by 58% between 2000 and 2006. Appendix D-VI presents home price levels and appreciation by town within the Mid-Coast/Downeast Zone.

The Greater Brunswick Zone is also coastal, and tables comparable to Tables 5.1 and Appendix D-IV and D-V are presented in Appendix E.

Case Studies: Damariscotta and Bar Harbor

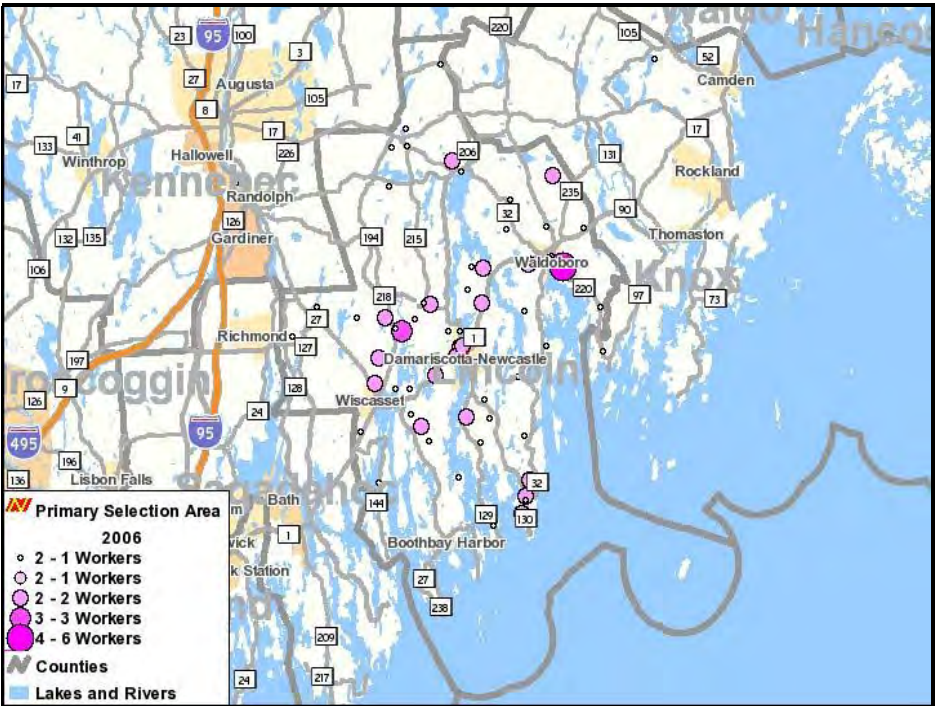
Above, we provided an overview of some of the factors facing potential residents in the Mid-Coast/Downeast Zone, including quality and quantity of rental housing, the impact of a large seasonal stock, rising home values, and the accessibility of housing in relation to place of employment. In order to better understand the housing choices available to workers within the Mid-Coast/Downeast Zone, we next use two case studies to examine where workers live and the availability of rental and ownership units near major employers. We use Local Employee Dynamics (LED), accessed through the Census’ “OnTheMap” application, to do initial analyses of spatial relationships between work and home.

Miles Memorial Hospital, Damariscotta

Miles Memorial Hospital is an important source of jobs, employing about 450 persons in the Mid-Coast/Downeast Zone. A majority of its workforce is between the ages of 31 and 54 years. Forty-two percent of the jobs pay between \$14,400 and \$40,800 per year. Thirty-six percent pay more than \$40,800 per year, and 22% pay less than \$14,400 per year.

Figure 5.1 presents a map of the region around Damariscotta, and the small circles show where employees live in relation to the hospital.

Figure 5.1 Map of Region around Damariscotta - Residences of Employees of Miles Memorial Hospital



About one-half of employees live within 10 miles of the hospital according to the data informing the map (Table 5.5). Note that these are straight line distances, not distances over the actual road network.

Table 5.5 Commuting Distances of Miles Memorial Hospital Employees and Estimated Commuting Costs as Percentage of Two Household Incomes

Distance Employees Live From Hospital	Number of Employees	Distribution	Estimated Maximum Commuting Costs as Percentage of Household 1's Income	Estimated Maximum Commuting Costs as Percentage of Household 2's Income
Within 5 Miles	86	19%	3%	7%
6 to 10 Miles	136	30%	7%	14%
11 to 15 Miles	90	20%	10%	21%
16 to 20 Miles	43	10%	14%	28%
21 to 25 Miles	38	8%	17%	35%
Other	58	13%	*	*

Notes: Commuting costs here are based on a roundtrip commute on 250 working days per year. Because the distance in this table is a straight line distance, it is multiplied by 1.25 to estimate driving distance. The cost of driving is calculated at .53/mile, which is the state's reimbursement rate (2008) as issued by the Department of Labor. Household 1 is a household of three earning \$38,480 (80% of AMI). Household 2 is a household of one earning \$18,700 (50% of AMI).

What kinds of rental options do hospital workers have within 11 driving miles of Damariscotta? A worker living in a two-person household with no other income, earning \$1,200 per month (\$14,400/year or about 30% AMI) could afford a first quartile 0/1 bedroom apartment only in Waldoboro (Table 5.6). Again, this assumes that the worker spends no more than 30% of income on housing. A similar worker earning \$2,300 per month (\$27,600/year or about 60% AMI) could afford a 0/1 bedroom apartment at either the first quartile or median level in Waldoboro or Damariscotta. A more detailed household-level analysis of this case can be undertaken by using Appendix D-V.

Table 5.6 Number of Rental Units in Jurisdictions near Hospital and First Quartile and Median Rents for 0/1 and 2 Bedroom Apartments

Sample of Jurisdictions Within 10 Driving Miles of Hospital	Number of Rental Units	Driving Distance from Hospital (miles)	Estimated Driving Time (min)	Estimated 1st Quartile Gross Rent 0/1 Bedroom	Estimated Median Gross Rent 0/1 Bedroom	Estimated 1st Quartile Gross Rent 2 Bedroom	Estimated Median Gross Rent 2 Bedroom
Damariscotta	278	N/A	N/A	\$397	\$528	\$498	\$662
Newcastle	139	1	3	*	*	*	*
Nobleboro	104	5.1	11	*	*	*	*
Bristol	166	5.4	11	\$511	\$626	\$642	\$786
Wiscasset	389	8.9	14	\$395	\$593	\$473	\$709
Waldoboro	388	11	16	\$302	\$483	\$378	\$606
Edgecomb	72	9.8	18	*	*	*	*

Notes: *Indicates that the number of 0/1 and 2 bedroom apartments is too small in this jurisdiction to calculate reliable first quartile and median gross rents. **Distance and estimated driving time provided by Google Maps.

How affordable are homeownership opportunities in the same jurisdictions outside of Damariscotta? In Table 5.7, we list median home values, estimated mortgage payments, and affordable mortgage payment levels for a household of three earning 80% of AMI (\$38,480) and 120% of AMI (\$57,720), respectively. The estimated mortgage payment for a potential homeowner is based on a 20% down payment and a 30-year fixed rate mortgage at 5.5% interest. Under this scenario, a household earning the 80% of AMI could only afford a median-priced house in two of seven towns – Wiscasset and Waldoboro. A household earning 120% of AMI is in a better affordability position. It can afford a mortgage in four of seven towns, and would need to stretch in two others. Damariscotta itself is significantly less affordable than the towns that surround it. These calculations, of course, are based on the household's ability to make a 20% down payment.

Table 5.7 Median Home Values in Jurisdictions near Hospital and Affordable Mortgage Payment Levels for Households Earning \$38,480 (80% of AMI) and \$57,720 (120% of AMI) in Annual Income

Sample of Jurisdictions Within 10 Driving Miles of Hospital	Driving Distance from Hospital (miles)	Estimated Driving Time (min)	Median Home Values	Estimated Mortgage Payment	Affordable Payment @ \$38,480	Affordable Payment @ \$57,720
Damariscotta	N/A	N/A	\$328,000	\$1,862	\$962	\$1,443
Newcastle	1	3	\$271,000	\$1,539	\$962	\$1,443
Nobleboro	5.1	11	\$217,000	\$1,232	\$962	\$1,443
Bristol	5.4	11	\$286,000	\$1,624	\$962	\$1,443
Wiscasset	8.9	14	\$155,000	\$880	\$962	\$1,443
Waldoboro	11	16	\$150,000	\$852	\$962	\$1,443
Edgecomb	9.8	18	\$253,000	\$1,437	\$962	\$1,443

Notes: Median home values are based on 2007 MaineHousing data. Estimated mortgage payment calculated on BankRate.com. Payment is based on a 30-year fixed rate mortgage @ 5.5% interest and a 20% down payment. It does not include escrow for taxes and insurance. In the last two columns, "Affordable Payment" refers to the amount a household of three, earning an annual income of \$38,480 and \$52,720, would pay in order to spend no more than 30% of income on the mortgage payment.

Jackson Laboratory

Our second case study is Jackson Laboratory, a genetics lab in Bar Harbor that provides about 1,100 jobs. Bar Harbor is on an island with only one bridge connection to the mainland via Route 3. About one-half of the laboratory jobs pay between \$14,400 and \$40,800 per year, and 46% pay more than \$40,800 per year.

Figure 5.2 Map of Region around Bar Harbor - Residences of Employees of Jackson Laboratory

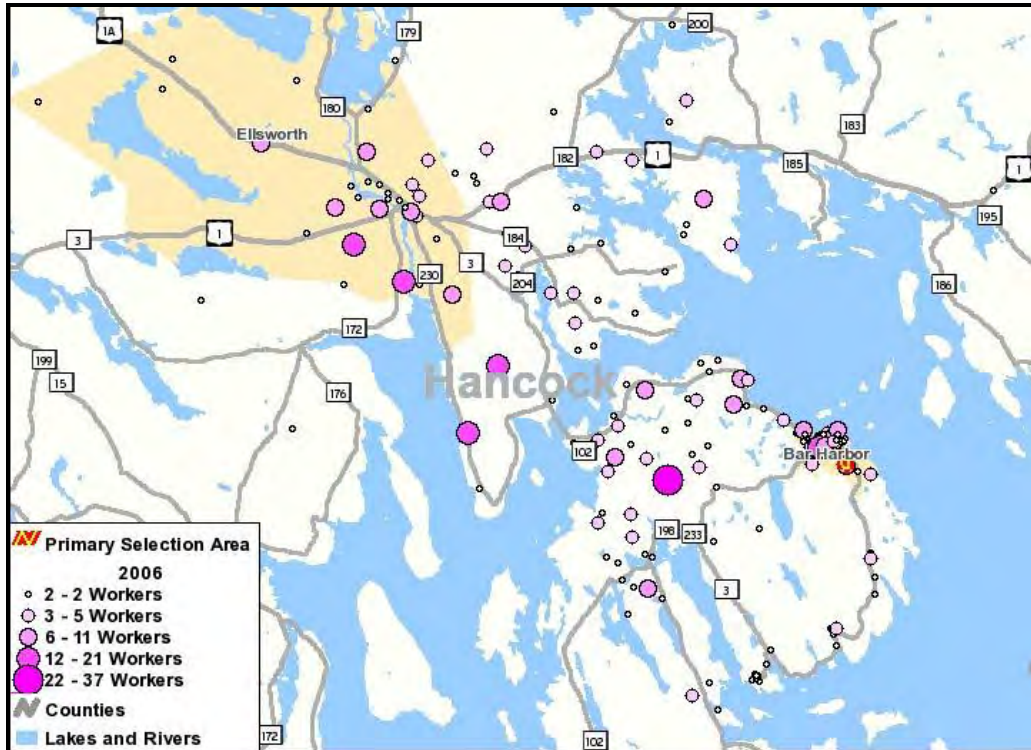


Figure 5.2 presents a map of where the laboratory employees live. Just over half of employees live within 10 miles of the lab (Table 5.8). However, because of the limited access to Bar Harbor, driving distances are much farther than the distances calculated in Table 5.8. Table 5.9 lists many of the jurisdictions closest to Jackson Laboratory. Nearly all estimated driving times exceed thirty minutes.

Table 5.8 Commuting Distances of Jackson Laboratory Employees and Estimated Commuting Costs as Percentage of Two Household Incomes

Distance Employees Live From Lab (Much Less Than Drive Times)	Number of Employees	Distribution	Estimated Maximum Commuting Costs as Percentage of Household 1's Income	Estimated Maximum Commuting Costs as Percentage of Household 2's
Within 5 Miles	291	25%	3%	7%
5 to 10 Miles	301	26%	7%	14%
10 to 15 Miles	194	17%	10%	21%
15 to 20 Miles	155	14%	14%	28%
20 to 25 Miles	56	5%	17%	35%
Other	150	13%	*	*

Notes: Commuting costs here are based on a roundtrip commute on 250 working days per year. Because the distance in this table is a straight line distance, it is multiplied by 1.25 to estimate driving distance. The cost of driving is calculated at .53/mile, which is the state's reimbursement rate (2008) as issued by the Department of Labor. Household 1 is a household of three earning \$38,480 (80% of AMI). Household 2 is a household of one earning \$18,700 (50% of AMI).

However, because of the limited access to Bar Harbor, driving distances are much farther than the distances calculated in Table 5.8. Table 5.9 lists many of the jurisdictions closest to Jackson Laboratory. Nearly all estimated driving times exceed thirty minutes.

Table 5.9 Number of Rental Units in Jurisdictions near Lab and First Quartile and Median Rents for 0/1 and 2 Bedroom Apartments

Sample of Jurisdictions Closest to Lab	# Rental Units	Driving Distance from Lab (miles)	Estimated Driving Time (minutes)	Estimated 1st Quartile Gross Rent 0/1 Bedroom	Estimated Median Gross Rent 0/1 Bedroom	Estimated 1st Quartile Gross Rent 2 Bedroom	Estimated Median Gross Rent 2 Bedroom
Bar Harbor	888	N/A	N/A	\$376	\$550	\$472	\$691
Trenton	156	11.8	19	\$475	\$667	\$595	\$837
Ellsworth	985	25.7	39	\$322	\$513	\$404	\$643
Hancock	204	26.1	40	\$509	\$596	\$638	\$748
Surry	95	27.8	48	*	*	*	*
Franklin	140	28.9	56	*	*	*	*
Blue Hill	256	33.9	61	\$355	\$581	\$445	\$729

Notes: *Indicates that the number of 0/1 and 2 bedroom apartments is too small in this jurisdiction to calculate reliable first quartile and median gross rents. **Distance and estimated driving time provided by Google Maps.

A single, lab worker earning \$2,300 per month (\$27,600/year or about 60% AMI) could afford a monthly rent of \$690 and would thus have affordability opportunities. However, 60-mile round trip commuting distances due to the lack of rental housing near Bar Harbor substantially increases the total cost of housing for Jackson Laboratory's employees.

A three-person household earning 80% of AMI could afford a median-priced home in Ellsworth, along with (approximately) Franklin and Hancock. Residing in Surry or Trenton would require going below the median or paying 34% or 36% of income, respectively. A three-person household earning 120% of AMI would be able to afford the median house in the above five towns (Table 5.10). Bar Harbor and Blue Hill are more expensive; they would require buying below the median or paying 33% of income. Bar Harbor, of course, has a major advantage in terms of job accessibility.

Table 5.10 Median Home Values in Jurisdictions near Laboratory and Affordable Mortgage Payment Levels for Households Earning \$38,450 (80% of AMI) and \$57,720 (120% of AMI) in Annual Income

Sample of Jurisdictions Closest to Lab	Driving Distance from Lab (miles)	Estimated Driving Time (minutes)	Median Home Values	Estimated Mortgage Payment	Affordable Payment @ \$38,450	Affordable Payment @ \$57,720
Bar Harbor	N/A	N/A	\$284,000	\$1,613	\$962	\$1,443
Trenton	11.8	19	\$205,000	\$1,164	\$962	\$1,443
Ellsworth	25.7	39	\$160,000	\$908	\$962	\$1,443
Hancock	26.1	40	\$171,000	\$971	\$962	\$1,443
Surry	27.8	48	\$192,000	\$1,090	\$962	\$1,443
Franklin	28.9	56	\$170,000	\$965	\$962	\$1,443
Blue Hill	33.9	61	\$283,000	\$1,607	\$962	\$1,443

Notes: Median home values are based on 2007 MaineHousing data. Estimated mortgage payment calculated on BankRate.com. Payment is based on a 30-year fixed rate mortgage @ 5.5% interest and a 20% down payment. It does not include escrow for taxes and insurance. In the last two columns, Affordable Payment refers to the amount a household of three, earning an annual income of \$38,450 and \$52,720, would pay in order to spend no more than 30% of income on the mortgage payment.

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Appendix A-I
Basic Affordability Table - Maine

A. Overview Data - Maine State Totals

I. Households by tenure and income

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs ¹					
1 - 2 person HHs	38868	39151	43861	86002	207882
3+ person HHs	6763	16787	29893	68119	121562
Subtotal O-O HHs	45631	55938	73754	154121	329444
Renter Occupied HHs					
1 - 2 person HHs	53195	22469	19152	14540	109356
3+ person HHs	15639	12285	7207	4029	39160
Subtotal Renter HHs	68834	34754	26359	18569	148516
TOTAL	114465	90692	100113	172690	477960

¹ Looking at all single family detached housing units

II. Households by tenure and fuel source

	Fuel Source for Home Heating					
	Oil ¹	Utility Gas	Bottled Gas ²	Electric	Other	TOTAL
Owner - Occupied HHs						
1 - 2 person HHs	166503	2267	11583	3783	*	207882
3+ person HHs	96126	*	5163	2765	*	121562
Subtotal O-O HHs	262629	4148	16746	6548	*	329444
Renter Occupied HHs						
1 - 2 person HHs	71277	6992	11327	16002	*	109356
3+ person HHs	27363	3206	2370	4752	*	39160
Subtotal Renter HHs	98640	10198	13697	20754	*	148516
TOTAL	361269	14346	30443	27302	3269	477960

¹ Includes fuel oil and kerosene

² Includes things like propane and LP gas

Appendix A-I
Basic Affordability Table - Maine

III. Median HH Income by tenure and income bracket

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	13210	27800	42500	82000	44900
3+ person HHs	19730	36500	56200	95200	70000
Subtotal O-O HHs	13900	29900	48000	88060	55400
Renter Occupied HHs					
1 - 2 person HHs	11200	27000	42000	68000	21900
3+ person HHs	15000	34500	54000	83800	32700
Subtotal Renter HHs	11900	29880	45000	70000	25000
All	13000	30000	46800	84400	

IV. Median Housing Cost by tenure and income bracket - ALL FUEL SOURCES

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	5430	6250	9100	13550	8680
3+ person HHs	10500	11980	14810	16630	15570
Subtotal O-O HHs	5880	7628	11760	15215	11380
Renter Occupied HHs					
1 - 2 person HHs	5640	7560	8160	9120	7080
3+ person HHs	8160	8640	9936	10404	8520
Subtotal Renter HHs	6240	7800	8520	9360	7680
All	6120	7800	10515	14320	9360

A IV. Median Housing Cost by tenure and income bracket with commute - ALL FUEL SOURCES

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	5750	7095	11140	16613	10480
3+ person HHs	12913	14343	18100	21065	18920
Subtotal O-O HHs	6380	9415	14150	18660	13873
Renter Occupied HHs					
1 - 2 person HHs	6240	8630	10550	11884	8420
3+ person HHs	9000	11740	12653	14833	10790
Subtotal Renter HHs	6905	9830	11263	12460	9350
All	6804	9590	12945	17590	11602

Appendix A-I
Basic Affordability Table - Maine

B. Analysis

I. - Owners

All Owners (any household size)						
a. HHs by Income and Percent of Income directed to Housing Costs						
Housing Costs as a percentage of Household Income		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
	% - 30%	11894	32184	48312	139308	231698
	0% - 50%	12993	16076	21782	13818	64669
	> 50%	20744	7678	3660	*	33077
	TOTAL	45631	55938	73754	154121	329444
1a. - HHs by Income and Percent of Income directed to Housing Costs with Commuting Cost						
Housing Costs as a percentage of Household Income		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
	% - 30%	10304	26812	37101	126437	200654
	0% - 50%	12569	17657	30778	26174	87178
	> 50%	22758	11469	5875	*	41612
	TOTAL	45631	55938	73754	154121	329444
1a. - HHs by Income and Percent of Income directed to Housing Costs with Comm Costs - Oil Adjusted						
Housing Costs as a percentage of Household Income		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
	% - 30%	8838	24524	35979	122970	192311
	0% - 50%	11861	18744	31449	29568	91622
	> 50%	24932	12670	6326	*	45511
	TOTAL	45631	55938	73754	154121	329444

Appendix A-I
Basic Affordability Table - Maine

II - Renters

1. All Renters (any household size)						
1. HHs by Income and Percent of Income directed to Housing Costs						
Housing Costs as a percentage of Household Income		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
	% - 30%	13359	21728	21960	17148	74195
	0% - 50%	20714	9739	2392	*	33322
	> 50%	34755	3284	2006	*	40987
	TOTAL	68828	34751	26358	18567	148504
1. HHs by Income and Percent of Income directed to Housing Costs with Commuting Costs						
Housing Costs as a percentage of Household Income		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
	% - 30%	11596	10824	18836	17148	58404
	0% - 50%	19510	19475	5167	*	44629
	> 50%	37722	4452	2355	*	45471
	TOTAL	68828	34751	26358	18567	148504

*-indicates insufficient data

Appendix A-II
Basic Affordability Tables - Greater Portland Zone

A. Overview Data - Portland Totals

I. Households by tenure and income

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs ¹					
1 - 2 person HHs	19373	11667	12293	9700	53033
3+ person HHs	3118	7285	9949	14302	34654
Subtotal O-O HHs	22491	18952	22242	24002	87687
Renter Occupied HHs					
1 - 2 person HHs	20524	6901	2748	*	30601
3+ person HHs	4772	4156	*	*	10793
Subtotal Renter HHs	25296	11057	4413	*	41394
TOTAL	47787	30009	26655	24630	129081

¹ - Looking at all single family detached housing units

II. Households by tenure and fuel source

	Fuel Source for Home Heating					
	Oil ¹	Utility Gas	Bottled Gas ²	Electric	Other	TOTAL
Owner - Occupied HHs						
1 - 2 person HHs	44570	*	2266	*	2816	*
3+ person HHs	28307	*	*	*	*	*
Subtotal O-O HHs	72877	3187	3956	2356	4807	*
Renter Occupied HHs						
1 - 2 person HHs	18828	4910	3061	3503	*	*
3+ person HHs	6605	*	*	*	*	*
Subtotal Renter HHs	25433	6418	3526	5247	*	*
TOTAL	98310	9605	7482	7603	4986	*

¹ - Includes fuel oil and kerosene

² - Includes things like propane and LP gas

Appendix A-II
Basic Affordability Tables - Greater Portland Zone

III. Median HH Income by tenure and Income Bracket - ALL FUEL SOURCES

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	25300	51000	79300	120000	52900
3+ person HHs	29060	54000	75000	129400	83000
Subtotal O-O HHs	26500	51900	77400	125900	65200
Renter Occupied HHs					
1 - 2 person HHs	18400	50000	68650	*	28700
3+ person HHs	22200	49000	*	*	40950
Subtotal Renter HHs	19420	49000	71000	*	32000
All	22300	51000	76600	125800	

IV. Median Housing Cost by tenure and income bracket - ALL FUEL SOURCES

*

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	7650	8610	12030	16530	12100
3+ person HHs	11860	16540	18080	25270	20730
Subtotal O-O HHs	8570	11700	15550	19380	15570
Renter Occupied HHs					
1 - 2 person HHs	8160	9048	10584	11160	9240
3+ person HHs	8400	11640	10080	12036	10104
Subtotal Renter HHs	8280	9480	10440	11244	9480
All	8400	9840	12840	18430	12210

A IV. Median Housing Cost by tenure and income bracket with commute - ALL FUEL SOURCES

*

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	7650	9210	13615	18932.5	13450
3+ person HHs	13042.5	19012.5	20552.5	28307.5	22805
Subtotal O-O HHs	8570	12500	17602.5	21522.5	17612.5
Renter Occupied HHs					
1 - 2 person HHs	8420	9906.5	12445	13732.5	10482.5
3+ person HHs	9702.5	13080	12348.5	14833	12325
Subtotal Renter HHs	9000	10482.5	12408.5	13885	10782.5
All	8660	10902.5	14500	21065	13800

Appendix A-II
Basic Affordability Tables - Greater Portland Zone

B. Analysis

I- Owners

1-All Owners						
a. HHs by Income and Percent of Income directed to Housing Costs						
*		Household Income as a Percentage of Area Median Income				
			0% - 50%	50% - 80%	80% - 120%	> 120%
						Total
		Housing Costs as a percentage of Household Income	0% - 30%	2276	6470	11224
			30% - 50%	2700	4778	6979
			> 50%	5414	3302	1583
		TOTAL	10390	14550	19786	42961
						87687
1 a. HHs by Income and Percent of Income directed to Housing Costs with Commuting Cost						
*		Household Income as a Percentage of Area Median Income				
			0% - 50%	50% - 80%	80% - 120%	> 120%
						Total
		Housing Costs as a percentage of Household Income	0% - 30%	1920	5985	9659
			30% - 50%	2870	4987	7901
			> 50%	5600	3578	2226
		TOTAL	10390	14550	19786	42961
						87687
1 a. HHs by Income and Percent of Income directed to Housing Costs with Comm Costs - Oil Adjusted						
*		Household Income as a Percentage of Area Median Income				
			0% - 50%	50% - 80%	80% - 120%	> 120%
						Total
		Housing Costs as a percentage of Household Income	0% - 30%	1651	5637	9135
			30% - 50%	2866	4875	8662
			> 50%	5873	4038	1989
		TOTAL	10390	14550	19786	42961
						87687

Appendix A-II
Basic Affordability Tables - Greater Portland Zone

II- Renters

1- All Renters (any household size)

1. HHs by Income and Percent of Income directed to Housing Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	3101	5453	7154	4523	20231
	30% - 50%	6157	4207	1605	305	12274
	> 50%	7821	302	594	172	8889
	TOTAL	17079	9962	9353	5000	41394

1. HHs by Income and Percent of Income directed to Housing Costs with Commuting Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	3035	3931	6867	4523	18356
	30% - 50%	5365	5727	1543	305	12940
	> 50%	8679	304	943	172	10098
	TOTAL	17079	9962	9353	5000	41394

*-indicates insufficient data

Appendix A-III
Basic Affordability Tables - Greater Brunswick Zone

A. Overview Data - Brunswick Totals

I. Households by tenure and income

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs ¹					
1 - 2 person HHs	3938	2667	2369	2879	11853
3+ person HHs	*	*	2531	2052	5710
Subtotal O-O HHs	4266	3466	4900	4931	17563
Renter Occupied HHs					
1 - 2 person HHs	3518	*	*	*	5558
3+ person HHs	*	*	*	*	*
Subtotal Renter HHs	4239	*	*	*	7306
TOTAL	8505	5108	5832	5424	24869

¹ - Looking at all single family detached housing units

II. Households by tenure and fuel source

	Fuel Source for Home Heating					
	Oil ¹	Utility Gas	Bottled Gas ²	Electric	Other	TOTAL
Owner - Occupied HHs						
1 - 2 person HHs	8795	*	*	*	*	*
3+ person HHs	4266	*	*	*	*	*
Subtotal O-O HHs	13061	*	*	*	2475	*
Renter Occupied HHs						
1 - 2 person HHs	3230	*	*	*	*	*
3+ person HHs	*	*	*	*	*	*
Subtotal Renter HHs	3977	*	*	*	*	*
TOTAL	17038	*	3019	*	2732	*

¹ - Includes fuel oil and kerosene

² - Includes things like propane and LP gas

Appendix A-III
Basic Affordability Tables - Greater Brunswick Zone

III. Median HH Income by tenure and Income Bracket - ALL FUEL SOURCES

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	17550	39900	64000	106600	47600
3+ person HHs	*	*	63700	102600	72000
Subtotal O-O HHs	17900	42300	63700	103130	59000
Renter Occupied HHs					
1 - 2 person HHs	12000	*	*	*	23700
3+ person HHs	*	*	*	*	*
Subtotal Renter HHs	11500	*	*	*	26600
All	16210	41000	65000	102600	

IV. Median Housing Cost by tenure and income bracket - ALL FUEL SOURCES

*

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	5620	8270	9600	14420	10280
3+ person HHs	9520	18080	13410	15747.5	15120
Subtotal O-O HHs	5800	8420	11230	14710	11340
Renter Occupied HHs					
1 - 2 person HHs	7200	7920	8040	9120	8040
3+ person HHs	7200	8400	14400	10404	9402
Subtotal Renter HHs	7200	8400	8040	9120	8040
All	5800	8420	10090	13950	9940

A IV. Median Housing Cost by tenure and income bracket with commute - ALL FUEL SOURCES

*

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	5800	8372.5	11942.5	17395	11735
3+ person HHs	11240	23562.5	15412.5	21611.25	18882.5
Subtotal O-O HHs	5800	8420	13682.5	17462.5	14247.5
Renter Occupied HHs					
1 - 2 person HHs	8400	9962.5	10082.5	13121	9962.5
3+ person HHs	8920	12162.5	16442.5	10841	10841
Subtotal Renter HHs	8400	10562.5	10082.5	13121	10082.5
All	5800	9962.5	11942.5	16752.5	12132.5

Appendix A-III
Basic Affordability Tables - Greater Brunswick Zone

B. Analysis

I- Owners

1-All Owners						
a. HHs by Income and Percent of Income directed to Housing Costs						
*		Household Income as a Percentage of Area Median Income				
			0% - 50%	50% - 80%	80% - 120%	> 120%
						Total
		Housing Costs as a percentage of Household Income	0% - 30%	549	900	2683
			30% - 50%	963	555	1407
			> 50%	985	407	226
			TOTAL	2497	1862	4316
						8888
						17563
1 a. HHs by Income and Percent of Income directed to Housing Costs with Commuting Cost						
*		Household Income as a Percentage of Area Median Income				
			0% - 50%	50% - 80%	80% - 120%	> 120%
						Total
		Housing Costs as a percentage of Household Income	0% - 30%	472	854	2023
			30% - 50%	958	415	1840
			> 50%	1067	593	453
			TOTAL	2497	1862	4316
						8888
						17563
1 a. HHs by Income and Percent of Income directed to Housing Costs with Comm Costs - Oil Adjusted						
*		Household Income as a Percentage of Area Median Income				
			0% - 50%	50% - 80%	80% - 120%	> 120%
						Total
		Housing Costs as a percentage of Household Income	0% - 30%	266	530	1829
			30% - 50%	1068	739	2011
			> 50%	1163	593	476
			TOTAL	2497	1862	4316
						8888
						17563

Appendix A-III
Basic Affordability Tables - Greater Brunswick Zone

II- Renters

1- All Renters (any household size)

1. HHs by Income and Percent of Income directed to Housing Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	593	670	864	1229	3356
	30% - 50%	490	572	47		1109
	> 50%	1919	504	222	196	2841
	TOTAL	3002	1746	1133	1425	7306

1. HHs by Income and Percent of Income directed to Housing Costs with Commuting Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	593	159	648	1229	2629
	30% - 50%	433	1042	263		1738
	> 50%	1976	545	222	196	2939
	TOTAL	3002	1746	1133	1425	7306

*-indicates insufficient data

Appendix A-IV
Basic Affordability Tables - Southern York Zone

A. Overview Data - Portsmouth Totals

I. Households by tenure and income

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs ¹					
1 - 2 person HHs	4554	3417	2896	3327	14194
3+ person HHs	*	2154	3401	4174	10336
Subtotal O-O HHs	5161	5571	6297	7501	24530
Renter Occupied HHs					
1 - 2 person HHs	3606	*	*	*	5422
3+ person HHs	*	*	*	*	3209
Subtotal Renter HHs	4411	2265	*	*	8631
TOTAL	9572	7836	7949	7804	33161

¹ - Looking at all single family detached housing units

II. Households by tenure and fuel source

	Fuel Source for Home Heating					
	Oil ¹	Utility Gas	Bottled Gas ²	Electric	Other	TOTAL
Owner - Occupied HHs						
1 - 2 person HHs	12062	*	*	*	*	*
3+ person HHs	8442	*	*	*	*	*
Subtotal O-O HHs	20504	*	*	*	*	*
Renter Occupied HHs						
1 - 2 person HHs	3815	*	*	*	*	*
3+ person HHs	2189	*	*	*	*	*
Subtotal Renter HHs	5863	*	*	*	*	*
TOTAL	26367	*	2787	*	*	*

¹ - Includes fuel oil and kerosene

² - Includes things like propane and LP gas

Appendix A-IV
Basic Affordability Tables - Southern York Zone

III. Median HH Income by tenure and Income Bracket - ALL FUEL SOURCES

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	21000	40500	66300	110300	47200
3+ person HHs	*	46300	70000	108000	76000
Subtotal O-O HHs	21310	42000	69000	109000	60900
Renter Occupied HHs					
1 - 2 person HHs	15000	*	*	*	26000
3+ person HHs	*	*	*	*	47200
Subtotal Renter HHs	15000	45000	*	*	33000
All	19400	42500	68500	108000	

IV. Median Housing Cost by tenure and income bracket - ALL FUEL SOURCES

*

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	6860	8390	10670	18580	10860
3+ person HHs	13150	15710	18390	21240	19200
Subtotal O-O HHs	7350	12250	15750	20010	13910
Renter Occupied HHs					
1 - 2 person HHs	7680	6840	8040	11040	7800
3+ person HHs	8520	10920	9876	13980	10836
Subtotal Renter HHs	8412	8280	8208	11040	8520
All					12210

A IV. Median Housing Cost by tenure and income bracket with commute - ALL FUEL SOURCES

*

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	7250	9563	11595	22255	11850
3+ person HHs	15085	19440	21915	25325	21710
Subtotal O-O HHs	7730	14435	18355	23880	17420
Renter Occupied HHs					
1 - 2 person HHs	7680	7800	9975	14910	9615
3+ person HHs	10455	12855	12975	17850	12975
Subtotal Renter HHs	9735	11070	12078	14910	11070
All	8115	11670	15850	22385	14750

Appendix A-IV
Basic Affordability Tables - Southern York Zone

B. Analysis

I- Owners

1-All Owners

a. HHs by Income and Percent of Income directed to Housing Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	1171	2541	3227	9066	16005
	30% - 50%	921	1810	2026	1251	6008
	> 50%	1556	571	390		2517
	TOTAL	3648	4922	5643	10317	24530

1 a. HHs by Income and Percent of Income directed to Housing Costs with Commuting Cost

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	966	1892	2550	8015	13423
	30% - 50%	949	1819	2595	2302	7665
	> 50%	1733	1211	498		3442
	TOTAL	3648	4922	5643	10317	24530

1 a. HHs by Income and Percent of Income directed to Housing Costs with Comm Costs - Oil Adjusted

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	876	1701	2449	7780	12806
	30% - 50%	985	2010	2740	2537	8272
	> 50%	1787	1211	454		3452
	TOTAL	3648	4922	5643	10317	24530

Appendix A-IV
Basic Affordability Tables - Southern York Zone

II- Renters

1- All Renters (any household size)						
1. HHs by Income and Percent of Income directed to Housing Costs						
*	Housing Costs as a percentage of Household Income		Household Income as a Percentage of Area Median Income			
			0% - 50%	50% - 80%	80% - 120%	> 120%
						Total
		0% - 30%	587	1948	1234	1068
		30% - 50%	1049	655	62	56
		> 50%	1773	133		66
	TOTAL	3409	2736	1296	1190	8631
1. HHs by Income and Percent of Income directed to Housing Costs with Commuting Costs						
*	Housing Costs as a percentage of Household Income		Household Income as a Percentage of Area Median Income			
			0% - 50%	50% - 80%	80% - 120%	> 120%
						Total
		0% - 30%	633	1684	1172	1068
		30% - 50%	724	871	124	56
		> 50%	2052	181		66
	TOTAL	3409	2736	1296	1190	8631

*-indicates insufficient data

Appendix A-V
Basic Affordability Tables - Micropolitan Zone

A. Overview Data - Micropolitan Totals

I. Households by tenure and income

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs ¹					
1 - 2 person HHs	16834	11027	9127	13797	50785
3+ person HHs	2590	4708	10482	13262	31042
Subtotal O-O HHs	19424	15735	19609	27059	81827
Renter Occupied HHs					
1 - 2 person HHs	24470	6412	2894	*	35259
3+ person HHs	7037	2300	*	*	11312
Subtotal Renter HHs	31507	8712	4096	2256	46571
TOTAL	50931	24447	23705	29315	128398

¹ - Looking at all single family detached housing units

II. Households by tenure and fuel source

	Fuel Source for Home Heating					
	Oil ¹	Utility Gas	Bottled Gas ²	Electric	Other	TOTAL
Owner - Occupied HHs						
1 - 2 person HHs	41434	*	2788	*	5283	*
3+ person HHs	24887	*	*	*	3880	*
Subtotal O-O HHs	66321	*	3895	*	9163	*
Renter Occupied HHs						
1 - 2 person HHs	24476	*	2627	6051	*	*
3+ person HHs	8862	*	*	*	*	*
Subtotal Renter HHs	33338	*	3782	6390	*	*
TOTAL	99659	2250	7677	8012	10182	*

¹ - Includes fuel oil and kerosene

² - Includes things like propane and LP gas

Appendix A-V
Basic Affordability Tables - Micropolitan Zone

III. Median HH Income by tenure and Income Bracket - ALL FUEL SOURCES

	Household Income as a Percentage of Area Median Income				Total
	0% - 50%	50% - 80%	80% - 120%	> 120%	
Owner - Occupied HHs					
1 - 2 person HHs	20000	40000	56500	100150	450000
3+ person HHs	25000	41440	63000	100000	711000
Subtotal O-O HHs	20250	40800	60500	100000	552000
Renter Occupied HHs					
1 - 2 person HHs	14000	37000	55000	*	210000
3+ person HHs	19200	35500	*	*	244000
Subtotal Renter HHs	14400	35500	61000	85000	218100
All	17200	39400	60500	97850	

IV. Median Housing Cost by tenure and income bracket - ALL FUEL SOURCES

*

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	5370	5130	8580	12640	8330
3+ person HHs	11990	9885	14020	16170	15070
Subtotal O-O HHs	6300	6190	11070	15070	11070
Renter Occupied HHs					
1 - 2 person HHs	5520	6288	7200	7200	6240
3+ person HHs	8280	8280	10800	10200	8280
Subtotal Renter HHs	5880	6840	7800	8160	6828
All	5880	6840	9810	14160	8400

A IV. Median Housing Cost by tenure and income bracket with commute - ALL FUEL SOURCES

*

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	5750	6450	11015	17232.5	10480
3+ person HHs	13600	12035	18105	21172.5	19992.5
Subtotal O-O HHs	6740	8440	13885	19552.5	14255
Renter Occupied HHs					
1 - 2 person HHs	6000	8030	9350	10300	7385
3+ person HHs	9000	10291	15960	15362.5	10291
Subtotal Renter HHs	6720	8990	10000.5	11640	8270
All	6720	8870	12340	18582.5	10670

Appendix A-V
Basic Affordability Tables - Micropolitan Zone

B. Analysis

I- Owners

1-All Owners

a. HHs by Income and Percent of Income directed to Housing Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	2428	8331	13052	36481	60292
	30% - 50%	2223	3846	5005	3470	14544
	> 50%	5089	1406	458	38	6991
	TOTAL	9740	13583	18515	39989	81827

1 a. HHs by Income and Percent of Income directed to Housing Costs with Commuting Cost

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	2135	7354	9110	31704	50303
	30% - 50%	2089	3404	8478	7881	21852
	> 50%	5516	2825	927	404	9672
	TOTAL	9740	13583	18515	39989	81827

1 a. HHs by Income and Percent of Income directed to Housing Costs with Comm Costs - Oil Adjusted

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	1472	6856	8990	31111	48429
	30% - 50%	2053	3790	8307	8719	22869
	> 50%	6215	2937	1218	159	10529
	TOTAL	9740	13583	18515	39989	81827

Appendix A-V
Basic Affordability Tables - Micropolitan Zone

II- Renters

1- All Renters (any household size)

1. HHs by Income and Percent of Income directed to Housing Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	3750	7590	6120	4761	22221
	30% - 50%	6700	3007	353	106	10166
	> 50%	12450	1139	448	147	14184
	TOTAL	22900	11736	6921	5014	46571

1. HHs by Income and Percent of Income directed to Housing Costs with Commuting Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	2876	3483	5325	4761	16445
	30% - 50%	6911	6530	1148	106	14695
	> 50%	13113	1723	448	147	15431
	TOTAL	22900	11736	6921	5014	46571

*-indicates insufficient data

Appendix A-VI
Basic Affordability Tables - Mid-Coast/Downeast Zone

A. Overview Data - Coastal Totals

I. Households by tenure and income

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs ¹					
1 - 2 person HHs	9891	7219	6282	8819	32211
3+ person HHs	*	2149	4495	5434	13851
Subtotal O-O HHs	11664	9368	10777	14253	46062
Renter Occupied HHs					
1 - 2 person HHs	5765	2570	*	*	10994
3+ person HHs	2279	*	*	*	4719
Subtotal Renter HHs	8044	3832	2461	*	15713
TOTAL	19708	13200	13238	15629	61775

¹ - Looking at all single family detached housing units

II. Households by tenure and fuel source

	Fuel Source for Home Heating					
	Oil ¹	Utility Gas	Bottled Gas ²	Electric	Other	TOTAL
Owner - Occupied HHs						
1 - 2 person HHs	23788	*	2451	*	5071	*
3+ person HHs	10282	*	*	*	2827	*
Subtotal O-O HHs	34070	*	2947	*	7898	*
Renter Occupied HHs						
1 - 2 person HHs	7070	*	*	*	*	*
3+ person HHs	3298	*	*	*	*	*
Subtotal Renter HHs	10368	*	2144	2235	*	*
TOTAL	44438	*	5091	2906	8392	*

¹ - Includes fuel oil and kerosene

² - Includes things like propane and LP gas

Appendix A-VI
Basic Affordability Tables - Mid-Coast/Downeast Zone

III. Median HH Income by tenure and Income Bracket - ALL FUEL SOURCES

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	16700	37000	58350	105040	45000
3+ person HHs	*	40610	60000	98000	65000
Subtotal O-O HHs	16800	38000	59500	102400	51000
Renter Occupied HHs					
1 - 2 person HHs	12700	38700	*	*	26704
3+ person HHs	18600	*	*	*	31100
Subtotal Renter HHs	15000	38700	55300	*	26704
All	15800	38000	58400	99200	

IV. Median Housing Cost by tenure and income bracket - ALL FUEL SOURCES

*

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	5470	5770	8180	12700	8250
3+ person HHs	10160	11090	11650	12890	11345
Subtotal O-O HHs	5720	6410	10090	12770	9550
Renter Occupied HHs					
1 - 2 person HHs	5880	7716	7080	10020	7200
3+ person HHs	6600	9660	10680	5364	8280
Subtotal Renter HHs	6576	8400	8040	9720	7920
All	6000	7160	9170	11320	8680

A IV. Median Housing Cost by tenure and income bracket with commute - ALL FUEL SOURCES

*

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs					
1 - 2 person HHs	5470	6620	9955	14490	9600
3+ person HHs	11450	12380	14785	15680	14320
Subtotal O-O HHs	5810	7430	11940	15320	11340
Renter Occupied HHs					
1 - 2 person HHs	6600	9006	9880	12476	8864
3+ person HHs	9570	12670	13040	10094	10120
Subtotal Renter HHs	7770	10240	10090	11740	9586
All	6310	8400	11320	14050	10420

Appendix A-VI
Basic Affordability Tables - Mid-Coast/Downeast Zone

B. Analysis

I- Owners

1-All Owners

a. HHs by Income and Percent of Income directed to Housing Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	1775	4284	6159	20030	32248
	30% - 50%	2874	1649	2517	1828	8868
	> 50%	3065	809	422	650	4946
	TOTAL	7714	6742	9098	22508	46062

1 a. HHs by Income and Percent of Income directed to Housing Costs with Commuting Cost

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	1551	3716	4916	18320	28503
	30% - 50%	2724	1880	3280	3538	11422
	> 50%	3439	1146	902	650	6137
	TOTAL	7714	6742	9098	22508	46062

1 a. HHs by Income and Percent of Income directed to Housing Costs with Comm Costs - Oil Adjusted

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	1502	3053	4956	18064	27575
	30% - 50%	2387	2403	3210	3746	11746
	> 50%	3825	1286	932	698	6741
	TOTAL	7714	6742	9098	22508	46062

Appendix A-VI
Basic Affordability Tables - Mid-Coast/Downeast Zone

II- Renters

1- All Renters (any household size)

1. HHs by Income and Percent of Income directed to Housing Costs

*

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	1221	1374	2746	3126	8467
	30% - 50%	2351	473	109		2933
	> 50%	3271	457	409	176	4313
	TOTAL	6843	2304	3264	3302	15713

1. HHs by Income and Percent of Income directed to Housing Costs with Commuting Costs

*

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	1127	419	2381	3126	7053
	30% - 50%	1762	1209	474		3445
	> 50%	3954	676	409	176	5215
	TOTAL	6843	2304	3264	3302	15713

*-indicates insufficient data

Appendix A-VII
Basic Affordability Tables - North/West Zone

A. Overview Data - Northwest Totals

I. Households by tenure and income

	Household Income as a Percentage of Area Median Income				
	0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Owner - Occupied HHs ¹					
1 - 2 person HHs	16555	10588	8345	10309	45797
3+ person HHs	3517	4264	7455	10731	25967
Subtotal O-O HHs	20072	14852	15800	21040	71764
Renter Occupied HHs					
1 - 2 person HHs	15829	3248	*	*	21512
3+ person HHs	3543	2454	*	*	7377
Subtotal Renter HHs	19372	5702	2452	*	28889
TOTAL	39444	20554	18252	22403	100653

¹ - Looking at all single family detached housing units

II. Households by tenure and fuel source

	Fuel Source for Home Heating					
	Oil ¹	Utility Gas	Bottled Gas ²	Electric	Other	TOTAL
Owner - Occupied HHs						
1 - 2 person HHs	35846	*	*	*	7314	*
3+ person HHs	19940	*	*	*	4146	*
Subtotal O-O HHs	55786	*	2659	*	11460	*
Renter Occupied HHs						
1 - 2 person HHs	13854	*	*	3720	*	*
3+ person HHs	5660	*	*	*	*	*
Subtotal Renter HHs	19514	*	*	4550	*	*
TOTAL	75300	*	4384	5731	13324	*

¹ - Includes fuel oil and kerosene

² - Includes things like propane and LP gas

Appendix A-VII
Basic Affordability Tables - North/West Zone

III. Median HH Income by tenure and Income Bracket - ALL FUEL SOURCES

	Household Income as a Percentage of Area Median Income				Total
	0% - 50%	50% - 80%	80% - 120%	> 120%	
Owner - Occupied HHs					
1 - 2 person HHs	17000	33950	50900	88000	35000
3+ person HHs	23460	36500	54000	90610	60000
Subtotal O-O HHs	18300	34700	53500	89000	44900
Renter Occupied HHs					
1 - 2 person HHs	13130	34700	*	*	15700
3+ person HHs	17060	34000	*	*	28500
Subtotal Renter HHs	13300	34000	50700	*	17880
All	15000	34200	53170	88000	

IV. Median Housing Cost by tenure and income bracket - ALL FUEL SOURCES

*

	Household Income as a Percentage of Area Median Income				Total
	0% - 50%	50% - 80%	80% - 120%	> 120%	
Owner - Occupied HHs					
1 - 2 person HHs	3920	4900	7370	9510	6240
3+ person HHs	10175	8990	12240	12910	11490
Subtotal O-O HHs	4370	5880	9280	10970	8310
Renter Occupied HHs					
1 - 2 person HHs	5160	5880	7800	6480	5880
3+ person HHs	6480	7680	7920	9636	7680
Subtotal Renter HHs	5280	6840	7920	7632	6120
All	5040	6340	8290	10600	7370

A IV. Median Housing Cost by tenure and income bracket with commute - ALL FUEL SOURCES

*

	Household Income as a Percentage of Area Median Income				Total
	0% - 50%	50% - 80%	80% - 120%	> 120%	
Owner - Occupied HHs					
1 - 2 person HHs	4255	6120	9520	12450	8340
3+ person HHs	12615	12035	16620	16880	15180
Subtotal O-O HHs	4790	8090	12560	14590	11155
Renter Occupied HHs					
1 - 2 person HHs	5280	8030	10514	10780	6804
3+ person HHs	8630	9842	12220	12460	9842
Subtotal Renter HHs	6000	8990	11510	10780	8030
All	5400	8560	12136	13970	9830

Appendix A-VII
Basic Affordability Tables - North/West Zone

B. Analysis
I- Owners

1-All Owners						
a. HHs by Income and Percent of Income directed to Housing Costs						
*		Household Income as a Percentage of Area Median Income				
			0% - 50%	50% - 80%	80% - 120%	> 120%
						Total
		Housing Costs as a percentage of Household Income	0% - 30%	3695	9656	11966
			30% - 50%	3310	3438	3848
			> 50%	4633	1183	581
			TOTAL	11638	14277	16395
						29454
						71764
1 a. HHs by Income and Percent of Income directed to Housing Costs with Commuting Cost						
*		Household Income as a Percentage of Area Median Income				
			0% - 50%	50% - 80%	80% - 120%	> 120%
						Total
		Housing Costs as a percentage of Household Income	0% - 30%	3260	7009	8842
			30% - 50%	2977	5152	6684
			> 50%	5401	2116	869
			TOTAL	11638	14277	16395
						29454
						71764
1 a. HHs by Income and Percent of Income directed to Housing Costs with Comm Costs - Oil Adjusted						
*		Household Income as a Percentage of Area Median Income				
			0% - 50%	50% - 80%	80% - 120%	> 120%
						Total
		Housing Costs as a percentage of Household Income	0% - 30%	3071	6746	8619
			30% - 50%	2500	4926	6519
			> 50%	6067	2605	1257
			TOTAL	11638	14277	16395
						29454
						71764

Appendix A-VII
Basic Affordability Tables - North/West Zone

II- Renters

1- All Renters (any household size)

1. HHs by Income and Percent of Income directed to Housing Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	4107	4693	3842	2441	15083
	30% - 50%	3967	825	216	10	5018
	> 50%	7521	749	333	185	8788
	TOTAL	15595	6267	4391	2636	28889

1. HHs by Income and Percent of Income directed to Housing Costs with Commuting Costs

		Household Income as a Percentage of Area Median Income				
		0% - 50%	50% - 80%	80% - 120%	> 120%	Total
Housing Costs as a percentage of Household Income	0% - 30%	3332	1148	2443	2441	9364
	30% - 50%	4315	4096	1615	10	10036
	> 50%	7948	1023	333	185	9489
	TOTAL	15595	6267	4391	2636	28889

*-indicates insufficient data

Appendix B-I
Area Mean Income by Zone

HH Size	Area Median Income								
	Greater Portland			Southern York			Greater Brunswick		
	AMI	50% AMI	80% AMI	AMI	50% AMI	80% AMI	AMI	50% AMI	80% AMI
1	\$44,100	\$22,050	\$35,280	\$47,200	\$23,600	\$37,760	\$39,300	\$19,650	\$31,440
	50% of Inc. =	\$11,025	\$17,640		\$11,800	\$18,880		\$9,825	\$15,720
2	\$50,400	\$25,200	\$40,320	\$53,900	\$26,950	\$43,120	\$44,900	\$22,450	\$35,920
	50% of Inc. =	\$12,600	\$20,160		\$13,475	\$21,560		\$11,225	\$17,960
3	\$56,700	\$28,350	\$45,360	\$60,700	\$30,350	\$48,560	\$50,500	\$25,250	\$40,400
	50% of Inc. =	\$14,175	\$22,680		\$15,175	\$24,280		\$12,625	\$20,200
4	\$63,000	\$31,500	\$50,400	\$67,400	\$33,700	\$53,920	\$56,100	\$28,050	\$44,880
	50% of Inc. =	\$15,750	\$25,200		\$16,850	\$26,960		\$14,025	\$22,440
5	\$68,050	\$34,025	\$54,440	\$72,800	\$36,400	\$58,240	\$60,600	\$30,300	\$48,480
	50% of Inc. =	\$17,013	\$27,220		\$18,200	\$29,120		\$15,150	\$24,240

HH Size	Mid-Coast/Downeast			Micropolitan			North/West		
	AMI	50% AMI	80% AMI	AMI	50% AMI	80% AMI	AMI	50% AMI	80% AMI
1	\$37,400	\$18,700	\$29,920	\$38,100	\$19,050	\$30,480	\$34,500	\$17,250	\$27,600
	50% of Inc. =	\$9,350	\$14,960		\$9,525	\$15,240		\$8,625	\$13,800
2	\$42,700	\$21,350	\$34,160	\$43,500	\$21,750	\$34,800	\$39,400	\$19,700	\$31,520
	50% of Inc. =	\$10,675	\$17,080		\$10,875	\$17,400		\$9,850	\$15,760
3	\$48,100	\$24,050	\$38,480	\$49,000	\$24,500	\$39,200	\$44,400	\$22,200	\$35,520
	50% of Inc. =	\$12,025	\$19,240		\$12,250	\$19,600		\$11,100	\$17,760
4	\$53,400	\$26,700	\$42,720	\$54,400	\$27,200	\$43,520	\$49,300	\$24,650	\$39,440
	50% of Inc. =	\$13,350	\$21,360		\$13,600	\$21,760		\$12,325	\$19,720
5	\$57,700	\$28,850	\$46,160	\$58,800	\$29,400	\$47,040	\$53,200	\$26,600	\$42,560
	50% of Inc. =	\$14,425	\$23,080		\$14,700	\$23,520		\$13,300	\$21,280

Appendix B-I
Area Mean Income by Zone

HH Size	Maine		
	AMI	50% AMI	80% AMI
1	\$38,100	\$19,050	\$30,480
2	\$44,700	\$22,350	\$35,760
3	\$50,300	\$25,150	\$40,240
4	\$55,900	\$27,950	\$44,720
5	\$60,400	\$30,200	\$48,320

**Appendix B-II
Fuel Price Sensitivity by Zone**

Zone	Income	Annual Fuel Oil Expenditure 2006	% of Income Spent on Fuel Oil 2006	Projected Annual Fuel Oil Expenditure 2008	% of Income Spent on Fuel Oil 2008	Increase in Fuel Oil Expenditure 2006-2008	Increase in % of Income Spent on Fuel Oil 2006-2008
Greater Portland	<i>less than 50% AMI</i>	\$1,400	8.33%	\$2,184	13.00%	\$784	4.67%
Greater Portland	<i>50-80% AMI</i>	\$1,500	4.09%	\$2,340	6.38%	\$840	2.29%
Greater Portland	<i>80-120% AMI</i>	\$1,500	2.56%	\$2,340	3.99%	\$840	1.43%
Greater Portland	<i>120% or more</i>	\$1,500	1.45%	\$2,340	2.26%	\$840	0.81%
Southern York	<i>less than 50% AMI</i>	\$1,400	7.65%	\$2,184	11.94%	\$784	4.29%
Southern York	<i>50-80% AMI</i>	\$1,400	3.77%	\$2,184	5.88%	\$784	2.11%
Southern York	<i>80-120% AMI</i>	\$1,500	2.49%	\$2,340	3.89%	\$840	1.40%
Southern York	<i>120% or more</i>	\$1,500	1.43%	\$2,340	2.23%	\$840	0.80%
Greater Brunswick	<i>less than 50% AMI</i>	\$1,400	10.37%	\$2,184	16.17%	\$784	5.81%
Greater Brunswick	<i>50-80% AMI</i>	\$1,400	5.26%	\$2,184	8.21%	\$784	2.95%
Greater Brunswick	<i>80-120% AMI</i>	\$1,600	3.40%	\$2,496	5.31%	\$896	1.91%
Greater Brunswick	<i>120% or more</i>	\$1,500	1.53%	\$2,340	2.38%	\$840	0.86%
Mid-Coast/Downeast	<i>less than 50% AMI</i>	\$1,400	10.37%	\$2,184	16.17%	\$784	5.81%
Mid-Coast/Downeast	<i>50-80% AMI</i>	\$1,400	4.43%	\$2,184	6.91%	\$784	2.48%
Mid-Coast/Downeast	<i>80-120% AMI</i>	\$1,400	3.54%	\$2,184	5.52%	\$784	1.98%
Mid-Coast/Downeast	<i>120% or more</i>	\$1,500	1.72%	\$2,340	2.69%	\$840	0.97%
Micropolitan	<i>less than 50% AMI</i>	\$1,400	10.42%	\$2,184	16.25%	\$784	5.84%
Micropolitan	<i>50-80% AMI</i>	\$1,400	5.00%	\$2,184	7.80%	\$784	2.80%
Micropolitan	<i>80-120% AMI</i>	\$1,500	3.17%	\$2,340	4.94%	\$840	1.77%
Micropolitan	<i>120% or more</i>	\$1,500	1.65%	\$2,340	2.57%	\$840	0.92%
North/West	<i>less than 50% AMI</i>	\$1,400	11.06%	\$2,184	17.25%	\$784	6.19%
North/West	<i>50-80% AMI</i>	\$1,400	5.07%	\$2,184	7.91%	\$784	2.84%
North/West	<i>80-120% AMI</i>	\$1,400	3.16%	\$2,184	4.93%	\$784	1.77%
North/West	<i>120% or more</i>	\$1,500	1.75%	\$2,340	2.73%	\$840	0.98%
State of Maine	<i>less than 50% AMI</i>	\$1,400	9.82%	\$2,184	15.32%	\$784	5.50%
State of Maine	<i>50-80% AMI</i>	\$1,400	4.67%	\$2,184	7.28%	\$784	2.61%
State of Maine	<i>80-120% AMI</i>	\$1,500	2.86%	\$2,340	4.46%	\$840	1.60%
State of Maine	<i>120% or more</i>	\$1,500	1.61%	\$2,340	2.51%	\$840	0.90%

Note: "2006" numbers reflect the winter of 2005-2006; "2008" numbers project the winter of 2008-2009

Note: 2006 oil price = \$2.32/gallon; 2008 oil price = \$3.62/gallon

Note: Incomes are as of 2006

Appendix C-I Greater Portland Zone Income Tables

Town Name	30% Greater Portland Renters' AMI							
	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4 per. level
Alfred	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Arundel	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Baldwin	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Biddeford	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Buxton	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Cape Elizabeth	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Casco	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Cornish	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Cumberland	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Dayton	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Durham	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Falmouth	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Freeport	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Frye Island	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Gorham	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Gray	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Hiram	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Hollis	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Kennebunk	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Kennebunkport	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Limerick	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Limington	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Long Island	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Lyman	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Naples	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
New Gloucester	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
North Yarmouth	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Old Orchard Beach	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Parsonsfield	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Porter	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Portland	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Pownal	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Raymond	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Saco	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Scarborough	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Sebang	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
South Portland	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Standish	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Waterboro	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Westbrook	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Windham	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473
Yarmouth	\$13,230	\$331	\$15,120	\$378	\$17,010	\$425	\$18,900	\$473

Appendix C-I Portland Zone Income Tables

Gross Rent is estimated by multiplying the 2000 Census gross rent level by the Bureau of Labor Statistics rent growth factor between 2000 and 200

Appendix C-II Greater Portland Zone Income Tables

Town Name	50% Greater Portland Renters' AMI							
	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4 per. level
Alfred	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Arundel	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Baldwin	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Biddeford	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Buxton	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Cape Elizabeth	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Casco	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Cornish	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Cumberland	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Dayton	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Durham	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Falmouth	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Freeport	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Frye Island	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Gorham	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Gray	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Hiram	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Hollis	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Kennebunk	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Kennebunkport	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Limerick	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Limington	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Long Island	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Lyman	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Naples	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
New Gloucester	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
North Yarmouth	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Old Orchard Beach	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Parsonsfield	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Porter	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Portland	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Pownal	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Raymond	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Saco	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Scarborough	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Sebago	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
South Portland	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Standish	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Waterboro	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Westbrook	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Windham	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788
Yarmouth	\$22,050	\$551	\$25,200	\$630	\$28,350	\$709	\$31,500	\$788

Gross Rent is estimated by multiplying the 2000 Census gross rent level by the Bureau of Labor Statistics rent growth factor between 2000 and 2006.

Appendix C-III Greater Portland Zone Income Tables

80% Greater Portland Renters' AMI

Town Name	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4+ per. level
Alfred	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Arundel	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Baldwin	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Biddeford	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Buxton	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Cape Elizabeth	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Casco	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Cornish	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Cumberland	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Dayton	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Durham	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Falmouth	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Freeport	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Frye Island	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Gorham	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Gray	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Hiram	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Hollis	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Kennebunk	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Kennebunkport	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Limerick	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Limington	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Long Island	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Lyman	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Naples	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
New Gloucester	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
North Yarmouth	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Old Orchard Beach	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Parsonsfield	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Porter	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Portland	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Pownal	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Raymond	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Saco	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Scarborough	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Sebang	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
South Portland	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Standish	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Waterboro	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Westbrook	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Windham	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260
Yarmouth	\$35,280	\$882	\$40,320	\$1,008	\$45,360	\$1,134	\$50,400	\$1,260

Gross Rent is estimated by multiplying the 2000 Census gross rent level by the Bureau of Labor Statistics rent growth factor between 2000 and 2006.

**Appendix C-IV Distribution of Rental Dwellings by Number of Bedrooms
Greater Portland Zone**

Town Name	0/1 Bedroom	2 Bedroom	3 Bedroom	4/5+ Bedroom	0/1 Bedroom	2 Bedroom	3 Bedroom	4/5+ Bedroom
Alfred	28%	41%	26%	5%	56	84	53	9
Arundel	14%	62%	17%	7%	33	149	41	17
Baldwin	18%	47%	29%	6%	11	30	19	4
Biddeford	30%	40%	26%	5%	1418	1891	1221	238
Buxton	31%	31%	24%	14%	149	152	115	70
Cape Elizabeth	25%	40%	30%	5%	109	172	129	22
Casco	31%	48%	12%	9%	74	115	29	22
Cornish	34%	32%	28%	6%	42	40	35	7
Cumberland	30%	32%	14%	24%	75	79	34	59
Dayton	6%	61%	27%	6%	5	53	23	5
Durham	6%	31%	50%	13%	10	53	86	23
Falmouth	37%	42%	15%	6%	252	283	105	40
Freeport	36%	38%	17%	8%	265	279	127	58
Frye Island	0%			0%	0	0	0	0
Gorham	40%	36%	12%	13%	429	384	131	137
Gray	26%	43%	17%	14%	162	266	104	83
Hiram	6%	59%	19%	17%	5	55	18	16
Hollis	13%	54%	19%	14%	33	143	52	37
Kennebunk	31%	46%	15%	8%	302	441	141	76
Kennebunkport	21%	35%	24%	20%	60	102	68	58
Limerick	18%	35%	33%	14%	32	62	59	24
Limington	15%	26%	45%	14%	30	52	90	29
Long Island	12%	23%	42%	23%	3	6	11	6
Lyman	15%	46%	23%	16%	21	67	33	23
Naples	12%	31%	41%	15%	29	75	100	37
New Gloucester	12%	59%	28%	0%	35	165	79	0
North Yarmouth	16%	44%	30%	10%	18	49	34	11
Old Orchard Beach	38%	51%	8%	3%	796	1056	169	66
Parsonsfield	20%	42%	24%	14%	28	58	33	19
Porter	9%	41%	32%	18%	10	49	38	21
Portland	49%	36%	13%	3%	8369	6129	2168	560
Pownal	21%	42%	27%	10%	15	29	19	7
Raymond	32%	39%	18%	11%	74	91	42	26
Saco	27%	54%	16%	3%	680	1358	411	87
Scarborough	18%	46%	21%	15%	242	625	292	202
Sebago	10%	60%	25%	6%	9	54	23	5
South Portland	34%	47%	16%	3%	1267	1763	579	106
Standish	28%	38%	24%	10%	121	165	106	46
Waterboro	20%	44%	22%	13%	73	158	80	47
Westbrook	38%	42%	15%	5%	1035	1152	423	126
Windham	29%	45%	19%	7%	350	541	231	82
Yarmouth	41%	47%	10%	3%	408	472	97	29

**Appendix C-V Median First Quartile Rents by Bedroom Size
Greater Portland Zone**

Town Name	Estimated 1st Quartile Gross Rent 0/1 Bedroom	Estimated Med. Gross Rent 0/1 Bedroom	Estimated 1st Quartile Gross Rent 2 Bedroom	Estimated Med. Gross Rent 2 Bedroom
Alfred	\$317	\$560	\$444	\$784
Arundel	\$529	\$768	\$740	\$1,075
Baldwin	*	*	*	*
Biddeford	\$344	\$554	\$481	\$776
Buxton	\$555	\$713	\$777	\$998
Cape Elizabeth	\$661	\$917	\$925	\$1,283
Casco	\$370	\$567	\$518	\$793
Cornish	*	*	*	*
Cumberland	\$581	\$809	\$814	\$1,132
Dayton	*	*	*	*
Durham	\$529	\$833	\$740	\$1,166
Falmouth	\$661	\$896	\$925	\$1,254
Freeport	\$344	\$638	\$481	\$893
Frye Island	*	*	*	*
Gorham	\$449	\$644	\$629	\$901
Gray	\$555	\$735	\$777	\$1,029
Hiram	*	*	*	*
Hollis	\$555	\$669	\$777	\$937
Kennebunk	\$529	\$668	\$740	\$935
Kennebunkport	\$529	\$810	\$740	\$1,134
Limerick	\$370	\$654	\$518	\$916
Limington	\$529	\$780	\$740	\$1,092
Long Island	*	*	*	*
Lyman	*	*	*	*
Naples	\$555	\$876	\$777	\$1,227
New Gloucester	\$344	\$657	\$481	\$919
North Yarmouth	*	*	*	*
Old Orchard Beach	\$370	\$608	\$518	\$851
Parsonsfeld	*	*	*	*
Porter	*	*	*	*
Portland	\$423	\$632	\$592	\$885
Pownal	*	*	*	*
Raymond	\$529	\$687	\$740	\$962
Saco	\$423	\$596	\$592	\$835
Scarborough	\$608	\$850	\$851	\$1,190
Sebago	*	*	*	*
South Portland	\$529	\$680	\$740	\$952
Standish	\$502	\$638	\$703	\$893
Waterboro	\$317	\$587	\$444	\$821
Westbrook	\$423	\$617	\$592	\$864
Windham	\$555	\$665	\$777	\$931
Yarmouth	\$608	\$788	\$851	\$1,103

**Appendix C-V Median First Quartile Rents by Bedroom Size
Greater Portland Zone**

Town Name	Estimated 1st Quartile Gross Rent 3 Bedroom	Estimated Med. Gross Rent 3 Bedroom	Estimated 1st Quartile Gross Rent 4/5+ Bedroom	Estimated Med. Gross Rent 4/5+ Bedroom
Alfred	\$457	\$808	\$457	\$808
Arundel	\$762	\$1,106	\$762	\$1,106
Baldwin	*	*	*	*
Biddeford	\$495	\$799	\$495	\$799
Buxton	\$800	\$1,027	\$800	\$1,027
Cape Elizabeth	\$953	\$1,321	\$953	\$1,321
Casco	\$533	\$817	\$533	\$817
Cornish	*	*	*	*
Cumberland	\$838	\$1,166	\$838	\$1,166
Dayton	*	*	*	*
Durham	\$762	\$1,201	\$762	\$1,201
Falmouth	\$953	\$1,291	\$953	\$1,291
Freeport	\$495	\$919	\$495	\$919
Frye Island	*	*	*	*
Gorham	\$648	\$928	\$648	\$928
Gray	\$800	\$1,059	\$800	\$1,059
Hiram	*	*	*	*
Hollis	\$800	\$965	\$800	\$965
Kennebunk	\$762	\$963	\$762	\$963
Kennebunkport	\$762	\$1,167	\$762	\$1,167
Limerick	\$533	\$943	\$533	\$943
Limington	\$762	\$1,125	\$762	\$1,125
Long Island	*	*	*	*
Lyman	*	*	*	*
Naples	\$800	\$1,263	\$800	\$1,263
New Gloucester	\$495	\$946	\$495	\$946
North Yarmouth	*	*	*	*
Old Orchard Beach	\$533	\$876	\$533	\$876
Parsonsfield	*	*	*	*
Porter	*	*	*	*
Portland	\$610	\$911	\$610	\$911
Pownal	*	*	*	*
Raymond	\$762	\$991	\$762	\$991
Saco	\$610	\$860	\$610	\$860
Scarborough	\$876	\$1,225	\$876	\$1,225
Sebago	*	*	*	*
South Portland	\$762	\$980	\$762	\$980
Standish	\$724	\$919	\$724	\$919
Waterboro	\$457	\$846	\$457	\$846
Westbrook	\$610	\$890	\$610	\$890
Windham	\$800	\$959	\$800	\$959
Yarmouth	\$876	\$1,135	\$876	\$1,135

Appendix D-I Mid-Coast/Downeast Zone Income Tables
Renters at 30% AMI by Household Size for Each Jurisdiction

Name	30% Renters' AMI							
	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4 per. level
Addison	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Alna	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Appleton	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Bar Harbor	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Beals	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Beddington	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Belfast	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Belmont	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Blue Hill	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Boothbay	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Boothbay Harbor	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Bremen	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Bristol	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Brooklin	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Brooks	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Brooksville	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Bucksport	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Camden	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Castine	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Centerville	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Central Hancock	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Cherryfield	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Columbia	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Columbia Falls	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Cranberry Isles	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Criehaven	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Cushing	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Cutler	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Damariscotta	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Deblois	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Deer Isle	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Dennysville	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
East Central Washington	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
East Hancock	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
East Machias	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Eastbrook	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Edgecomb	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Ellsworth	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Franklin	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Freedom	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Frenchboro	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Friendship	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Gouldsboro	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Great Pond	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Hancock	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Harrington	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Hibberts	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Hope	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Isle au Haut	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401

Appendix D-I Mid-Coast/Downeast Zone Income Tables
Renters at 30% AMI by Household Size for Each Jurisdiction

Name	30% Renters' AMI							
	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4 per. level
Islesboro	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Jackson	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Jefferson	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Jonesboro	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Jonesport	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Knox	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Lamoine	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Liberty	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Lincolnton	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Lubec	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Machias	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Machiasport	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Mariaville	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Marshfield	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Matinicus Isle	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Milbridge	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Monhegan	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Monroe	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Montville	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Morrill	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Mount Desert	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Newcastle	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Nobleboro	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
North Haven	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Northfield	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Northport	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Northwest Hancock	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Orland	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Osborn	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Otis	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Owls Head	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Passamaquoddy Pleasant	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Penobscot	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Prospect	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Rockland	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Rockport	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Roque Bluffs	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Searsmont	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Searsport	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Sedgwick	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Sorrento	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
South Bristol	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
South Thomaston	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Southport	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Southwest Harbor	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
St. George	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Steuben	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Stockton Springs	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Stonington	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401

Appendix D-I Mid-Coast/Downeast Zone Income Tables
Renters at 30% AMI by Household Size for Each Jurisdiction

Name	30% Renters' AMI							
	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4 per. level
Sullivan	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Surry	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Swans Island	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Swanville	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Thomaston	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Thorndike	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Tremont	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Trenton	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Union	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Unity	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Verona	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Vinalhaven	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Waldo	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Waldoboro	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Waltham	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Warren	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Washington	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Wesley	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Whiting	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Whitneyville	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401
Winter Harbor	\$11,220	\$281	\$12,810	\$320	\$14,430	\$361	\$16,020	\$401

Appendix D-II Mid-Coast/Downeast Zone Income Tables
Renters at 50% AMI by Household Size for Each Jurisdiction

Name	50% Renters' AMI							
	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4 per. level
Addison	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Alna	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Appleton	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Bar Harbor	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Beals	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Beddington	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Belfast	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Belmont	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Blue Hill	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Boothbay	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Boothbay Harbor	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Bremen	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Bristol	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Brooklin	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Brooks	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Brooksville	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Bucksport	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Camden	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Castine	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Centerville	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Central Hancock	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Cherryfield	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Columbia	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Columbia Falls	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Cranberry Isles	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Criehaven	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Cushing	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Cutler	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Damariscotta	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Deblois	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Deer Isle	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Dennysville	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
East Central Washington	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
East Hancock	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
East Machias	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Eastbrook	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Edgecomb	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Ellsworth	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Franklin	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Freedom	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Frenchboro	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Friendship	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Gouldsboro	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Great Pond	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Hancock	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Harrington	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Hibberts	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Hope	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Isle au Haut	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668

Appendix D-II MidCoast/Downeast Zone Income Tables
Renters at 50% AMI by Household Size for Each Jurisdiction

Name	50% Renters' AMI							
	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4 per. level
Islesboro	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Jackson	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Jefferson	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Jonesboro	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Jonesport	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Knox	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Lamoine	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Liberty	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Lincolnton	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Lubec	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Machias	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Machiasport	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Mariaville	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Marshfield	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Matinicus Isle	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Milbridge	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Monhegan	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Monroe	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Montville	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Morrill	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Mount Desert	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Newcastle	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Nobleboro	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
North Haven	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Northfield	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Northport	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Northwest Hancock	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Orland	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Osborn	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Otis	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Owls Head	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Passamaquoddy Pleasant P	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Penobscot	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Prospect	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Rockland	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Rockport	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Roque Bluffs	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Searsmont	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Searsport	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Sedgwick	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Sorrento	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
South Bristol	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
South Thomaston	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Southport	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Southwest Harbor	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
St. George	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Steuben	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Stockton Springs	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Stonington	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668

Appendix D-II Mid-Coast/Downeast Zone Income Tables
Renters at 50% AMI by Household Size for Each Jurisdiction

Name	50% Renters' AMI							
	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4 per. level
Sullivan	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Surry	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Swans Island	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Swanville	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Thomaston	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Thorndike	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Tremont	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Trenton	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Union	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Unity	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Verona	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Vinalhaven	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Waldo	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Waldoboro	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Waltham	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Warren	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Washington	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Wesley	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Whiting	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Whitneyville	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668
Winter Harbor	\$18,700	\$468	\$21,350	\$534	\$24,050	\$601	\$26,700	\$668

Appendix D-III Mid-Coast/Downeast Zone Income Tables
Renters at 80% AMI by Household Size for Each Jurisdiction

Name	80% Renters' AMI							
	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4+ per. level
Addison	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Alna	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Appleton	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Bar Harbor	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Beals	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Beddington	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Belfast	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Belmont	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Blue Hill	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Boothbay	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Boothbay Harbor	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Bremen	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Bristol	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Brooklin	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Brooks	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Brooksville	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Bucksport	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Camden	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Castine	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Centerville	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Central Hancock	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Cherryfield	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Columbia	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Columbia Falls	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Cranberry Isles	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Criehaven	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Cushing	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Cutler	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Damariscotta	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Deblois	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Deer Isle	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Dennysville	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
East Central Washington	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
East Hancock	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
East Machias	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Eastbrook	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Edgecomb	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Ellsworth	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Franklin	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Freedom	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Frenchboro	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Friendship	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Gouldsboro	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Great Pond	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Hancock	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Harrington	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Hibberts	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Hope	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Isle au Haut	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068

Appendix D-III Mid-Coast/Downeast Zone Income Tables
Renters at 80% AMI by Household Size for Each Jurisdiction

Name	80% Renters' AMI							
	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4+ per. level
Islesboro	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Jackson	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Jefferson	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Jonesboro	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Jonesport	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Knox	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Lamoine	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Liberty	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Lincolnton	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Lubec	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Machias	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Machiasport	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Mariaville	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Marshfield	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Matinicus Isle	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Milbridge	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Monhegan	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Monroe	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Montville	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Morrill	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Mount Desert	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Newcastle	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Nobleboro	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
North Haven	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Northfield	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Northport	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Northwest Hancock	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Orland	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Osborn	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Otis	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Owls Head	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Passamaquoddy Pleasa	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Penobscot	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Prospect	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Rockland	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Rockport	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Roque Bluffs	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Searsmont	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Searsport	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Sedgwick	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Sorrento	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
South Bristol	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
South Thomaston	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Southport	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Southwest Harbor	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
St. George	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Steuben	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Stockton Springs	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Stonington	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068

Appendix D-III Mid-Coast/Downeast Zone Income Tables
Renters at 80% AMI by Household Size for Each Jurisdiction

Name	80% Renters' AMI							
	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4+ per. level
Sullivan	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Surry	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Swans Island	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Swanville	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Thomaston	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Thorndike	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Tremont	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Trenton	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Union	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Unity	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Verona	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Vinalhaven	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Waldo	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Waldoboro	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Waltham	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Warren	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Washington	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Wesley	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Whiting	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Whitneyville	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068
Winter Harbor	\$29,920	\$748	\$34,160	\$854	\$38,480	\$962	\$42,720	\$1,068

Appendix D-IV Mid-Coast/Downeast Zone Bedroom Tables

Town Name	0/1 Bedroom	2 Bedroom	3 Bedroom	4/5+ Bedroom	0/1 Bedroom	2 Bedroom	3 Bedroom	4/5+ Bedrooms
Addison	39%	28%	25%	9%	28	20	18	6
Alna	29%	23%	29%	19%	8	7	8	6
Appleton	26%	38%	24%	12%	18	27	17	8
Bar Harbor	46%	33%	17%	4%	405	292	151	40
Beals	8%	23%	41%	28%	3	9	15	10
Beddington	*	*	*	*	*	*	*	*
Belfast	35%	41%	21%	3%	346	396	204	31
Belmont	25%	45%	18%	12%	12	21	8	5
Blue Hill	30%	31%	25%	13%	77	80	65	33
Boothbay	27%	36%	30%	7%	47	63	52	13
Boothbay Harbor	35%	41%	19%	5%	121	142	65	16
Bremen	23%	38%	31%	8%	8	13	10	3
Bristol	25%	32%	36%	8%	41	52	59	13
Brooklin	22%	21%	47%	10%	12	11	26	6
Brooks	41%	37%	19%	3%	49	43	23	3
Brooksville	5%	55%	16%	23%	3	32	9	13
Bucksport	36%	35%	25%	4%	201	194	138	25
Camden	43%	34%	17%	6%	325	260	128	46
Castine	21%	30%	35%	14%	25	35	40	16
Centerville	0%	0%	100%	0%	0	0	2	0
Central Hancock	36%	45%	18%	0%	4	5	2	0
Cherryfield	50%	22%	20%	7%	65	28	26	9
Columbia	16%	26%	42%	16%	6	11	17	6
Columbia Falls	44%	22%	26%	8%	23	11	14	4
Cranberry Isles	42%	17%	25%	17%	2	1	2	1
Criehaven	*	*	*	*	*	*	*	*
Cushing	8%	33%	49%	10%	7	27	40	8
Cutler	5%	23%	63%	9%	4	16	45	7
Damariscotta	60%	23%	18%	0%	166	63	49	0
Deblois	*	*	*	*	*	*	*	*
Deer Isle	37%	36%	21%	6%	45	44	25	8
Dennysville	53%	9%	15%	24%	15	2	4	7
East Central Washington	5%	44%	27%	24%	2	22	14	12
East Hancock	0%	100%	0%	0%	0	5	0	0
East Machias	25%	28%	32%	15%	28	32	35	16
Eastbrook	29%	29%	33%	10%	6	6	7	2
Edgecomb	27%	27%	37%	8%	20	20	27	6
Ellsworth	47%	26%	19%	8%	459	257	188	81
Franklin	32%	37%	19%	13%	44	51	26	18
Freedom	40%	34%	17%	9%	16	14	7	4
Frenchboro	0%	0%	100%	0%	0	0	3	0
Friendship	15%	47%	24%	14%	11	35	18	10
Gouldsboro	16%	52%	22%	11%	26	86	36	18
Great Pond	*	*	*	*	*	*	*	*
Hancock	16%	54%	24%	6%	33	110	49	11
Harrington	23%	37%	28%	12%	15	24	18	8
Hibberts	*	*	*	*	*	*	*	*
Hope	14%	44%	34%	8%	11	34	27	6
Isle au Haut	50%	0%	50%	0%	4	0	4	0
Islesboro	4%	21%	66%	9%	2	11	33	4

Appendix D-IV Mid-Coast/Downeast Zone Bedroom Tables

Town Name	0/1 Bedroom	2 Bedroom	3 Bedroom	4/5+ Bedrooms	0/1 Bedroom	2 Bedroom	3 Bedroom	4/5+ Bedrooms
Jackson	0%	76%	24%	0%	0	20	6	0
Jefferson	13%	59%	24%	4%	16	75	31	5
Jonesboro	41%	32%	26%	0%	19	15	12	0
Jonesport	19%	47%	16%	18%	22	53	18	20
Knox	7%	27%	53%	13%	3	11	22	5
Lamoine	23%	33%	29%	14%	23	33	29	14
Liberty	18%	46%	15%	20%	13	33	11	14
Lincolnvile	20%	44%	29%	8%	31	68	45	13
Lubec	41%	26%	24%	10%	69	43	41	17
Machias	45%	37%	13%	5%	190	154	54	21
Machiasport	11%	36%	40%	14%	9	30	33	11
Mariaville	20%	44%	24%	12%	5	10	6	3
Marshfield	18%	58%	12%	12%	5	16	3	3
Matinicus Isle	0%	0%	100%	0%	0	0	2	0
Milbridge	38%	24%	31%	7%	45	28	36	9
Monhegan	61%	22%	0%	17%	9	3	0	3
Monroe	6%	36%	36%	22%	2	14	14	9
Montville	31%	41%	25%	3%	20	26	16	2
Morrill	16%	30%	42%	12%	9	16	22	6
Mount Desert	18%	39%	25%	17%	57	122	77	54
Newcastle	25%	38%	31%	7%	34	53	42	9
Nobleboro	19%	38%	35%	8%	20	39	36	9
North Haven	13%	24%	46%	17%	7	13	25	9
Northfield	21%	33%	17%	29%	4	6	3	6
Northport	20%	36%	33%	12%	20	36	33	12
Northwest Hancock	*	*	*	*	*	*	*	*
Orland	24%	39%	29%	8%	35	57	42	11
Osborn	*	*	*	*	*	*	*	*
Otis	15%	46%	31%	8%	4	13	9	2
Owls Head	9%	56%	26%	9%	12	76	35	12
Passamaquoddy Pleasant	24%	37%	21%	18%	18	28	15	13
Penobscot	21%	40%	33%	6%	17	32	27	4
Prospect	20%	46%	26%	9%	7	16	9	3
Rockland	43%	34%	20%	3%	697	544	322	51
Rockport	30%	41%	17%	12%	94	124	52	37
Roque Bluffs	15%	0%	69%	15%	1	0	6	1
Searsmont	17%	17%	63%	4%	14	14	53	4
Searsport	34%	31%	24%	11%	102	93	73	33
Sedgwick	39%	34%	21%	6%	32	28	17	5
Sorrento	0%	31%	38%	31%	0	7	8	7
South Bristol	13%	29%	31%	27%	7	16	17	15
South Thomaston	13%	47%	29%	11%	14	50	31	11
Southport	13%	44%	29%	13%	6	19	12	6
Southwest Harbor	37%	40%	15%	8%	121	131	48	27
St. George	13%	40%	29%	18%	24	71	52	32
Steuben	15%	44%	31%	10%	10	29	20	6
Stockton Springs	9%	40%	37%	15%	8	37	34	14
Stonington	28%	44%	22%	7%	33	52	26	8
Sullivan	23%	30%	34%	13%	23	30	34	12
Surry	23%	40%	27%	9%	22	38	26	9
Swans Island	51%	26%	23%	0%	13	6	6	0
Swanville	26%	42%	23%	9%	24	39	21	8
Thomaston	46%	33%	13%	8%	237	172	65	41

Appendix D-IV Mid-Coast/Downeast Zone Bedroom Tables

Town Name	0/1 Bedroom	2 Bedroom	3 Bedroom	4/5+ Bedrooms	0/1 Bedroom	2 Bedroom	3 Bedroom	4/5+ Bedrooms
Thorndike	27%	23%	37%	13%	18	14	24	8
Tremont	17%	62%	20%	1%	28	103	34	2
Trenton	33%	38%	23%	7%	51	59	35	10
Union	32%	38%	17%	13%	45	53	24	18
Unity	42%	30%	21%	7%	127	91	64	20
Verona	21%	11%	37%	32%	5	2	8	7
Vinalhaven	28%	47%	16%	9%	40	68	23	13
Waldo	26%	53%	21%	0%	14	28	11	0
Waldoboro	40%	32%	23%	5%	154	124	91	20
Waltham	0%	38%	23%	38%	0	10	6	10
Warren	28%	35%	20%	17%	61	76	42	37
Washington	31%	26%	22%	21%	18	15	13	12
Wesley	0%	20%	60%	20%	0	1	4	1
Whiting	13%	47%	17%	23%	3	11	4	6
Whitneyville	30%	40%	20%	10%	5	7	3	2
Winter Harbor	26%	39%	29%	7%	53	81	60	14

Bedroom Size

0/1

2

3

4/5+

Appendix D-V Median and First Quartile Rents by Bedroom Size for Mid-Coast/Downeast Zone

[illegible]

Appendix D-V Median and First Quartile Rents by Bedroom Size for Mid-Coast/Downeast Zone

Name	2006 Estimated First Quartile Gross Rent	2006 Estimated Median Gross Rent	Estimated 2006 Rental Units	Estimated 1st Quartile Gross Rent 0/1 Bedroom	Estimated Med. Gross Rent 0/1 Bedroom	Estimated 1st Quartile Gross Rent 2 Bedroom	Estimated Med. Gross Rent 2 Bedroom	Estimated 1st Quartile Gross Rent 3 Bedroom	Estimated Med. Gross Rent 3 Bedroom	Estimated 1st Quartile Gross Rent 4/5+ Bedroom	Estimated Med. Gross Rent 4/5+ Bedroom	Seasonal Units 2000 Census
Gouldsboro	\$434	\$718	165	\$362	\$599	\$454	\$751	\$530	\$876	\$530	\$876	484
Great Pond	*	*	0	*	*	*	*	*	*	*	*	44
Hancock	\$611	\$716	204	\$509	\$596	\$638	\$748	\$745	\$873	\$745	\$873	215
Harrington	\$406	\$604	65	*	*	*	*	*	*	*	*	151
H bberts	*	*	0	*	*	*	*	*	*	*	*	2
Hope	\$472	\$702	78	*	*	*	*	*	*	*	*	153
Isle au Haut	*	*	7	*	*	*	*	*	*	*	*	131
Islesboro	\$571	\$781	50	*	*	*	*	*	*	*	*	442
Jackson	\$411	\$642	26	*	*	*	*	*	*	*	*	28
Jefferson	\$502	\$664	127	*	*	*	*	*	*	*	*	421
Jonesboro	\$157	\$366	45	*	*	*	*	*	*	*	*	34
Jonesport	\$184	\$651	113	*	*	*	*	*	*	*	*	194
Knox	\$192	\$546	41	*	*	*	*	*	*	*	*	24
Lamoine	\$516	\$677	100	*	*	*	*	*	*	*	*	183
Liberty	\$120	\$546	72	*	*	*	*	*	*	*	*	292
Lincolnvile	\$485	\$739	157	\$404	\$616	\$507	\$772	\$592	\$901	\$592	\$901	342
Lubec	\$176	\$454	170	\$146	\$378	\$184	\$474	\$214	\$553	\$214	\$553	177
Machias	\$209	\$488	419	\$174	\$407	\$218	\$510	\$255	\$596	\$255	\$596	38
Machiasport	\$479	\$646	84	*	*	*	*	*	*	*	*	96
Mariaville	\$471	\$546	23	*	*	*	*	*	*	*	*	154
Marshfield	\$439	\$603	27	*	*	*	*	*	*	*	*	15
Matinicus Isle	*	*	2	*	*	*	*	*	*	*	*	102
Milbridge	\$289	\$540	117	*	*	*	*	*	*	*	*	239
Monhegan	\$424	\$514	15	*	*	*	*	*	*	*	*	116
Monroe	\$384	\$811	40	*	*	*	*	*	*	*	*	47
Montville	\$310	\$563	64	*	*	*	*	*	*	*	*	64
Morrill	\$556	\$694	53	*	*	*	*	*	*	*	*	22
Mount Desert	\$649	\$833	310	\$541	\$694	\$678	\$871	\$792	\$1,016	\$792	\$1,016	890
Newcastle	\$459	\$677	139	*	*	*	*	*	*	*	*	118
Nobleboro	\$574	\$810	104	*	*	*	*	*	*	*	*	377
North Haven	\$386	\$651	54	*	*	*	*	*	*	*	*	315
Northfield	\$302	\$675	19	*	*	*	*	*	*	*	*	170
Northport	\$474	\$702	101	*	*	*	*	*	*	*	*	333
Northwest Hancock	*	*	0	*	*	*	*	*	*	*	*	20
Orland	\$381	\$669	145	*	*	*	*	*	*	*	*	331
Osborn	*	*	0	*	*	*	*	*	*	*	*	74
Otis	\$352	\$675	28	*	*	*	*	*	*	*	*	432
Owls Head	\$629	\$781	136	*	*	*	*	*	*	*	*	243
Passamaquoddy Pleasant Point	\$110	\$225	74	*	*	*	*	*	*	*	*	4
Penobscot	\$690	\$803	80		\$669	\$721	\$840	\$842	\$980	\$842	\$980	161
Prospect	\$273	\$508	36	*	*	*	*	*	*	*	*	3
Rockland	\$428	\$621	1614	\$356	\$517	\$447	\$649	\$522	\$757	\$522	\$757	88

Appendix D-V Median and First Quartile Rents by Bedroom Size for Mid-Coast/Downeast Zone

Name	2006 Estimated First Quartile Gross Rent	2006 Estimated Median Gross Rent	Estimated 2006 Rental Units	Estimated 1st Quartile Gross Rent 0/1 Bedroom	Estimated Med. Gross Rent 0/1 Bedroom	Estimated 1st Quartile Gross Rent 2 Bedroom	Estimated Med. Gross Rent 2 Bedroom	Estimated 1st Quartile Gross Rent 3 Bedroom	Estimated Med. Gross Rent 3 Bedroom	Estimated 1st Quartile Gross Rent 4/5+ Bedroom	Estimated Med. Gross Rent 4/5+ Bedroom	Seasonal Units 2000 Census
Rockport	\$545	\$752	307	\$454	\$626	\$570	\$786	\$665	\$917	\$665	\$917	242
Roque Bluffs	*	*	9	*	*	*	*	*	*	*	*	103
Searsmont	\$396	\$707	84	*	*	*	*	*	*	*	*	114
Searsport	\$337	\$621	301	\$281	\$517	\$352	\$649	\$411	\$757	\$411	\$757	165
Sedgwick	\$170	\$649	82	*	*	*	*	*	*	*	*	170
Sorrento	\$660	\$860	22	*	*	*	*	*	*	*	*	148
South Bristol	\$507	\$765	55	*	*	*	*	*	*	*	*	509
South Thomaston	\$534	\$707	106	*	*	*	*	*	*	*	*	169
Southport	\$561	\$723	42	*	*	*	*	*	*	*	*	560
Southwest Harbor	\$374	\$630	326	\$311	\$525	\$391	\$658	\$456	\$768	\$456	\$768	337
St. George	\$409	\$781	179	\$341	\$651	\$428	\$817	\$499	\$953	\$499	\$953	600
Steuben	\$536	\$739	65	*	*	*	*	*	*	*	*	263
Stockton Springs	\$513	\$717	93	*	*	*	*	*	*	*	*	76
Stonington	\$264	\$531	119	*	*	*	*	*	*	*	*	354
Sullivan	\$541	\$725	99	*	*	*	*	*	*	*	*	193
Surry	\$438	\$685	95	*	*	*	*	*	*	*	*	340
Swans Island	\$302	\$535	25	*	*	*	*	*	*	*	*	267
Swanville	\$415	\$682	92	*	*	*	*	*	*	*	*	159
Thomaston	\$367	\$619	515	\$306	\$516	\$383	\$648	\$447	\$755	\$447	\$755	23
Thorndike	\$325	\$595	64	*	*	*	*	*	*	*	*	32
Tremont	\$459	\$687	167	\$382	\$573	\$479	\$719	\$559	\$839	\$559	\$839	376
Trenton	\$570	\$801	156	\$475	\$667	\$595	\$837	\$695	\$976	\$695	\$976	219
Union	\$442	\$625	140	*	*	*	*	*	*	*	*	143
Unity	\$243	\$523	302	\$203	\$436	\$254	\$547	\$297	\$638	\$297	\$638	125
Verona	\$424	\$627	23	*	*	*	*	*	*	*	*	22
Vinalhaven	\$328	\$628	144	*	*	*	*	*	*	*	*	635
Waldo	\$409	\$598	53	*	*	*	*	*	*	*	*	12
Waldoboro	\$362	\$580	388	\$302	\$483	\$378	\$606	\$441	\$707	\$441	\$707	228
Waltham	\$526	\$699	27	*	*	*	*	*	*	*	*	60
Warren	\$489	\$676	216	\$407	\$563	\$511	\$707	\$596	\$824	\$596	\$824	128
Washington	\$504	\$808	59	*	*	*	*	*	*	*	*	154
Wesley	\$289	\$460	7	*	*	*	*	*	*	*	*	91
Whiting	\$472	\$793	24	*	*	*	*	*	*	*	*	124
Whitneyville	\$477	\$482	17	*	*	*	*	*	*	*	*	28
Winter Harbor	\$379	\$675	207	\$316	\$562	\$396	\$705	\$463	\$823	\$463	\$823	142

Bedroom Size	% of Coastal Median
0/1	83%
2	105%
3	122%
4/5+	122%

Appendix E-I Gross Rents by Number of Bedrooms for Each Jurisdiction for Greater Brunswick Zone

Name	2006 Estimated First Quartile Gross Rent	2006 Estimated Median Gross Rent	Estimated 2006 Rental Units	0/1 Bedroom	2 Bedroom	3 Bedroom	4/5+ Bedrooms	0/1 Bedroom	2 Bedroom	3 Bedroom	4/5+ Bedrooms
Arrowsic	\$482	\$707	27	19%	29%	24%	29%	5	8	6	8
Bath	\$456	\$667	1,908	30%	45%	22%	3%	578	851	419	60
Bowdoin	\$582	\$830	122	10%	63%	16%	11%	12	77	19	14
Bowdoinham	\$253	\$779	163	21%	43%	31%	5%	34	70	50	9
Brunswick	\$441	\$686	2,960	35%	38%	22%	5%	1,049	1,112	656	143
Dresden	\$599	\$734	99	13%	43%	26%	19%	13	42	25	19
Georgetown	\$523	\$727	107	14%	41%	32%	13%	15	44	34	14
Harpwell	\$607	\$847	514	31%	40%	20%	8%	161	206	104	44
Perkins	\$0	\$0	0	0%			0%	0	0	0	0
Phippsburg	\$507	\$803	119	18%	34%	40%	8%	21	41	48	9
Richmond	\$334	\$563	330	45%	27%	19%	10%	149	88	62	32
Topsham	\$584	\$817	1,143	19%	40%	36%	6%	215	456	407	65
West Bath	\$550	\$716	160	20%	54%	22%	5%	31	86	36	7
Westport	\$730	\$973	38	6%	70%	24%	0%	2	26	9	0
Wiscasset	\$473	\$709	389	35%	34%	21%	11%	134	133	81	41
Woolwich	\$623	\$799	161	28%	39%	21%	11%	46	63	34	18

Bedroom Size %of median

0/1	84%
2	100%
3	113%
4/5+	113%

Appendix E-I Gross Rents by Number of Bedrooms for Each Jurisdiction for Greater Brunswick Zone

Name	Estimated 1st Quartile Gross Rent 0/1 Bedroom	Estimated Med. Gross Rent 0/1 Bedroom	Estimated 1st Quartile Gross Rent 2 Bedroom	Estimated Med. Gross Rent 2 Bedroom	Estimated 1st Quartile Gross Rent 3 Bedroom	Estimated Med. Gross Rent 3 Bedroom	Estimated 1st Quartile Gross Rent 4/5+ Bedroom	Estimated Med. Gross Rent 4/5+ Bedroom	Seasonal Units 2000 Census
Arrowsic	*	*	*	*	*	*	*	*	36
Bath	\$381	\$557	\$456	\$667	\$518	\$756	\$518	\$756	80
Bowdoin	*	*	*	*	*	*	*	*	8
Bowdoinham	\$212	\$651	\$253	\$779	\$287	\$883	\$287	\$883	41
Brunswick	\$369	\$574	\$441	\$686	\$500	\$778	\$500	\$778	260
Dresden	*	*	*	*	*	*	*	*	69
Georgetown	*	*	*	*	*	*	*	*	482
Harpswell	\$507	\$708	\$607	\$847	\$688	\$961	\$688	\$961	1207
Perkins	*	*	*	*	*	*	*	*	0
Phippsburg	*	*	*	*	*	*	*	*	663
Richmond	\$279	\$470	\$334	\$563	\$378	\$638	\$378	\$638	118
Topsham	\$488	\$683	\$584	\$817	\$663	\$927	\$663	\$927	24
West Bath	\$460	\$598	\$550	\$716	\$624	\$812	\$624	\$812	208
Westport	*	*	*	*	*	*	*	*	177
Wiscasset	\$395	\$593	\$473	\$709	\$536	\$805	\$536	\$805	50
Woolwich	\$521	\$668	\$623	\$799	\$707	\$907	\$707	\$907	75

Bedroom Size	%of median
0/1	84%
2	100%
3	113%
4/5+	113%

Appendix E-II Incomes per Household Size for Each Jurisdiction for Greater Brunswick Zone

Name	2006 Estimated First Quartile Gross Rent	2006 Estimated Median Gross Rent	Estimated 2006 Rental Units	30% Greater Brunswick Renters' AMI							
				1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4 per. level
Arrowsic	\$482	\$707	27	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Bath	\$456	\$667	1,908	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Bowdoin	\$582	\$830	122	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Bowdoinham	\$253	\$779	163	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Brunswick	\$441	\$686	2,960	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Dresden	\$599	\$734	99	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Georgetown	\$523	\$727	107	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Harpswell	\$607	\$847	514	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Perkins	\$0	\$0	0	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Phippsburg	\$507	\$803	119	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Richmond	\$334	\$563	330	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Topsham	\$584	\$817	1,143	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
West Bath	\$550	\$716	160	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Westport	\$730	\$973	38	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Wiscasset	\$473	\$709	389	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421
Woolwich	\$623	\$799	161	\$11,790	\$295	\$13,470	\$337	\$15,150	\$379	\$16,830	\$421

Number of Persons	Renters' AMI
1	\$39,300
2	\$44,900
3	\$50,500
4+	\$56,100

Appendix E-II Incomes per Household Size for Each Jurisdiction for Greater Brunswick Zone

	50% Greater Brunswick Renters' AMI							
name	1 person	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4 per. level
Arrowsic	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Bath	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Bowdoin	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Bowdoinham	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Brunswick	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Dresden	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Georgetown	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Harpswell	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Perkins	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Phippsburg	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Richmond	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Topsham	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
West Bath	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Westport	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Wiscasset	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701
Woolwich	\$19,650	\$491	\$22,450	\$561	\$25,250	\$631	\$28,050	\$701

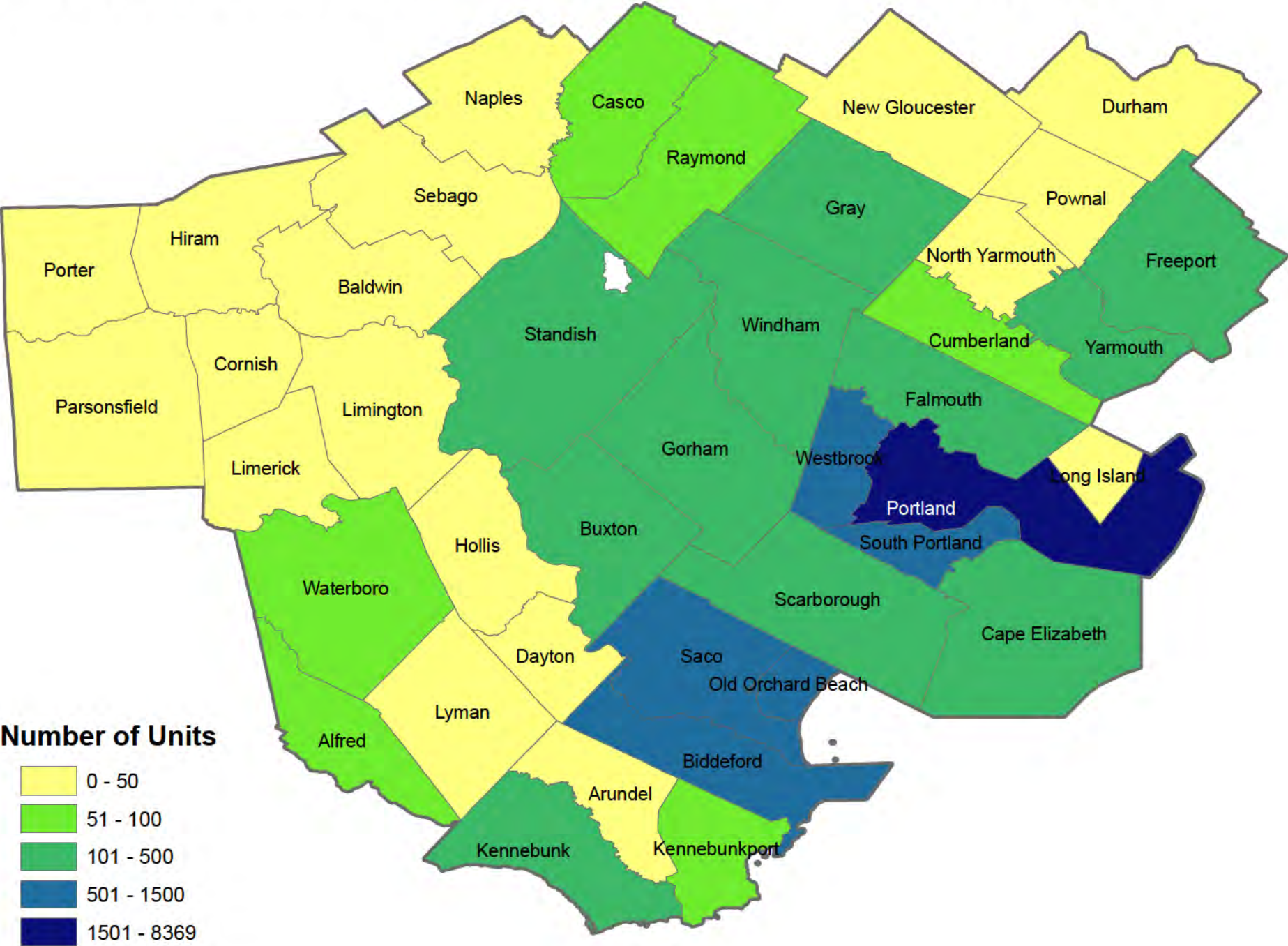
Number of Persons	Renters' AMI
1	\$39,300
2	\$44,900
3	\$50,500
4+	\$56,100

Appendix E-II Incomes per Household Size for Each Jurisdiction for Greater Brunswick Zone

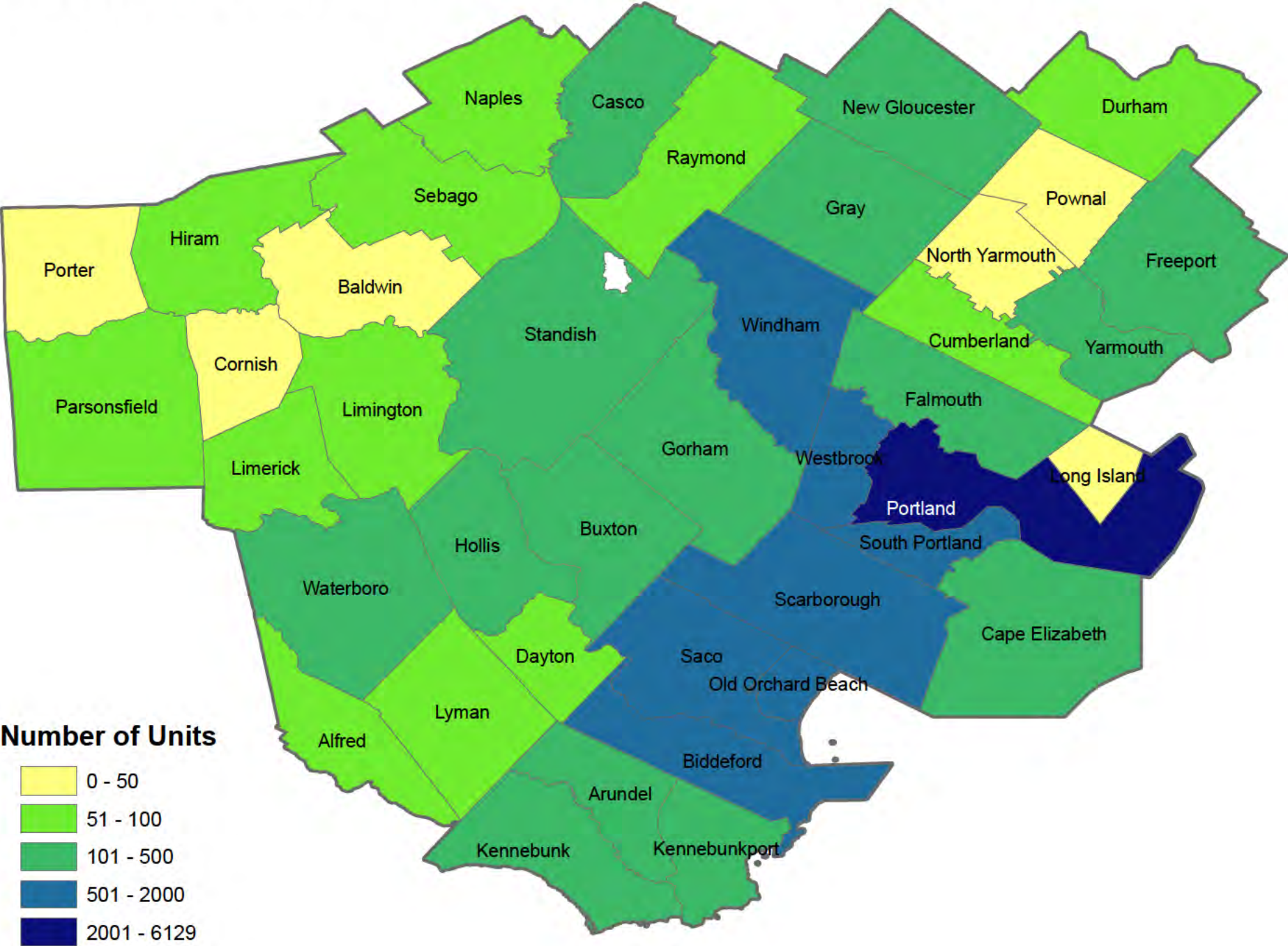
	80% Greater Brunswick Renters' AMI						
	1 per. level	2 person	2 per. level	3 person	3 per. level	4+ person	4+ per. level
Arrowsic	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Bath	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Bowdoin	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Bowdoinham	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Brunswick	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Dresden	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Georgetown	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Harpswell	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Perkins	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Phippsburg	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Richmond	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Topsham	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
West Bath	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Westport	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Wiscasset	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122
Woolwich	\$786	\$35,920	\$898	\$40,400	\$1,010	\$44,880	\$1,122

Number of Persons	Renters' AMI
1	\$39,300
2	\$44,900
3	\$50,500
4+	\$56,100

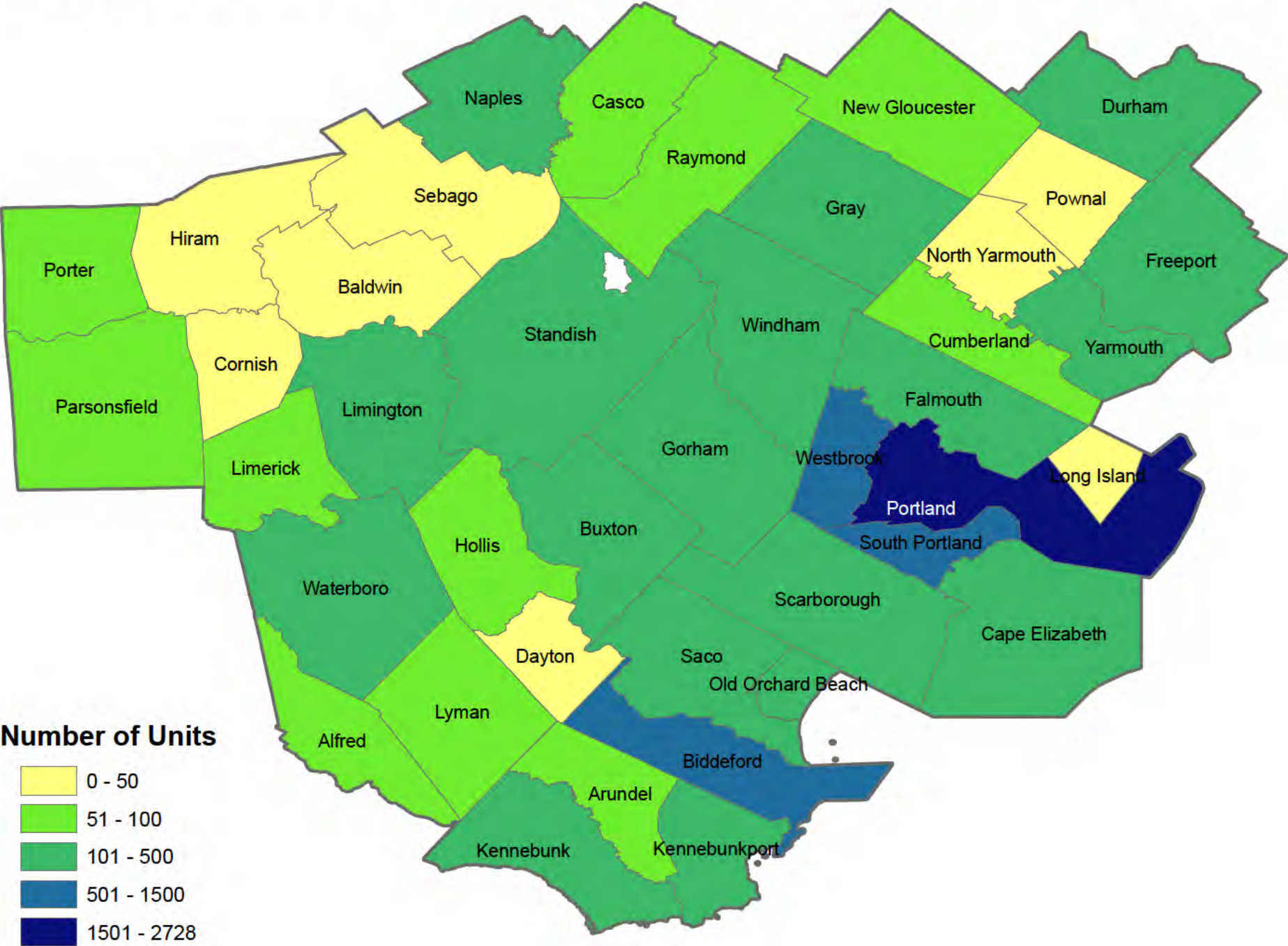
Greater Portland Zone: Number of 0-1 Bedroom Units



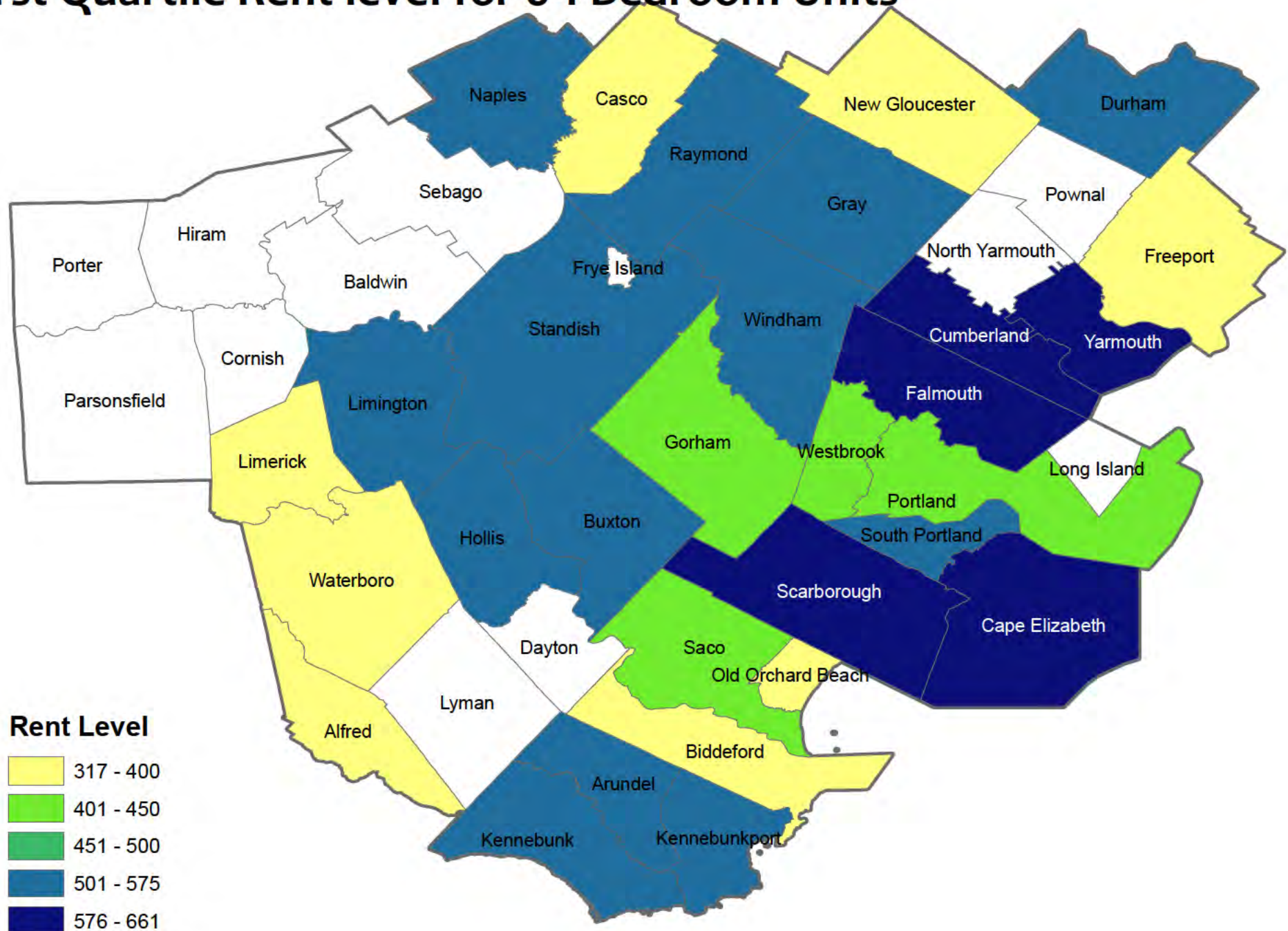
Greater Portland Zone: Number of 2 Bedroom Units



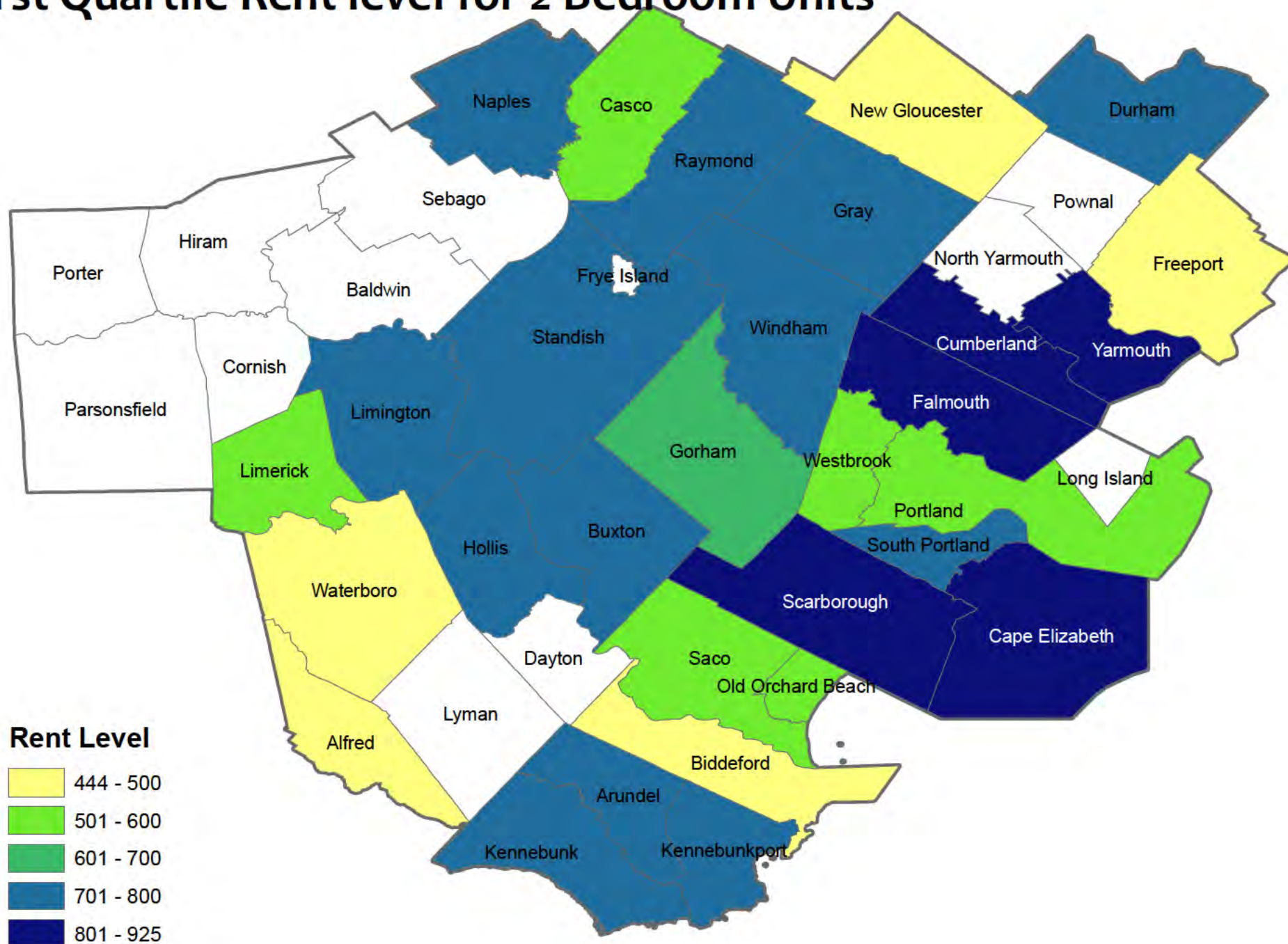
Greater Portland Zone: Number of 3 or more Bedroom Units



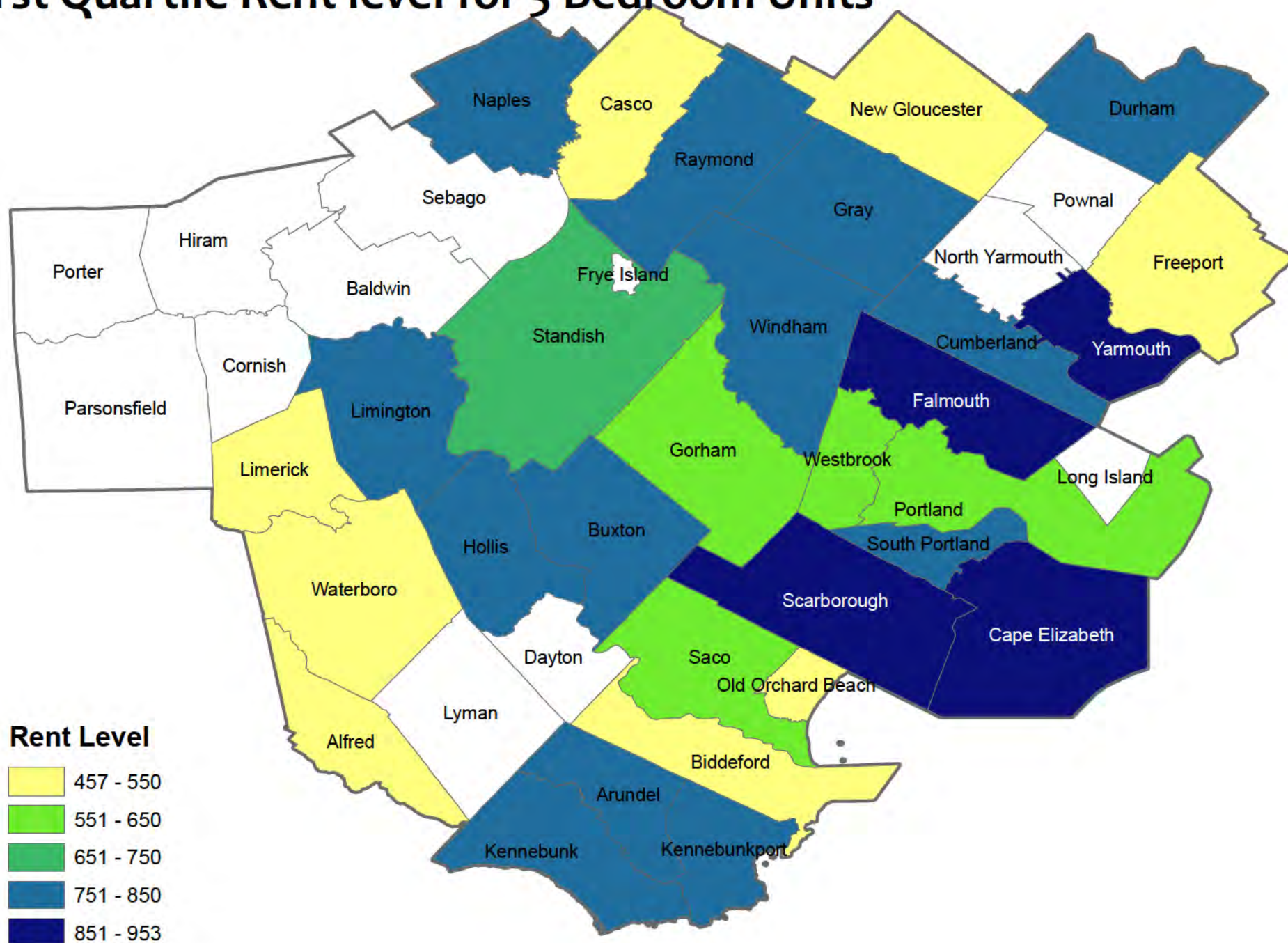
Greater Portland Zone: First Quartile Rent level for 0-1 Bedroom Units



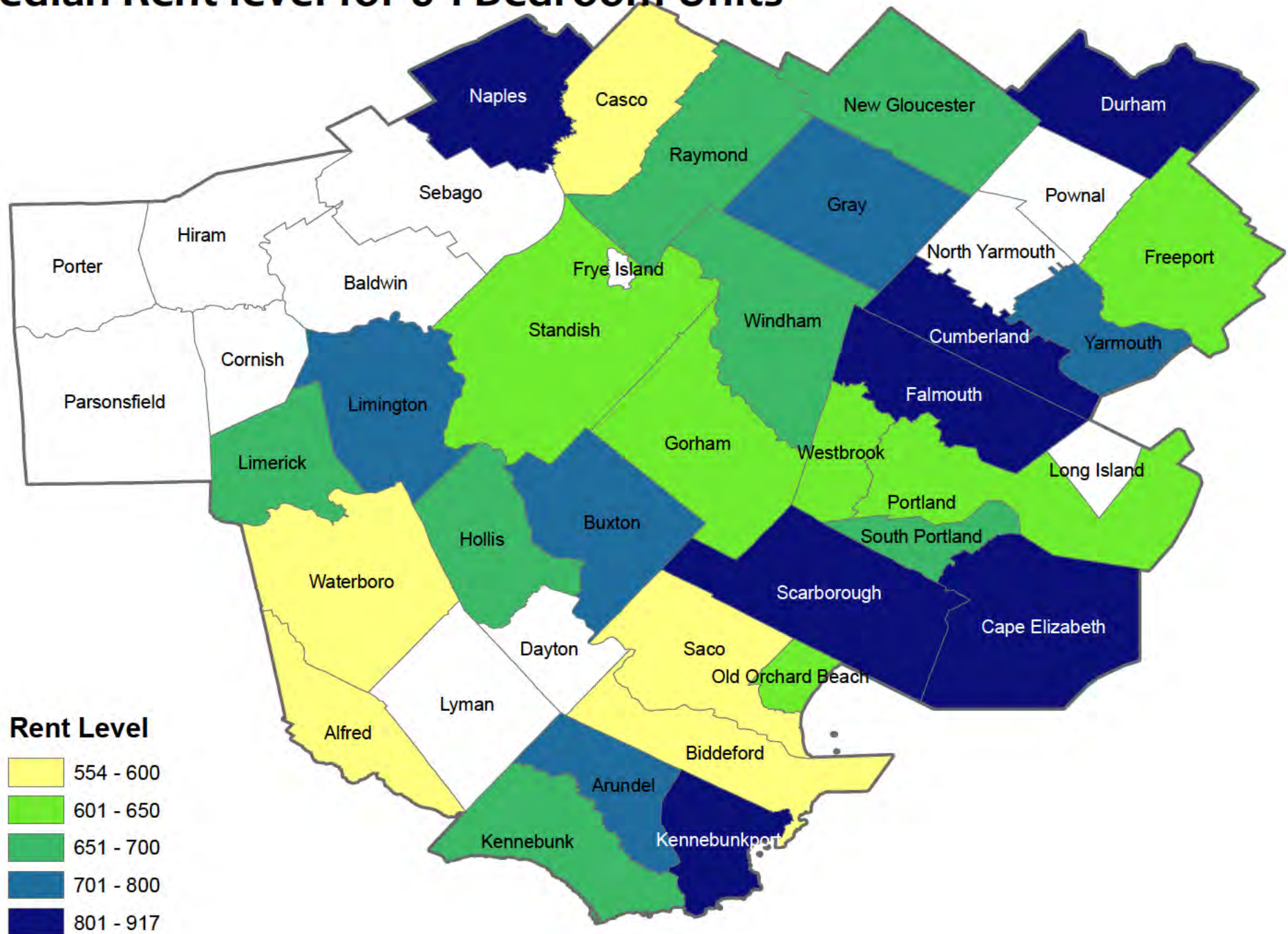
Greater Portland Zone: First Quartile Rent level for 2 Bedroom Units



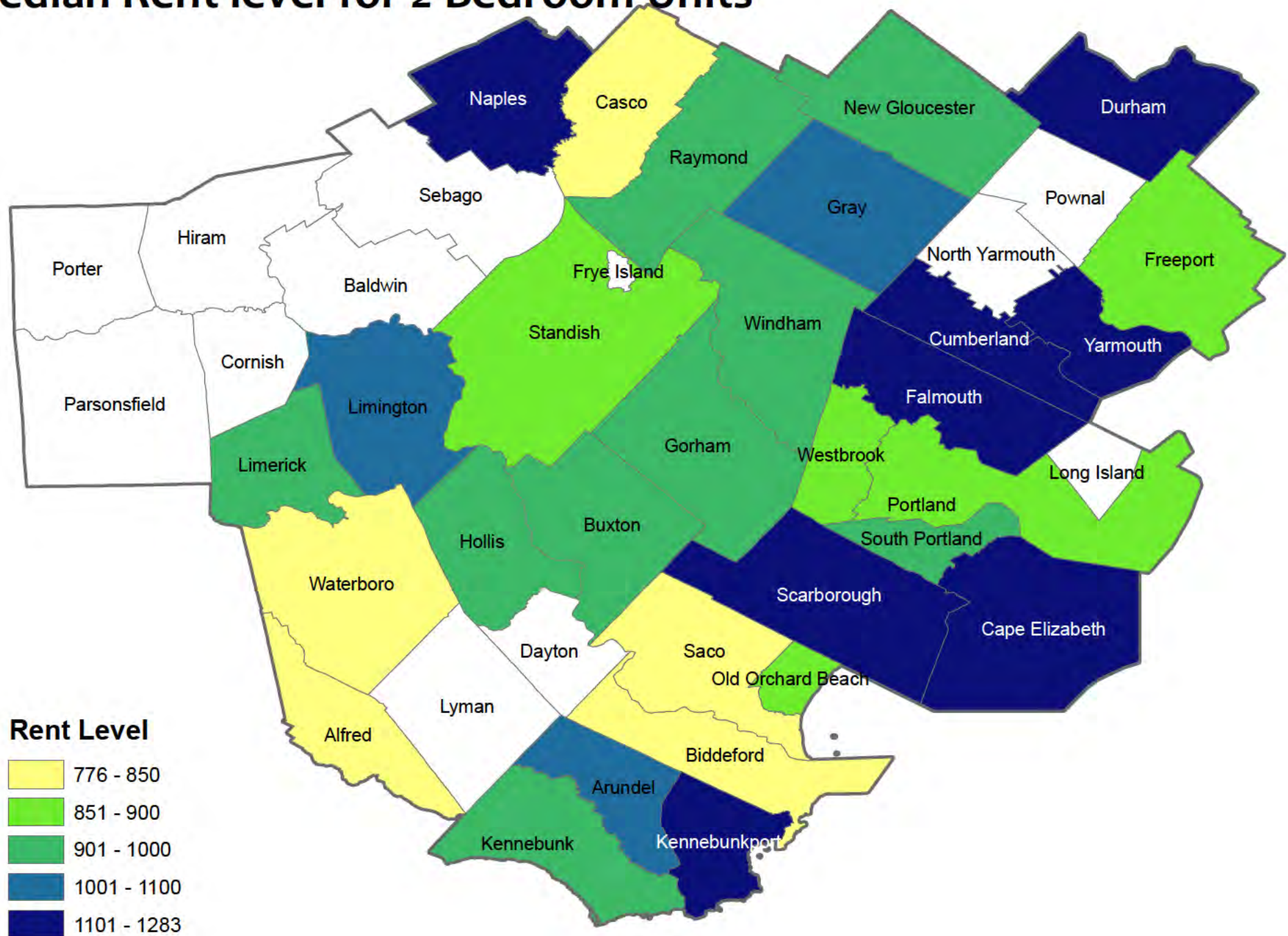
Greater Portland Zone: First Quartile Rent level for 3 Bedroom Units



Greater Portland Zone: Median Rent level for 0-1 Bedroom Units



Greater Portland Zone: Median Rent level for 2 Bedroom Units



Greater Portland Zone: Median Rent level for 3 Bedroom Units

