

MAINE STATE LEGISLATURE

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AN OVERVIEW OF MAINE HOUSING

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INTRODUCTION:

"...a decent home and suitable living environment for every American family..." That was the goal set forth by Congress in the Housing Act of 1949. The federal government for more than a half century has been involved in the financing and production of housing - and in assisting people to obtain decent housing at affordable costs.

Federal housing policy has evolved to meet a wide variety of economic needs; from job creation in the Depression era through the construction of public housing, to the establishment of mortgage insurance for increased home ownership opportunities, to the implementation of tax provisions which, in the past, were a deliberate attempt to stimulate housing development and now, continue to provide the incentive for home ownership.

The shift in federal housing policy began in the 1960's. The publicly owned and operated housing of the 1950's was supplemented with privately-developed housing units during the 1960's and into the 1980's. A combination of financial subsidies and tax benefits has resulted in the creation of more than two million units of privately-owned, publicly subsidized housing units throughout the United States.

During the 1980's we have witnessed a decrease in federal commitment to housing. Though total U.S. outlays on housing subsidies rose from \$5.7 billion in fiscal year 1980 to \$13.8 billion in fiscal year 1988, these outlays represent payments on multi-year subsidy commitments which were made in prior years. Budget authority, however, has declined considerably over that same time period. This translates to an emphasis on shorter term subsidy commitments and away from the new construction programs of the 1970's and early 1980's. According to a 1987 National League of Cities report, the U.S. Department of Housing and Urban Development's \$12.4 billion dollar housing assistance budget will reach only 28% of those who qualify.

Maine is no different than the rest of the country. Actual U.S. Housing and Urban Development spending for Maine increased from \$42.6 million in 1980 to \$70.1 million in 1987 due to funds expended for multi-year contract obligations, yet the number of Maine State Housing Authority financed newly constructed or substantially rehabilitated Section 8 subsidized units fell from 804 in 1982 to 0 in 1988. The Journal of Housing reported in January 1988 that the 1981 federal budget included funding for 200,000 newly constructed subsidized units. The 1987 federal budget included funding for only 16,000 new units; a decrease of 92%. The Section 8 New Construction/Substantial Rehabilitation programs which were responsible for much of the subsidized housing development were terminated in 1983. Rural housing programs administered through the U.S. Department of Agriculture's Farmers Home Administration have also experienced substantial funding reductions. From 1979 to 1988 Congressional appropriations dropped from \$3.8 billion to \$1.8 billion in loans, \$423 million to \$275.3 million in rental assistance, and \$51.4 to \$23.8 million in grants. In addition, the Tax Reform Act of 1986 virtually eliminated the incentive for private developer involvement in the creation of rental housing.

For the United States, the percentage of families who own their dwellings reached a forty year peak in 1980 at 65.6%. The number has declined in recent years and dropped to 63.8% in 1988. This percentage decline translates to two million fewer households which are home owners. Those who are ages 25 - 29, the typical first-time home buyer market, have been most seriously affected. In 1978 44% of the nation's home owners were between the ages of 25 - 29. In 1988 this percentage had fallen to 36%. The decline in the rate of home ownership impacts the supply of rental housing. Those households which, ten years ago, were able to own their homes continue to rent their housing. The "filtering" effect which is so critical to the housing economy has broken down. One source at Massachusetts Institute of Technology estimates that some 20% of the low-income housing is occupied by middle-income renters. The options become limited for low-income households. These households live in overcrowded conditions or pay a disproportionate share of their incomes for their shelter. It is estimated that in the United States more than six million low-income households spend in excess of 50% of their income on housing.

Housing, as an indicator of market trends, profiles changes in lifestyles and household formation. In the short run, interest rates and home prices determine housing activity. In the long run, demographic trends play a vital role. Though Maine's population continues to increase, this rate of increase has slowed. The composition of the state's population is changing. Housing production should level throughout the 1990's and turn to meet the demands of an aging society and special needs populations.

SUPPLY AND DEMAND FORCES: AN OVERVIEW OF MAINE'S DEMOGRAPHICS

From November 1988 through January 1989 the Maine State Housing Authority contracted with Northeast Research/Mainepoll to conduct a telephone survey of Maine residents to gather information about single and multi-family housing within the state. All of the housing survey questions were asked of the person in the household "who knows the most" about the household's "housing situation". Selected demographic data were collected for the housing respondent and for the random adult.

As with any sample survey, sampling error can cause the results of the survey to vary from those that would have been obtained with a census of all Maine households. For this survey, we can be 95% certain that for a question with responses from 614 interviews, the survey results would vary no more than +/- 4.0% from the figure that would have been obtained if all telephone-equipped households had been contacted. The confidence intervals are broader for results based on fewer than 614 interview responses. For data compiled from renter households, we can be certain that the results would vary no more than +/- 8.0% from the figure that would have been obtained if all telephone-equipped rental households had been contacted.

AGE, POPULATION, MIGRATION, AND HOUSEHOLD FORMATION:

The survey results do provide a demographic snapshot of Maine households. (See summary tables 1 - 3 for more details.) Approximately 62% of the respondents to the survey were under the age of 50. A high percentage (30.4%) of the respondents were between the ages of 18 and 34; which is primarily the age bracket of most renters and prospective home buyers. The results also showed that nearly one-fifth (18%) of the respondents to the survey were over the age of 65.

The majority (50.7%) of the respondents had resided in the state for their entire lives. An additional 33.6% had resided in the state for more than eleven years. Households which had been settled in the state for less than ten years totaled only 15.7% of those contacted.

Larger families, those households with more than five persons, comprised less than 3% of those households sampled. Nearly 75% of the survey respondents had households with three or fewer persons. The U.S. Census Bureau reported that household size in Maine had decreased to 2.57 persons in 1987 from 2.75 in 1980. Higher rates of divorce, the postponement of marriage by young adults, and the increased life expectancy of all adults has resulted in smaller households and greater demand on the existing housing stock. For Maine in 1940 260 units were needed to house 1000 persons. In 1987, 390 units were needed to house that same 1000 persons. U.S. Bureau of Census estimates for household growth indicate that since 1981 the number of households in the state of Maine has increased an average of 2.1% annually. Between 1980 and 1986 the Maine State Planning Office attributed much of the household formation increase to the aging population of baby-boomers (59%), divorce (34%), and single adults living on their own (20%). The State Planning Office estimated that migration from out of state accounted for 2% of the increase in households. Demand for housing is also impacted by migration within the state. The State Planning Office estimated that 29% of the households formed were a result of movement from within the state.

Almost two-thirds (64.6%) of all renters have no children living in the household. 10.7% of rental respondents were single parents which compares with 3.4% for the study as a whole. This may be due in part to the age composition of renter households. More than half (57.5%) of the renter respondents were aged 18 to 34. Nearly one-fifth of the renters were over the age of 65.

INCOME:

More than 40% of the households which were surveyed by Northeast Research had 1987 pre-tax household incomes of less than \$20,000 annually. Over 13% earned less than \$10,000 annually in 1987, below the Federal poverty level for a family of four. The U.S. Census Bureau's 1987 estimate ranked Maine's four-person median family income forty-second of the fifty states at \$26,237. The Census Bureau's 1989 estimate of \$31,297 moved Maine to the thirty-second ranking. However, the increases in income levels have not been evenly distributed.

Maine's Bureau of Income Maintenance estimates that households which rely on Aid to Families with Dependent Children as their sole source of income have received benefits which are comparable to 50% of the poverty level. More than 17,500 households receive AFDC funding. The typical monthly payment for a single-parent household with two children, earning no outside income, equals \$438 statewide, not enough to cover housing costs in many areas of the state. The Maine Legislature has authorized a funding increase of 3% for AFDC in 1990.

Supplemental Security Income, which is distributed by the Social Security Administration, has a federal and a state component within the payment. Eligibility for those persons aged 65 and over is dependent on income and resource guidelines. Eligibility for those who are under the age of 65 is dependent on income, resources, and disability criteria. A typical payment for someone who resides in his/her own home and who collects no outside income would be \$378 monthly. The federal government contributes \$368 with the state contributing \$10. Maine's contribution to SSI has not increased since the inception of the program in 1974. In 1989 more than 22,500 persons receive monthly SSI payments.

HOUSING OPTIONS:

Housing options are limited for low-income households in Maine. As Table 4 implies, as income levels increase, the likelihood of home ownership also increases. For the state of Maine, 76.6% of the households own their housing units. The remaining 23.4% rent their units. Sixty-two percent of the renters earned household incomes which were less than \$20,000 in 1987 as opposed to 35.2% of the home owners. Conversely, less than 1% of the renters earned more than \$30,000. More than 41% of the home owners had 1987 household incomes in excess of \$30,000.

Table 5 compares the household's type of residence with its income. Two observations can be made. First, as household incomes increase, the percentage of households living in single family residences also increases. Secondly, apartment buildings tend to be occupied by the lower-income households. As income levels increase the percentage of households which live in apartment buildings decreases.

Apartments are the most common type of rental units (54.4%) followed by single-family homes (26.0%), duplexes (11.3%), mobile homes (5.5%), and other housing types (2.7%). Survey results show that Cumberland (25.4%), Penobscot (17.5%), and Androscoggin (16.5%) counties had the highest percentages of apartment units. Metropolitan areas of the state contained the greatest number of apartment units. Over half (55.5%) of all apartments were located within the state's U.S. Bureau of Census-defined Metropolitan Statistical Areas (MSA's). For comparative purposes, 32.7% of Maine's total housing stock is located within its MSA's.

NEW CONSTRUCTION:

As Table 5 also indicates, the residence of choice for the majority of Mainers is the single family unit. More than 71% of Maine households reside in housing of this type. Nearly 9% of the state's households reside in mobile homes. Duplexes house 5% of the state's households. The remaining 13% of the households live in apartment buildings.

Since 1970 the most dramatic housing stock changes have been the decrease in multi-family development and the increase in mobile home units. Table 6 highlights this transition. Data compiled from the Bureau of Taxation, Property Tax Division's Municipal Valuation Returns showed that more than 67,000 housing units have been created in Maine since 1981. Table 7 shows that more than 42% of the newly constructed units, including 50% of the multi-family development and 68% of the documented condominium development, were constructed in Cumberland and York counties. Less than 3% of the new units were located in Piscataquis and Washington counties.

SELLING PRICE:

High home prices and interest rates have pushed home ownership beyond the reach of many households in the 1980's. Harvard University and Massachusetts Institute of Technology's Joint Center for Housing Studies estimates that only 11.5% of the nation's renter households in the 25-34 year-old group can afford a starter home. The Joint Center for Housing Studies cites high interest rates and high down payment restrictions as barriers to the first purchase of a home.

Data compiled from the real estate transfer tax declaration forms indicates that selling prices for residential properties increased 74% from 1981 to 1987. (See Tables 8 and 9.) The most dramatic increases occurred in the southern and coastal counties of York (106%), Cumberland (92%), and Sagadahoc (76%). The smallest residential selling price increases occurred in Franklin (14%) and Aroostook (39%) counties. From July 1981 through June 1982 records indicate that there were just under 8700 "arms-length" residential real estate transactions completed with a total dollar value of \$386.1 million dollars. From July 1986 through June of 1987 more than 16,600 residential real estate transactions were completed with a dollar value in excess of \$1.2 billion dollars.

Comprehensive data on the cost of land has not been developed. It is difficult to compile statistics due to the characteristics of the land parcels; the degree of development, infrastructure, and waterfront influence. The Bureau of Taxation's, Property Tax Division does complete an annual study which provides weighted average selling prices for undeveloped land parcels in excess of 40 acres. Available data shows that statewide sale prices for undeveloped land parcels in excess of 40 acres increased from \$126/acre for transactions from July 1976-June 1979 to \$445/acre for transactions from July 1985-June 1988. Table 10 highlights the regional price differences. The table also points out the increased number of land transactions for large (40+) parcels.

RENTAL COSTS:

Statewide data on rental costs can be compiled from the Mainepoll data. Due to the size of the renter sample however, the sampling error for the rental portion of the survey is broader than for the Mainepoll sample as a whole. For the rental portion of the survey we can be 95% certain that the survey results would vary no more than +/- 8.0% from the figure that would have been obtained if all telephone-equipped rental households had been contacted.

Sixty-seven percent of all rent payments made included the cost of utilities. Utility payments were factored in to contract rent for the remaining one-third of the renter households to estimate the statewide rental payment distribution. The range for monthly rent (with utility payments included) was exceptionally wide, ranging from \$0 to over \$1000. When grouped, the figures are as follows:

less than \$200	13.5%
\$200-299	11.2%
\$300-399	27.3%
\$400-499	17.3%
\$500 and over	30.7%

As Table 11 indicates, income levels and rent payments show a positive correlation. Nearly half of the renter respondents with incomes of \$10,000 or less paid under \$300 per month for their rent. Nearly two-thirds of the renter households with incomes in excess of \$30,000 paid \$500 or more per month.

SUBSIDIZED HOUSING:

More than 27,000 multi-family units in Maine are receiving federal rental subsidy. Many of these units were constructed during the 1970's and into the early 1980's using a public-private partnership arrangement where public incentives were used to foster private ownership for low-income housing. Incentives included low-interest rate financing, rental assistance cash payments, and tax benefits. In Maine these various programs are responsible for providing affordable rental housing to elderly and low-income families in more than 220 municipalities. (See Table 12.)

Data from the Mainepoll survey indicates that only 18% of all renters receive government subsidized rents though the data indicates that 44% of the state's current renters may be income eligible. 86.7% of those receiving government rental subsidies were aged 65 and over or under the age of 35. Results show that 40% of all elderly renters pay less than \$200 per month for rent and utilities combined. This compares to 13.5% for all renters and only 8% for the 18-34 age group. This may be explained in part by the fact that the elderly receive almost half of all government subsidized rents while comprising a smaller percentage of Maine households.

Most of the federally subsidized housing was created with the ability to convert the property to market rate housing with no restrictions on rent or low-income tenant occupancy after a specified period of time. That time is fast approaching. Maine faces the threat of losing more than 4,500 units of federally subsidized rental housing by the year 2000 due to expiring rental assistance contracts, prepayment of mortgages, or the physical deterioration of the housing stock. The Tax Reform Act of 1986 eliminated nearly all of the future tax incentives for ownership of low-income property, and also encourages the conversion of low-income units to market rate housing. The loss of the existing subsidized housing stock will intensify the hardship for thousands of low-income Mainers and further aggravate the critical shortage of affordable housing.

SUBSTANDARD HOUSING:

1980 Census figures indicated that Maine's housing stock is the oldest in the nation. Today it is estimated that more than 41% of the state's housing units were created prior to 1939. (See Table 13.) During the 1970's and the 1980's a greater proportion of single family and mobile home units were constructed. Much of Maine's rental housing is located in older buildings, many of which were constructed prior to 1939.

Though comprehensive data on the prevalence of substandard housing has not been published since the 1980 Census, one indication that the problem exists has been the volume of funding which has been obligated for rehabilitation efforts. Since 1982 the federal Community Development Block Grant program has provided 3,850 housing units with rehabilitation funding in excess of \$19.5 million. From October 1988 through August 1989 the Farmers Home Administration's 504 program has obligated \$217,600 in grant monies and \$250,780 in 1% interest rate loans to 134 rural homeowners for home improvements and repairs. The Maine State Housing Authority's Home Improvement Program, since 1983, has lent 996 homeowners more than \$7.1 million. Federal Rental Rehabilitation dollars which have been distributed by the Maine State Housing Authority have improved more than 1000 units since the program's inception and provided rental subsidy for half of the rehabilitated units to allow the low-income tenants to remain resident.

THE HOMELESS:

"To Have A Home", a February 1986 report which was published by the Maine Task Force to Study Homelessness, estimated that nearly 52,000 Maine households (118,000 persons) were at risk of homelessness in Maine due to overcrowded or substandard conditions or because they were paying more than 50% of their monthly income for shelter. A more recent study, completed by the Maine State Housing Authority in December 1988, does not estimate the total homeless population for Maine, but it does provide many indications that the population of Mainers who lack "fixed, regular, and adequate nighttime residence" is growing.

1988 survey data shows that the number of shelter beds throughout Maine nearly doubled since February 1986. However, use of shelter beds increased 400% during this same time frame. Many shelter operators reported that they had turned away clients due to full capacity. Results also showed that families with children constituted the fastest growing population of homeless Mainers.

A recent study of Portland shelter clients, completed by the City of Portland, indicated that nearly half of the clients had been without permanent shelter for more than a year. Nearly half of the clients had at least a high school diploma and more than one-fifth were employed. With the typical two bedroom apartment in Portland renting for \$549, the household would need an annual income of near \$22,000 to "afford" this housing. The household would need to earn a weekly salary of \$436. Department of Labor statistics for 1988 indicate that the average weekly wage for the state's employed totaled \$347. Households with a single wage earner will spend a disproportionate share of their income for rental housing. These are among the households which are "at risk" of homelessness.

RESIDENTIAL MORTGAGE DELINQUENCIES AND FORECLOSURES:

For most Maine households, their home is their single largest investment. The loss of a home through foreclosure can have a devastating economic and social impact on a household unit. In today's housing market, this household may never again be able to afford to purchase a home.

In January of 1989 the Maine State Housing Authority completed a study which examined Maine's residential mortgage delinquencies and foreclosures. Available data showed that Maine's rate of delinquencies and foreclosures is low compared to the nation's rate. Slightly more than two of one thousand mortgages (.21%) were 90 or more days past due in 1988. In Maine, only .14% of the state's mortgages were being foreclosed in Maine. The rate was ten times higher nationally. The rate for both delinquencies and foreclosures in Maine has declined by more than half in the past four years. This may be attributed to the economic growth of a number of Maine counties, the reduction in mortgage interest rates, or the real estate boom of the mid-1980's.

Fully 60% of the foreclosures examined by the Authority resulted from divorce, disability, hospitalization, death, criminal convictions, or legal problems. For the remaining 40% of the examined foreclosures, job displacement, job instability, and chronic unemployment were listed as the causes for the initial delinquency.

A few factors did prevail among the foreclosed loans which were examined. Many of the owners had small equity investments in the property. On average, the borrowers had reduced the outstanding principal on the mortgage only 5%. Refinancing or restructuring the debt may not be a viable alternative. Borrowers may be forced to sell the property to realize its appreciation. In many areas of Maine in the mid-1980's delinquent households could sell the property to pay off the mortgage debt. In economically

depressed areas of the state, the likelihood of selling the property within the redemption period is low. Many of the foreclosed properties are abandoned after their inability to sell.

The average income of the sampled owners who experienced foreclosure was \$20,718. An "affordable" mortgage, at a rate of 10.5% with private mortgage insurance and a thirty year term, would be nearly \$53,000. The sample's average mortgage amount was \$28,800; considerably less than that which is mathematically "affordable". The average monthly principal and interest payment was lower than most rental costs. When households are displaced through foreclosure they are often forced from one "inability to pay" situation into another. These households are at risk of becoming members of Maine's homeless population. Though residential mortgage foreclosure does not affect large numbers of Maine households, for these estimated 290 households, the housing options are limited.

ACCESSIBLE HOUSING:

The Maine Bureau of Rehabilitation estimates that 7,200 Maine residents have impaired mobility and may need architecturally accessible housing. There are approximately 1,045 federally-assisted wheelchair accessible rental housing units in Maine (See Table 14.)

An inventory of accessible units in the private sector cannot be readily quantified. Funding for retrofitting may come from a number of sources which results in fragmented record-keeping. Due to limited funding, most structural alterations are individually tailored and result in varying degrees of accessibility.

Non-employed disabled Mainers may rely on Social Security for their income. The monthly maximum benefit of \$378, in most areas of the state, is not sufficient to cover rental costs or the costs of home ownership. With little discretionary income and waiting lists for subsidized housing, the disabled population is forced to expend higher percentages of their incomes for housing and, in many instances, subsist in living conditions which are substandard according to their needs. The current inventory of federally-assisted units serves only 15% of the estimated population.

LOOKING AHEAD:

Maine faces a number of critical housing problems including the inability of young families to purchase their first homes, the lack of affordable rental housing for lower income elderly households and families, the increasing incidence of homelessness, the potential loss of existing federally subsidized multi-family housing, the continued deterioration of existing housing stock, and the need for housing to meet the needs of Maine's physically and mentally handicapped. The disintegration of federal support for low-income housing production, coupled with the absence of sufficient incentives for private investment in low-and moderate-income housing, makes the potential for shortages of affordable quality housing very real. The affordable housing ball game has remained the same, yet the players and the

rules have changed. State and local governments, non-profit organizations, and private developers have had to "step up to the plate" and devise imaginative strategies to counteract the waning federal involvement.

The Maine Legislature has taken a number of steps in recent sessions to begin addressing affordable housing issues. "The Comprehensive Planning and Land Use Regulation Act" enacted in 1988 addresses housing; "to encourage and promote affordable, decent housing opportunities for all Maine citizens" is one of its ten state goals. To comply with the law, communities must ensure that their land use policies and ordinances encourage the construction of affordable housing. The municipalities are to work toward achieving a level of 10% of new residential development which will meet the definition of affordable housing.

The "Affordable Housing Partnership Act of 1989" encompassed a number of major housing policy proposals of the Maine Legislature. The Housing Partnership Act establishes a number of formal interagency relationships; 1.) the creation of an Affordable Housing Alliance to work with municipalities to develop housing plans and provide technical assistance to achieve their goals 2.) the creation of an Interagency Task Force on Homelessness and Housing Opportunities to coordinate activities and combat homelessness, and 3.) the creation of a formal working relationship between the Maine State Housing Authority and the Department of Economic and Community Development to target the resources of state agencies, municipalities, and non-profit housing organizations to address the affordable housing problem.

The Housing Partnership Act also establishes a land acquisition program, develops a Housing Opportunity Zone program, and authorizes a mortgage insurance program and a reverse annuity mortgage program. Under the Act, requirements are reduced for non-profit housing groups to become supervised lenders, Maine State Housing Authority is authorized to do construction financing with reduced bank participation, and the Maine State Housing Authority is now able to use up to 3% of H.O.M.E. fund revenues, except dedicated proceeds of the Real Estate Transfer Tax, for administrative costs.

Major funding for many of the programs is dependent on the passage of a statewide referendum for a \$15 million general fund bond issue to provide funds for acquiring/preserving land for the development of affordable housing. A successful referendum will provide the new resources necessary to make these programs available to Maine's communities and citizens.

"An Act for the Preservation of Affordable Rental Housing in Maine" was enacted which requires owners of federally-assisted rental housing projects to notify the Maine State Housing Authority if they intend to sell or convert the units and terminate the agreements which dictate tenant eligibility requirements. The Maine State Housing Authority has the "right of first refusal" to buy the projects or refinance them to enable another owner to acquire them in return for continued affordability to low-income tenants.

A special session of the Maine Legislature which was held in August 1989 provided \$750,000 for two programs designed to provide relief for Maine's homeless population. The Maine State Housing Authority will receive \$500,000

to establish a cost reimbursement system for sponsors of facilities that provide emergency housing for the homeless to finance their operating budgets and to provide additional services. The Division of Community Services will receive \$250,000 to be allocated to Community Action Program Agencies for temporary assistance for people who need shelter or are in danger of becoming homeless through eviction. Assistance may include payments for security deposits, rent arrearages, or other expenses to prevent eviction or to establish a household in a rental unit. Homeless shelter sponsors were also added to the list of entities eligible to purchase surplus supplies, materials, and equipment from the State of Maine prior to their being made available to the general public.

Despite the steps that have been taken by state government, Maine has too many families living in substandard housing conditions and too many families unable to afford proper housing. New partnerships must be formed to capitalize on the creativity of local organizations and the strength of private sector resources.

Affordable housing impacts the social and economic health of the state. Increases in housing costs may slow economic growth by increasing the cost of living beyond what current and future residents are able or willing to pay. Businesses may not be able to operate at full capacity when entry-level and low-skilled positions remain vacant since workers cannot afford to live where they work. Families that are poorly housed or who spend a disproportionate share of their income for their shelter have less opportunity to escape poverty and become self-sufficient. Maine must recognize the varied role of housing and continue to be an arena for social change in solving the housing needs of its residents.

Table 1: County of Residence

<u>County</u>	<u>Percent</u>
Androscoggin	8.6
Aroostook	6.7
Cumberland	20.4
Franklin	2.4
Hancock	4.0
Kennebec	9.5
Knox	3.1
Lincoln	2.5
Oxford	4.3
Penobscot	11.2
Piscataquis	1.6
Sagadahoc	2.7
Somerset	3.8
Waldo	2.5
Washington	2.9
York	<u>13.9</u>
	100.0

*Source: Mainepoll Survey 1988

Table 2: Years of Maine Residence

<u>Years</u>	<u>Percent</u>
10 or less	15.7
11+, not life	33.6
whole life	<u>50.7</u>
	100.0

Table 3: Household Income Before Taxes, 1987

<u>Income</u>	<u>Percent</u>
Less than \$7,000	6.5
\$7,000-10,000	6.7
\$10,001-15,000	12.8
\$15,001-20,000	15.4
\$20,001-25,000	12.6
\$25,001-30,000	12.0
\$30,001-40,000	12.0
More than \$40,000	<u>22.0</u>
	100.0

*} below fed poverty level
69,000 households
in Maine*

*Source: Mainepoll Survey 1988

Table 4: Own or Rent X Income

* INCOME *

	\$10,000 or less	\$10,001- 20,000	\$20,001- 30,000	\$30,001 or more	Row %
Own	7.6	19.4	18.1	31.5	76.6
Rent	5.7	8.8	6.5	2.5	23.4
Column %	13.3	28.2	24.6	34.0	

* Source: Mainepoll Survey 1988

Table 5: Type of Residence X Income

	\$10,000 or less	\$10,001- 20,000	\$20,001- 30,000	\$30,001 or more	Row %
Single Family	7.2	17.1	17.7	29.5	71.6
Apartment Building	4.1	4.6	3.0	1.8	13.4
Duplex	0.6	1.9	1.1	1.4	5.0
Mobile Home	1.4	4.5	2.2	0.8	8.9
Column %	13.3	28.1	24.0	33.5	

* Source: Mainepoll Survey 1988

Table 6: Housing Units

	<u>1970 Housing Counts</u>				<u>1980 Housing Counts</u>				<u>Estimated 1980 Units</u>			
	Single	Mobile	Multi	Total	Single	Mobile	Multi	Total	Single	Mobile	Multi	Total
Androscoggin	15,183	1,019	14,385	30,587	20,523	2,397	14,288	37,208	22,524	3,729	15,344	41,597
Aroostook	19,789	1,383	5,817	26,989	23,774	3,121	5,555	32,450	24,800	3,843	6,444	35,087
Cumberland	39,527	1,312	23,466	64,305	55,209	3,100	24,672	82,981	63,088	4,177	29,224	96,489
Franklin	6,063	489	1,353	7,905	7,933	912	1,736	10,581	8,608	1,209	2,458	12,275
Hancock	12,064	615	1,285	13,964	13,261	1,535	2,261	17,057	14,814	2,237	2,702	19,753
Kennebec	18,774	1,446	9,869	30,089	26,421	3,017	11,480	40,918	29,087	4,898	12,482	46,467
Knox	8,449	364	2,140	10,953	10,178	834	2,560	13,572	11,302	1,154	3,010	15,466
Lincoln	6,626	475	640	7,741	8,597	981	1,012	10,590	9,809	1,524	1,388	12,721
Oxford	10,909	756	3,760	15,425	13,551	1,743	3,481	18,775	14,717	2,494	4,602	21,813
Penobscot	25,770	2,536	10,690	38,996	32,488	5,273	11,780	49,541	34,813	9,074	13,217	57,104
Piscataquis	4,634	245	922	5,801	5,427	595	1,091	7,113	5,772	766	1,169	7,707
Sagadahoc	6,143	396	1,987	8,526	7,987	922	1,770	10,679	9,373	1,431	2,209	13,013
Somerset	10,438	871	2,763	14,072	12,435	1,857	2,871	17,163	13,203	2,403	3,090	18,696
Waldo	6,612	463	973	8,048	8,410	1,234	1,376	11,020	9,353	1,824	1,493	12,670
Washington	9,633	579	813	11,025	11,377	1,621	1,310	14,308	11,816	2,135	1,541	15,492
York	26,004	1,485	11,384	38,873	37,256	3,747	12,418	53,421	45,982	5,488	16,973	68,443
STATE	226,618	14,434	92,247	333,299	294,827	32,889	99,661	427,377	329,061	48,386	117,346	494,793
	68%	4%	28%		69%	8%	23%		67%	10%	23%	

*Source: 1970 Census

*Source: 1980 Census

*Source: 1980 Census
Municipal Valuation Returns

Table 7: 1981 - 1988 New Construction

	<u>One Family</u>	<u>Duplex</u>	<u>3 or 4 Units</u>	<u>5 or more Units</u>	<u>Condos</u>	<u>Mobile Homes</u>	<u>Conv Multi</u>	<u>Conv Yearly</u>	<u>Total</u>	<u>% Total</u>
AND	1,981	64	147	736	76	1,332	263	23	4,622	6.8
ARO	981	28	103	534	0	722	224	2	2,594	3.8
CUM	7,743	360	918	2,358	479	1,077	437	136	13,508	20.0
FRA	665	50	37	175	394	297	66	10	1,694	2.5
HAN	1,509	50	42	253	0	702	96	44	2,696	4.0
KEN	2,608	58	91	625	71	1,881	157	58	5,549	8.2
KNO	1,099	62	76	201	0	320	111	25	1,894	2.8
LIN	1,189	24	46	260	8	543	38	23	2,131	3.2
OXF	1,145	10	98	833	94	753	86	21	3,040	4.5
PEN	2,303	128	358	763	78	3,801	110	22	7,563	11.2
PIS	330	0	0	76	0	89	2	15	512	0.8
SAG	1,377	36	19	333	24	509	27	9	2,334	3.5
SOM	760	2	8	149	0	546	60	8	1,533	2.3
WAL	925	8	6	68	2	590	33	18	1,650	2.4
WAS	426	12	64	117	0	514	38	13	1,184	1.8
YOR	8,586	594	646	1,660	1,082	1,741	573	140	15,022	22.2
STATE	33,627	1,486	2,659	9,141	2,308	15,417	2,321	567	67,526	100.0
% Total	49.8	2.2	3.8	13.4	3.3	22.7	4.0	0.8	100.0	

*Source: Municipal Valuation Returns

Table 8: Residential Sales Price Comparison

	<u>RESIDENTIAL HOME PRICES</u>		
	Averages		%
	7/81-6/82	7/86-6/87	Change
AND	40,549	64,690	59.5
ARO	28,048	39,034	39.2
CUM	55,430	106,305	91.8
FRA	42,574	48,658	14.3
HAN	47,664	73,514	54.2
KEN	41,143	57,533	39.8
KNO	46,495	76,375	64.3
LIN	56,302	89,131	58.3
OXF	29,909	48,576	62.4
PEN	38,308	55,437	44.7
PIS	23,696	36,522	54.1
SAG	46,499	81,901	76.1
SOM	29,025	42,882	47.8
WAL	35,273	55,060	56.1
WAS	25,579	39,072	52.7
YOR	51,085	105,122	105.8
STATE	44,426	77,235	73.9

* Source: Real Estate Transfer Tax Forms Compiled by MSHA

Table 9: Residential Sales Activity

County	** 7/81-6/82		** 7/82-6/83		** 7/83-6/84		** 7/84-6/85		7/85-6/86		7/86-6/87	
	#	Avg. \$	#	Avg. \$	#	Avg. \$	#	Avg. \$	#	Avg. \$	#	Avg. \$
Androscoggin	357	40,549	641	41,153	905	45,458	1,037	49,902	1,088	53,334	1,554	64,690
Aroostook	402	28,048	475	31,591	533	32,588	519	35,911	595	35,036	555	39,034
Cumberland	1,956	55,430	2,728	58,186	3,553	66,422	3,772	77,498	3,639	89,871	3,816	106,305
Franklin	312	42,574	351	41,630	355	40,229	504	57,571	487	65,558	388	48,658
Hancock	499	47,664	442	51,923	588	49,499	557	53,955	454	61,457	672	73,514
Kennebec	760	41,143	921	40,367	1,266	43,691	1,299	45,606	1,246	51,073	1,432	57,533
Knox	313	46,495	319	53,611	486	53,843	529	62,581	583	71,425	594	76,375
Lincoln	276	56,302	306	56,916	417	60,517	431	66,590	387	67,987	404	89,131
Oxford	370	29,909	375	33,843	488	36,281	688	38,472	636	42,423	691	48,576
Penobscot	918	38,308	1,079	39,169	1,326	41,494	1,392	45,597	1,526	48,657	1,679	55,437
Piscataquis	137	23,696	179	26,616	171	26,729	165	27,737	153	30,474	246	36,522
Sagadahoc	256	46,499	324	49,615	480	51,491	491	49,702	509	71,197	583	81,901
Somerset	310	29,025	340	30,964	393	32,001	487	32,964	422	39,143	560	42,882
Waldo	221	35,273	223	36,050	366	42,482	383	37,971	352	44,927	392	55,060
Washington	259	25,579	275	26,910	351	28,358	374	28,215	391	32,244	398	39,072
York	1,344	51,085	1,696	52,973	2,385	61,440	2,480	66,295	2,877	86,313	2,657	105,122
STATE	8,690	44,426	10,674	46,934	14,063	51,997	15,108	57,407	15,345	67,301	16,621	77,235

*Source: Real Estate Transfer Tax Compiled by MSHA

** Includes seasonal properties sold

*S. Port + Woodbury - 1988
\$109,000*

*1988
\$67,291*

Table 10: Land Costs for Underdeveloped Parcels in Excess of 40 Acres

	<u>7/76-6/79</u>		<u>7/85-6/88</u>		<u>% increase</u>
	<u>Average \$</u>	<u># of Sales</u>	<u>Average \$</u>	<u># of Sales</u>	
AND	178	6	505	73	+184%
ARO	100	83	197	333	+ 97%
CUM	255	12	1218	84	+378%
FRA	125	31	396	118	+217%
HAN	131	26	595	76	+354%
KEN	168	11	703	113	+318%
KNO	148	6	965	50	+552%
LIN	136	16	566	55	+316%
OXF	121	41	528	11	+336%
PEN	121	50	268	273	+121%
PIS	134	35	267	109	+ 99%
SAG	167	7	471	16	+182%
SOM	111	39	270	133	+143%
WAL	160	33	489	106	+206%
WAS	89	33	621	131	+598%
YOR	126	14	951	113	+655%
STATE	126	443	445	1920	+253%

112,800 acres

217,164 acres

Volume of transactions

Table 11: Monthly Gross Rent x Income

	<u>\$10,000 or less</u>	<u>\$10,001- 20,000</u>	<u>\$20,001- 30,000</u>	<u>\$30,001- or more</u>	<u>%</u>	Row
Under \$200	7.1	4.5	1.6	0.8	14.0	
\$200-299	3.4	6.0	1.4	0.0	10.8	
\$300-399	8.0	10.6	6.1	3.4	28.2	
\$400-499	0.8	8.7	7.6	0.0	17.1	
\$500+	2.7	7.8	12.2	7.3	29.9	
Column %	22.0	37.6	28.9	11.5	100.0	

*Source: Mainepoll 1988

N = ?

have specific Port.
Avg.
Lewis +

(94) 1 bed. apt Port - \$549/month
 av wage \$340 week -
 need \$430 wk to rent
 that apt.

Table 12: Federally Assisted Multi-Family Housing in Maine, 1988

County	TOTAL UNITS		TOTAL LOW-INCOME UNITS	
	Elderly	Family	Elderly	Family
AND	1,495	1,969	1,495	1,574
ARO	1,637	951	1,624	951
CUM	3,697	3,004	3,639	2,539
FRA	327	206	327	206
HAN	571	391	571	391
KEN	1,081	1,270	1,081	1,078
KNO	407	256	407	256
LIN	198	94	198	94
OXF	608	354	608	354
PEN	1,852	1,899	1,847	1,693
PIS	351	90	351	90
SAG	244	479	244	317
SOM	300	320	300	320
WAL	198	251	198	251
WAS	633	52	633	52
YOR	<u>1,446</u>	<u>1,121</u>	<u>1,440</u>	<u>1,011</u>
TOTAL STATE	15,045	12,707	14,963	11,177

*Source: Compiled by MSHA from HUD, FmHA, and MSHA records

Table 13: Age of Maine Housing Stock

<u>County</u>	<u>1981-88</u>	<u>1970-80</u>	<u>1960-69</u>	<u>1950-59</u>	<u>1940-49</u>	<u><1939</u>	<u>TOTAL</u>	<u>% 81-88</u>	<u>% 70-80</u>	<u>% 60-69</u>	<u>% 50-59</u>	<u>% 40-49</u>
Androscoggin	4,622	6,979	4,428	3,770	3,673	18,426	41,898	11.0	16.7	10.6	9.0	8.8
Aroostook	2,594	6,721	3,376	4,802	3,189	14,351	35,033	7.4	19.2	9.6	13.7	9.1
Cumberland	13,508	17,615	11,019	8,596	8,628	37,295	96,661	14.0	18.2	11.4	8.9	8.9
Franklin	1,694	2,959	1,404	848	561	4,850	12,316	13.8	24.0	11.4	6.9	4.6
Hancock	2,696	4,309	1,745	1,169	1,002	8,849	19,770	13.6	21.8	8.8	5.9	5.1
Kennebec	5,549	9,808	4,841	4,537	3,358	18,570	46,663	11.9	21.0	10.4	9.7	7.2
Knox	1,894	2,892	1,033	843	486	8,340	15,488	12.2	18.7	6.7	5.4	3.1
Lincoln	2,131	2,770	1,185	668	533	5,455	12,742	16.7	21.7	9.3	5.2	4.2
Oxford	3,040	4,046	1,961	1,699	1,421	9,706	21,873	13.9	18.5	9.0	7.8	6.5
Penobscot	7,563	11,600	5,596	6,085	2,882	23,250	56,976	13.3	20.4	9.8	10.7	5.1
Piscataquis	512	1,443	605	490	362	4,208	7,620	6.7	18.9	7.9	6.4	4.8
Sagadahoc	2,334	2,545	1,149	806	1,058	5,121	13,013	17.9	19.6	8.8	6.2	8.1
Somerset	1,533	3,933	1,939	1,357	946	8,982	18,690	8.2	21.0	10.4	7.3	5.1
Waldo	1,650	3,137	1,227	720	523	5,418	12,675	13.0	24.7	9.7	5.7	4.1
Washington	1,184	3,733	1,263	773	801	7,717	15,471	7.7	24.1	8.2	5.0	5.2
York	15,022	14,743	6,231	5,011	5,197	22,653	68,857	21.8	21.4	9.0	7.3	7.5
STATE	67,526	99,233	49,002	42,174	34,620	203,191	495,746	13.6	20.0	9.9	8.5	7.0

*Source: 1980 Census; 1981-1988 Municipal Valuation Returns

FEDERALLY-ASSISTED WHEELCHAIR ACCESSIBLE UNITS IN MAINE

Table 14

SPONSOR	AND	ARO	CUM	FRA	HAN	KEN	KNO	LIN	OXF	PEN	PIS	SAG	SOM	WAL	WAS	YOR	TOTAL
MSIA	34-1br 16-2br	9-1br 21-2br	51-1br 21-2br	4-2br	3-1br 2-2br	9-1br 14-2br 2-4br	10-1br 6-2br	5-1br 5-2br	11-1br 6-2br	35-1br 17-2br 2-4br	1-1br 4-2br	2-0br 5-1br 2-2br	4-1br 4-2br	2-1br 1-2br	9-1br 3-2br	35-1br 25-2br	2-0br 223-1br 151-2br 4-4br
RHLPs			7-1br 5-2br 8-3br							2-1br 2-2br						3-1br 3-2br	12-1br 10-2br 8-3br (410)
PHWA	6-1br	10-1br 22-2br	13-1br 9-2br	20-1br	7-1br 5-2br	27-1br 7-2br	6-1br	10-1br 2-2br	19-1br 6-2br	17-1br 20-2br	7-1br 8-2br	9-1br 2-2br	16-1br 3-2br	6-1br	20-1br 11-2br	5-1br 9-2br	198-1br 104-2br (302)
HUD Directs	7-0br 10-1br 8-2br 4-3br 4-4br	12-1br	5-0br 38-1br 4-2br	1-1br 1-2br	2-2br	32-1br 5-2br	7-1br	6-1br	2-1br	17-1br			1-1br	4-1br	1-1br 1-2br	9-1br 9-2br	12-0br 140-1br 30-2br 4-3br 4-4br (190)
Public Housing	Lwstn 5-2br	Ft. Fairfld 2-1br	Brunswick 8-1br		Elsrth 17-1br 16-2br					Bangor 2-1br						Sanford 4-1br	6-0br 74-1br 61-2br 2-3br (143)
		Prsque Isle 3-1br 25-2br	Ptld 2-2br							Brewer 7-1br 5-2br 2-3br							
			S.Ptld 21-1br 4-2br							Old Twn 4-1br							
			Wstbrk 6-0br 6-1br 4-2br														
TOTAL	7-0br 50-1br 29-2br 4-3br 4-4br (94)	36-1br 68-2br (104)	11-0br 144-1br 49-2br 8-3br (212)	21-1br 5-2br (26)	27-1br 25-2br (52)	68-1br 26-2br 2-4br (96)	23-1br 6-2br (29)	21-1br 7-2br (28)	32-1br 12-2br (44)	84-1br 44-2br 2-3br 2-4br (132)	8-1br 12-2br (20)	2-0br 14-1br 4-2br (20)	21-1br 7-2br (28)	12-1br 1-2br (13)	30-1br 15-2br (45)	56-1br 46-2br (102)	GRAND TOTAL (1,045)