

# MAINE STATE LEGISLATURE

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# The State of Maine's Housing 2002



 Maine State  
Housing Authority

**September 2002**



Dear Reader,

Three years ago the Maine State Housing Authority published The State of Maine's Housing: 1999. It is now 2002, and housing issues in Maine have changed. Where in 1999 housing was just emerging from a decade-long slump, today many parts of Maine are riding a wave of record home prices and rental inflation. The York-Kittery area leads the pack, having been identified by the National Association of Homebuilders as being the least affordable housing market in the United States outside of California for the first quarter of 2002. On the other hand, there are still parts of rural Maine where good houses are abandoned because of the lack of demand.

Because change is occurring so rapidly, the Maine State Housing Authority decided to update and reissue the report this year. The purposes of the report remain unchanged:

- to inform the public about changing housing issues,
- to provide a common foundation of data and trends for policy-makers, and
- to help investors identify promising areas for new development.

The format has been slightly altered. The introductory section is shorter, and the photographs in the regional narratives have been replaced by regional maps developed by Mitchell Geographics, Inc., of Portland.

The content of this report speaks for itself. Maine faces an unprecedented challenge in developing affordable housing for its young people and retirees at a time when federal resources for housing are at a low ebb. The people of Maine spoke this past year by passing a \$12 million affordable housing bond. We will leverage this with other resources and help hundreds of Maine individuals and families, but this will only scratch the surface of the need.

Beyond the question of resources, we must deal with the problem of attitude. The Not-In-My-Back-Yard (NIMBY) syndrome is, unfortunately, alive and well in Maine. We at Maine State Housing Authority are working closely with the State Planning Office to promote "sensible growth" alternatives to providing affordable housing that reduce the need for automobile use and preserve open space and environmental quality.

I would like to thank the people whose work made this report possible: consultants Frank O'Hara of Planning Decisions and Will Mitchell of Mitchell Geographics, as well as Linnea Rogers, John Wainer, Dan Simpson, Margaret Bean, and Peter Merrill of our own staff.

We hope you find this report informative and useful. We look forward to hearing your comments and suggestions. And we look forward to working with you to create an affordable Maine future.

Sincerely,

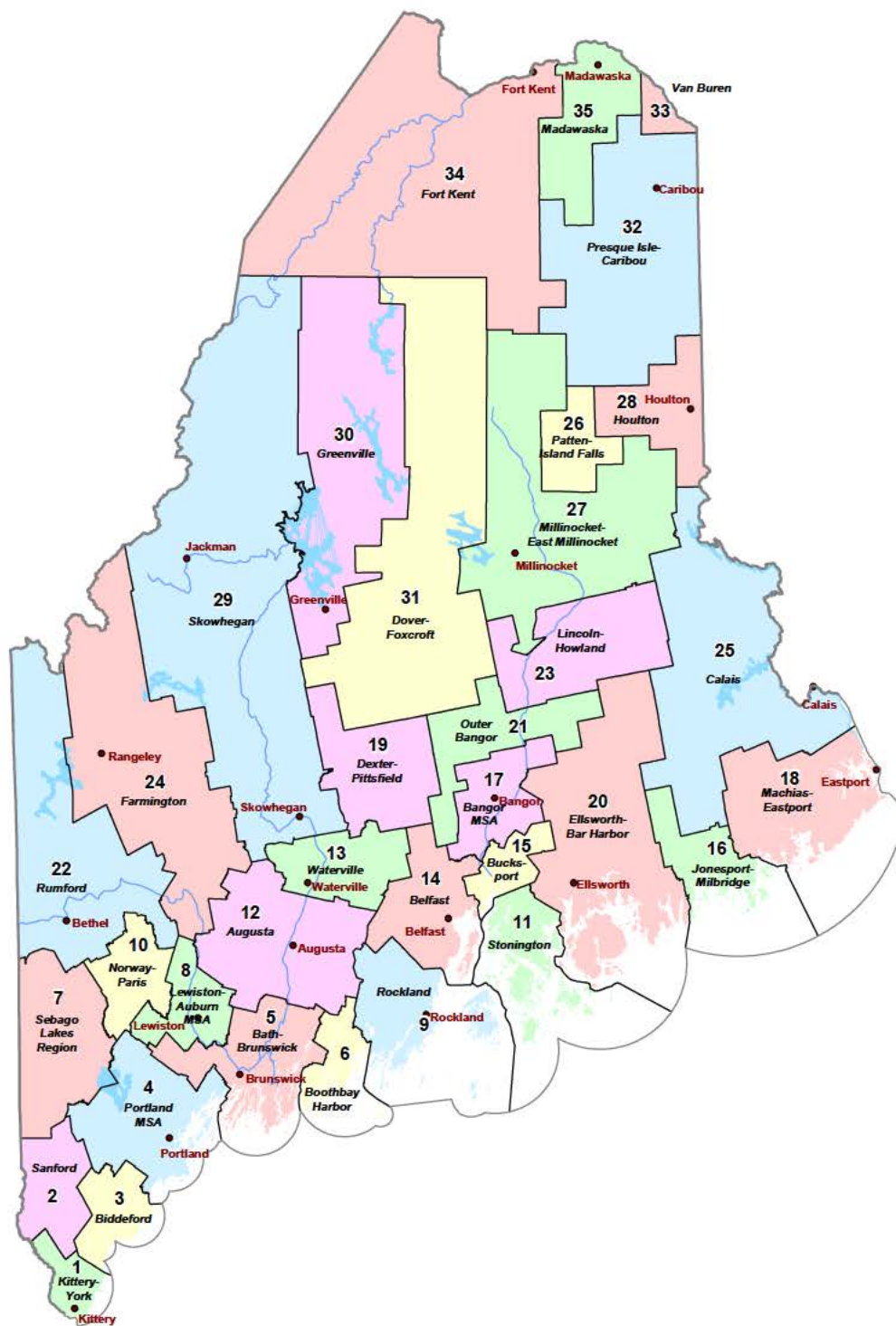
Michael L. Finnegan

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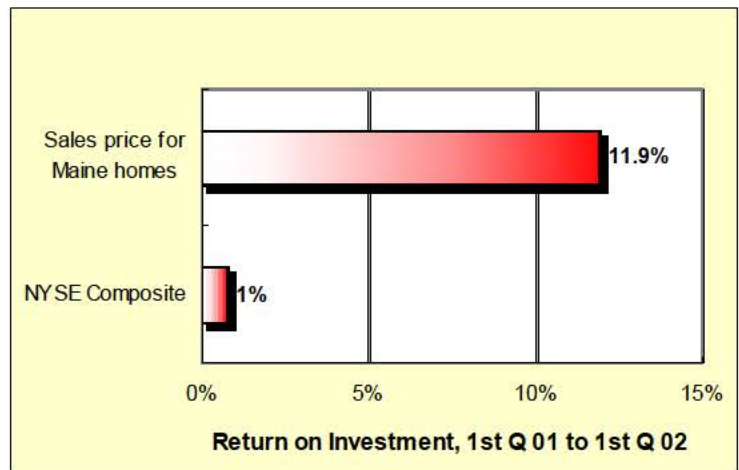
# Maine Housing Market Areas 2002



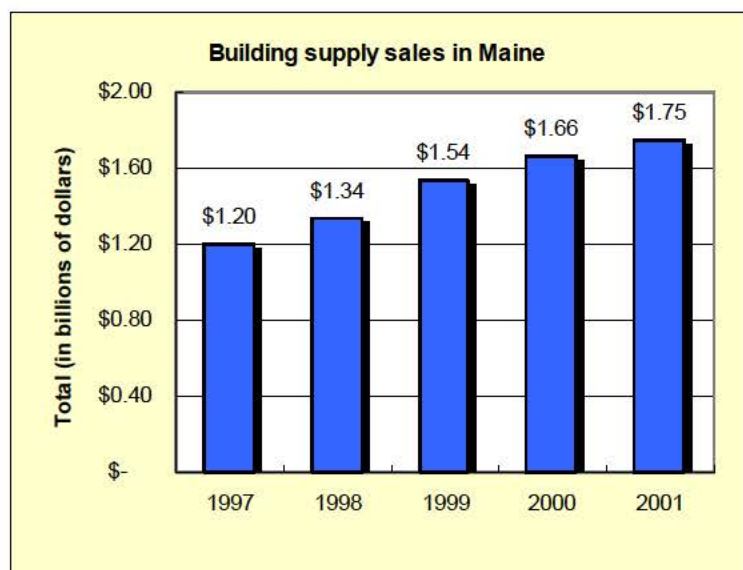
## Introduction

Where would you rather have placed an investment last year – in Maine real estate or in the stock market?

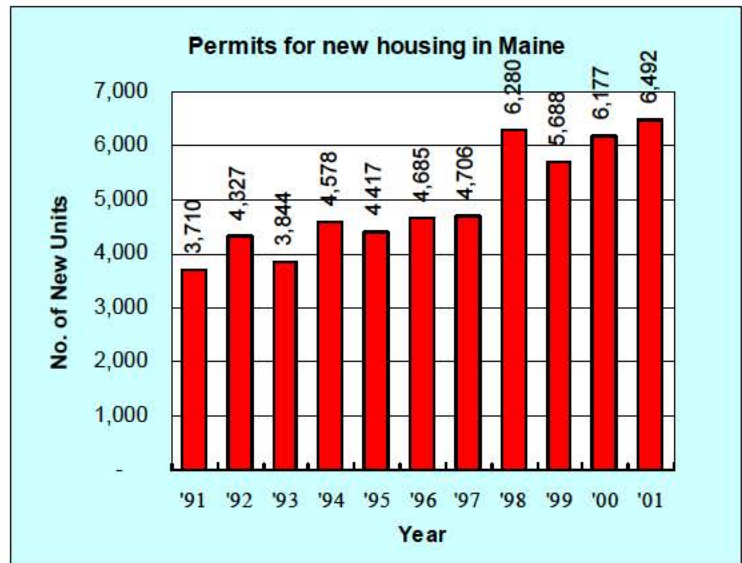
Shrewd investors last year did move investments into Maine real estate. And given what happened in the second quarter of 2002, more people may do the same in the coming year. More money into a fixed stock equals housing inflation.



The investments aren't just in buying homes. They are also in fixing homes up. In the last five years Mainers increased their annual investment in building supplies over \$500 million, or nearly 50%. Adding a bathroom is a better investment than putting the equivalent into mutual funds.

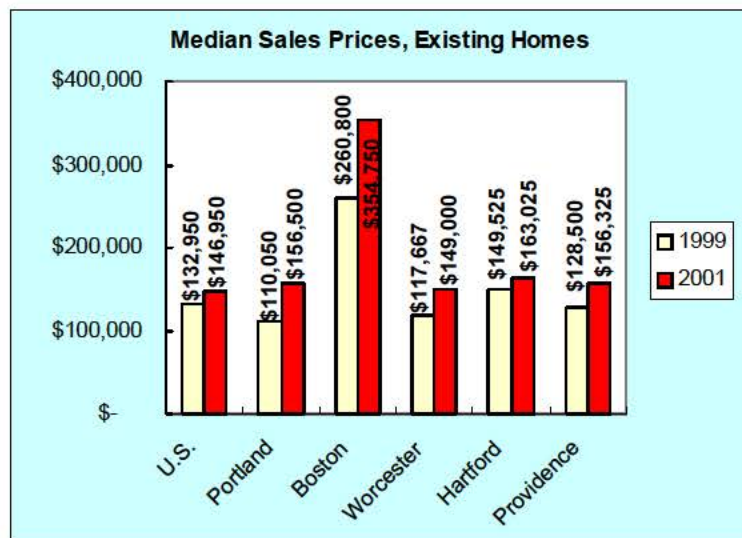


This is not to say home building is not going on. Even though population growth has been slow in recent years, housing construction hit a new high in 2001, with nearly 6,500 permits issued. People are upgrading by building new homes or by buying manufactured housing.



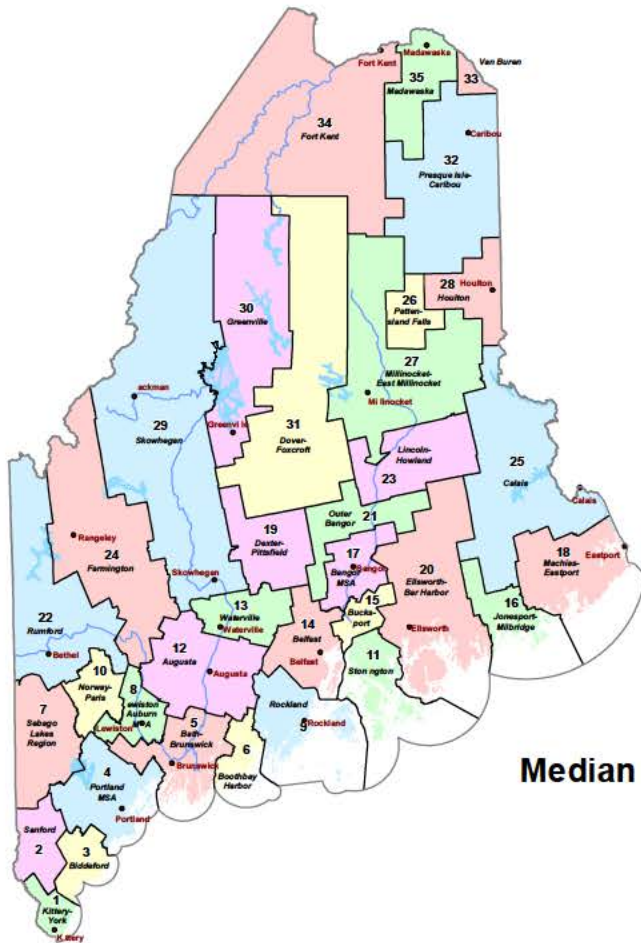
To see just how hot Maine markets have become, consider how the City of Portland compares with other communities in New England. The Federal Reserve Bank of Boston reports that Portland's housing inflation in the last two years - from 1999 to 2001 - was much higher than the United States as a whole, and much higher as well than Worcester, Hartford, or Providence. Only Boston itself outstripped Portland's price rise.

Or to take another example - in July the National Association of Homebuilders identified the Portsmouth-Kittery area (which includes York, Eliot, Berwick, South Berwick, and Kittery) as one of the ten least affordable housing markets in the United States - the only region outside of California to make the list.



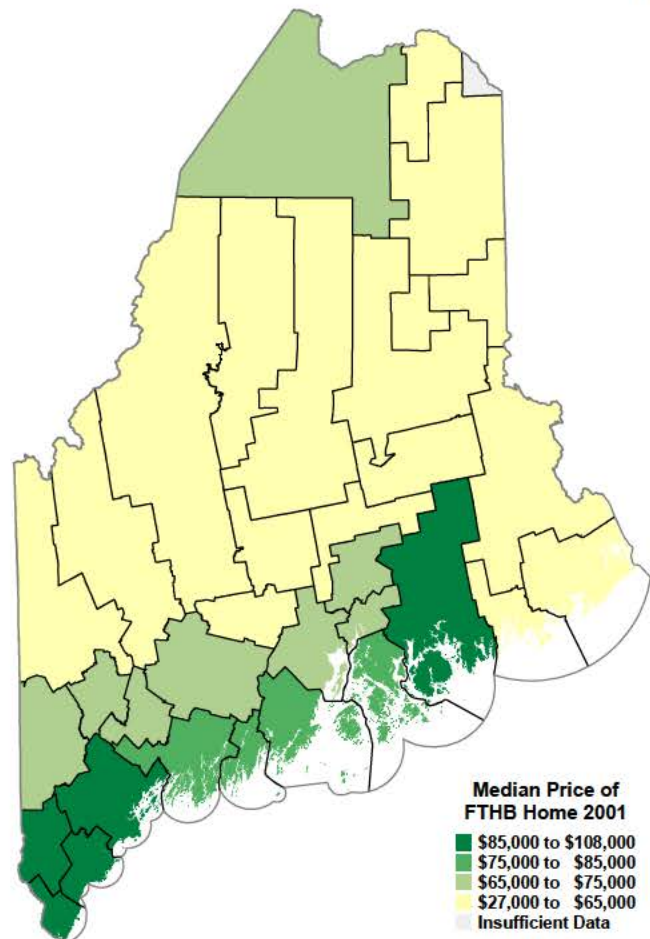


## Maine Housing Market Areas 2002



Not every community in Maine, of course, has housing inflation like Portland or Kittery-York. Maine's nearly 500 communities are part of very different economic areas, or housing markets, from rural Dexter to coastal Bar Harbor to urban Lewiston. Each housing market is a cluster of towns which shares common employers, retail centers, and government services. The Maine Department of Labor, through an analysis of commuting patterns, identifies 35 markets in the state. These are the areas that this report refers to.

## Median Home Price for First Time Homebuyers



The markets with the highest prices for the basic house - the kind bought by first-time homebuyers - are in southern Maine and along the coast. This is where the most jobs have been created in the past decade, and also where attractive ocean retirement housing is located.

**Affordability**

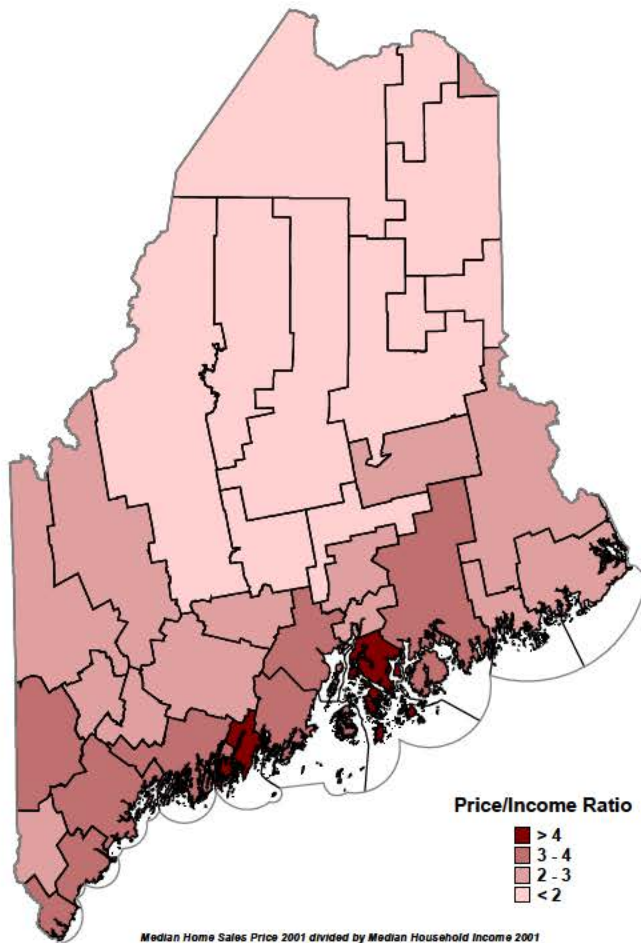
- Most Affordable
- More Affordable
- Average
- Less Affordable
- Least Affordable

Label 2001 Median Home Sales Price  
See Affordability Index description in appendix for an explanation of how affordability is determined

Maine Housing 2002



## Median Home Price / Median Household Income



Another way of looking at the same issue is by directly relating household incomes to home prices. In Boothbay Harbor and Stonington the median home price is more than four times higher than median household income. The further inland one goes, the more incomes and housing prices come into line.

Mortgage and interest costs are not the only factors to take into account with regard to housing affordability. Property taxes are increasingly an issue. According to the nonprofit national Tax Foundation, as of 1997 (the latest year for which data is available), Maine ranked among the top states in the nation for its property tax burden. That year property tax collections per person in Maine came to \$1,190 - the seventh highest in the country. For every \$10,000 of personal income, Mainers paid \$55 in property taxes - this ranked second among all states.

Part of the property tax burden problem is its unequal application. The Maine Municipal Association calculated property tax burdens on average homeowners for 1999. Homeowners in older "service center" municipalities paid the most - in Lewiston an average homeowner family paid 9% of its income for property taxes. Homeowners along the coast also paid a lot - in Swan's Island and Yarmouth and Old Orchard Beach, 7%. The median burden for Maine communities was 3.4%.

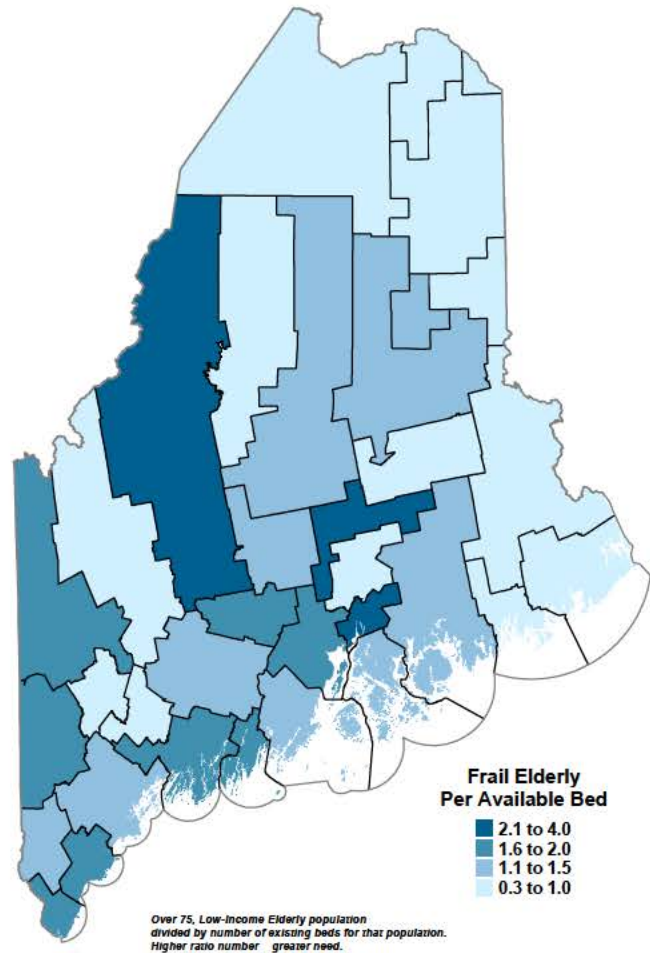
These are just comparisons *among* communities. *Within* a given community, the variation on burden can be even greater. The elderly resident living in a small cottage along the shore may be making 10 times the tax effort of another family living inland.

## Frail Elderly Population by Bed

Because of these inequities, property tax reform has moved to the top of the Maine political agenda for the coming year.

Property taxes are a major problem for "younger" elderly. As retirees age and pass the 75 year mark, they become more frail. Then a new housing challenge presents itself; namely, how to live in a home or residential setting and still get the personal care one needs. The answer found in the private market has been "assisted living" complexes. These provide varying levels of activities and personal care in attractive, home-like settings. Maine has wonderful examples of private assisted living developments all along its coastline.

For people without the income to afford private assisted living, options are fewer. Although Maine ranks fourth in the nation for its provision of government-assisted beds for frail elderly people, many are still in need. The Bureau of Maine's Elderly and Maine State Housing Authority have identified those areas where frail elderly with lower incomes outnumber available government-subsidized assisted living units. Somerset County and the area around Bangor have the most low income elderly in need of this housing.





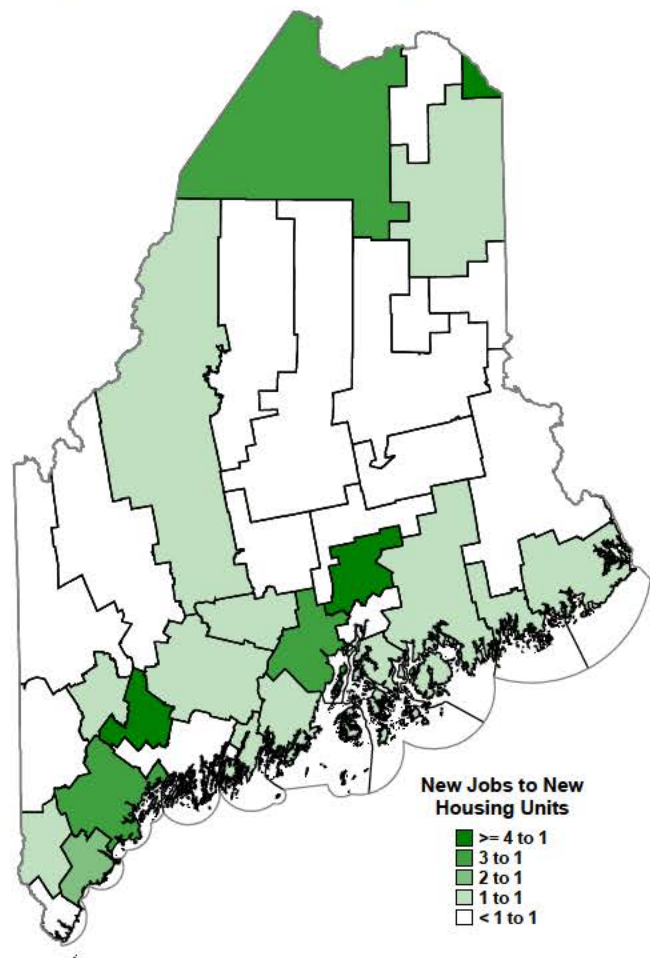
At the other end of the age scale, Maine lacks sufficient apartments for young people. Maine is third in the nation with regard to the proportion of households who own their own home. However it lags behind other states in building new apartments. In 2001 only 27 multi-unit (5 or more apartments) structures in the entire state were given building permits. Maine is one of the bottom performers in the country with regard to private construction of multi-family housing.

These figures do not take into account the fact that much of our older multifamily housing stock is being lost to fires and demolition. From 1990 to 2000 a total of 1,655 new multifamily units were built in Maine. During the same period 1,347 multifamily units were lost to fire or demolition. In other words, during a decade in which the single family stock was increased by 40,000 units, multifamily housing virtually stood still.

Maine's success in retaining its young talent during the last 30 years is directly related to its construction of new apartments. This is not surprising. Young people are mobile, move from job to job, and prefer renting to owning. From 1970 to 1990, when more than 25,000 rental units were added each decade, Maine had a net in-migration of people under 35. In the last ten years Maine added only 8,000 rental units, and experienced an outmigration of people under 35. Housing is not the only reason young people don't stay in Maine, but it is part of the overall picture.

During the 1990s, Maine added only half as many housing units as the economy added jobs. In markets stretching from Sanford to Fort Kent, housing lagged behind job creation. This is a formula for squeezing economic growth to a standstill - as well as for increasing housing inflation. There can be no new jobs without new people, and there can be no new people without new housing. In Greater Portland and southern Maine especially, new affordable housing is a necessity in order to allow healthy future economic gains. At this point the popular reaction to disorganized and unplanned growth - or sprawl - has generated resistance to new affordable housing proposals in York and Cumberland Counties. Addressing this problem is one of the major public policy challenges in Maine in the coming years.

**Change in Jobs vs. Housing Units 1993-2000**

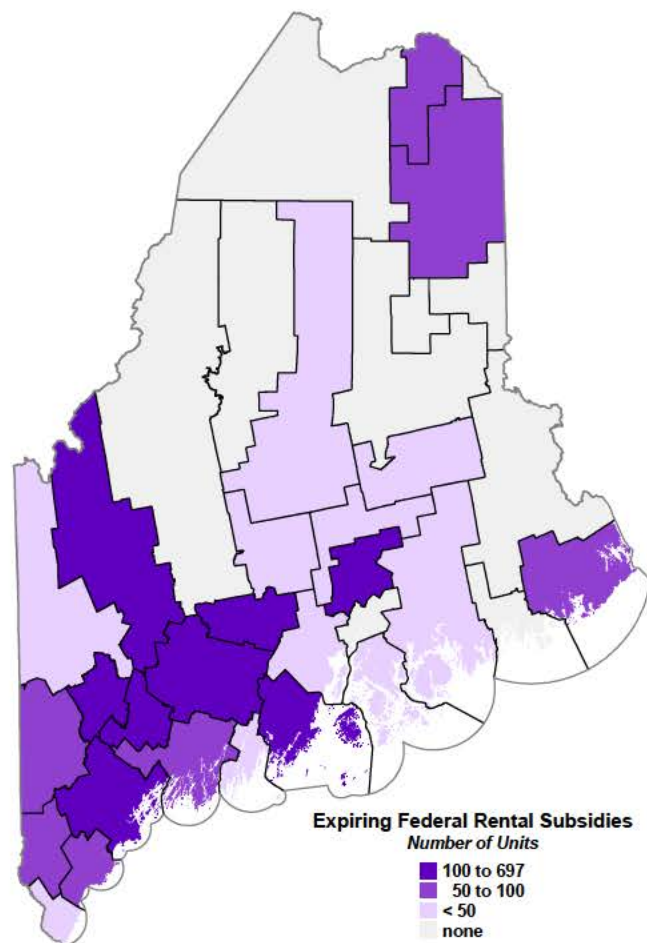


The tight housing market and lack of apartments affects young people in many ways. One way is homelessness. A July newspaper article quoted a social worker in Oxford County as saying that there is an "epidemic in teen homelessness." The Preble Street Resource Center in Portland is serving 500 young people a year. Most don't show up in shelters and established places. They stay in cars, with friends, or in campgrounds.

In decades past the federal government played a more significant role in providing affordable housing. Much of the decline in multi-family production, for example, is a result of cutbacks in federal housing programs. The continuing low subsidy levels are leading to a new problem. Many projects built in the 1980s had twenty-year fixed subsidy contracts. Those contracts will come to an end in the coming decade. The Maine State Housing Authority has been largely successful in negotiating with apartment owners to extend their subsidy arrangements. But as private rents continue to go up, some landlords may be tempted to discontinue the subsidized arrangement and try their luck on the private market. Hundreds of apartments will have their subsidies expire in the coming decade.

All of the issues raised above have been a focus of the Maine State Housing Authority activities in the last two years. In 2000, Director Michael Finnegan announced that the Maine State Housing Authority (MSHA) would concentrate on six "emerging issues": affordable housing in high-growth areas, housing for the frail elderly, homelessness, housing in downtowns, preserving existing federal subsidized housing, and increasing the capacity of nonprofit organizations to meet the challenges. In 2002 the people of Maine passed an affordable housing bond issue to support MSHA's efforts. This may be just the beginning of a new state commitment to address housing.

## Expiring Subsidies

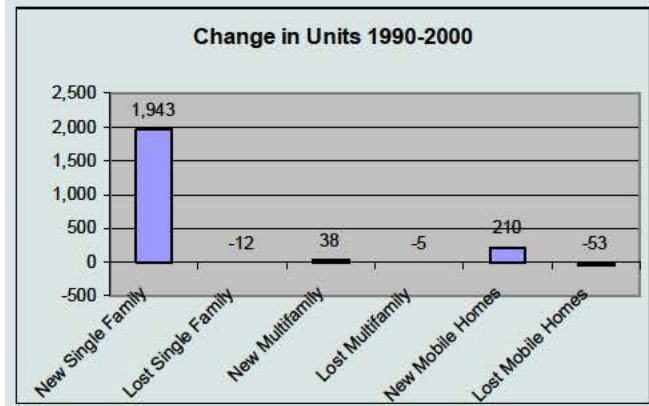




# 1 Kittery-York Market



In summer of 2002 the National Association of Homebuilders proclaimed the Portsmouth-Kittery area - which includes Berwick, Eliot, Kittery, South Berwick, and York - as one of the ten least affordable regions in the country - and the only one in the top ten outside of California. Boston-style housing inflation has taken a foothold in Maine. The median existing home in the area cost \$204,000 in 2001, and the median new home cost \$240,000. The average two-bedroom rent - when it can be found - is over \$1,000 a month. Prices are rising at double-digit rates.



There is a healthy rate of new construction, far in excess of jobs, but here numbers can be deceiving. Many York-Kittery area residents commute to jobs in southern New Hampshire and the northern suburbs of Boston. For this reason job growth within the labor market area is not the primary economic driver at work. The institution of AMTRAK daily service will make it easier for southern York County to become integrated into the larger Boston metropolitan area growth. The upward pressure on prices and rents can be expected to continue.

One promising note is that employers and housing advocates in this area have set up a Workforce Housing Coalition to promote affordable housing. The Coalition organizes support for affordable development proposals in front of planning boards and town councils. For more information on the Coalition check their web site at <http://www.housingpartnership.org/WorkforceHousingCoalition.htm>.

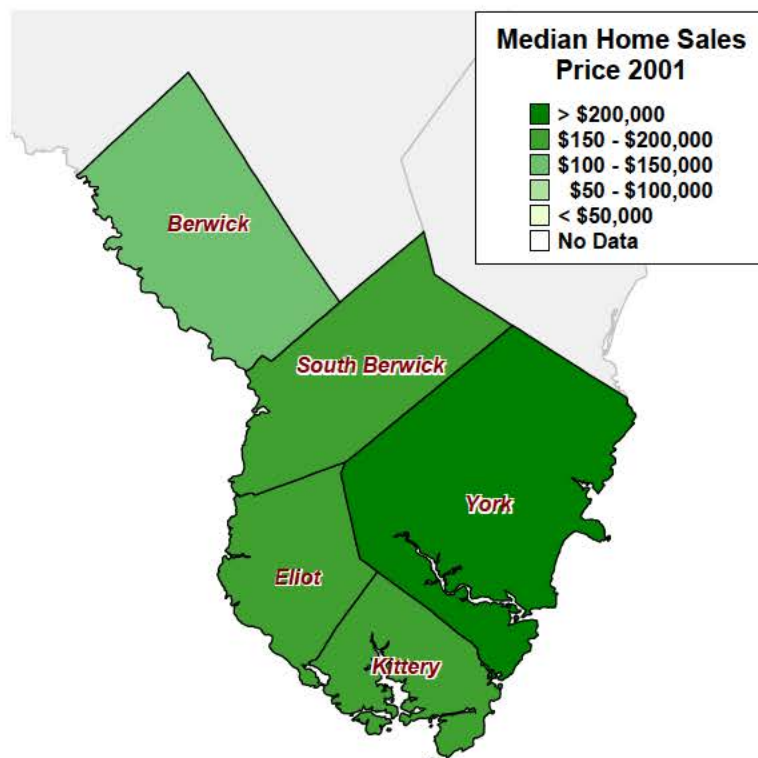




TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	41,375
Change in Population 1990-2000	4,984
% Change in Population 1990-2000	13.7%
<b>HOUSEHOLDS</b>	
2000 Households	16,342
Change in Households 1990-2000	2,858
% Change in Households 1990-2000	21.2%
<b>INCOME</b>	
2000 Median Income	\$ 51,014
Change in Income 1990-2000	\$ 14,250
% Change in Median Income 1990-2000	38.8%

Housing Types-2000

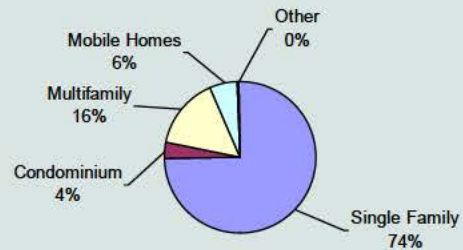


TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	76.2%	2000 % Renters	23.8%
2000 Owner Households	12,455	2000 Renter Households	3,887
Overall Median Price	\$ 204,000	2001 Average 2-Bedroom Rent	\$ 1,025
2001 Median Sales Price-New	\$ 240,000		
-Existing	\$ 199,000		
-First Time Homebuyer	\$ 105,000		
% Annual Increase in Median Sales Price	12.7%	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	0.69	Rental Affordability Index	0.70
1990 Owner Vacancy Rate	1.8%	1990 Rental Vacancy Rate	12.6%
2000 Owner Vacancy Rate	0.7%	2000 Rental Vacancy Rate	2.2%
Market Turnover	3.2%		
% Housing Cost Burdened for 2000	21.3%	% Housing Cost Burdened for 2000	31.7%
% Units Built Pre-1940	22.5%		
% Seasonal Housing	14.7%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	817
Subsidized Frail Elderly Beds/Units	403
Frail Elderly per Bed/Unit	2.0
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	18
Expiring Federal Rental Subsidies (units)	12
Pre-'76 Mobile Homes	34

Change in Jobs, Labor Force, and Housing Units: 1993-2000

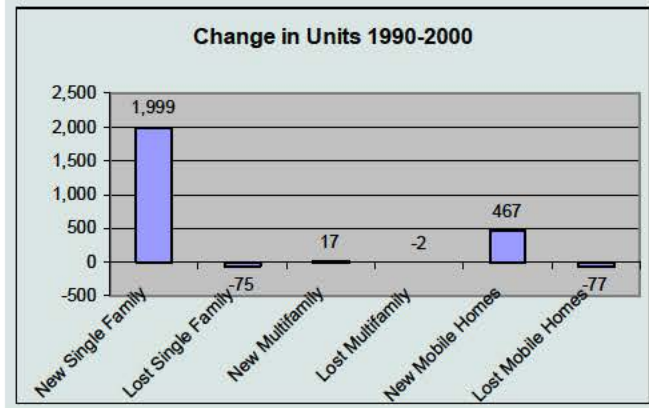


## 2 Sanford Market



The closings of Tenneford Weaving Co. and Vishay Sprague Inc. have raised unemployment to nearly 6% in the Sanford area as of spring. Still, the area had gained more than 2,000 jobs in the 1990s, mostly in retail and service employment. Household incomes increased to \$38,700, remaining just over the state average. Households grew by nearly 3,000, most moving to small towns like Waterboro rather than to Sanford itself.

Housing did not grow as fast as the labor force, and the labor force did not grow as fast as jobs. No large new multi-family projects were built. Thus the housing market remained tight. The rental vacancy rate dropped by two-thirds from nearly 8% in 1990 to just under 3% in 2000. Rent levels are growing at a rate of 18% a year. Over a third of renters are cost-burdened. The owner market is better. Nearly 2,000 single family homes were added in the decade, as well as about 400 mobile homes. The reason for the construction rate is easily explained - new homes are being



built here for an average price of \$130,000, which is about \$100,000 less than in neighboring Kittery-York and Biddeford-Saco. Much of the new demand represents working families moving away from expensive coastal real estate markets. As the Sanford region is now providing affordable housing for people throughout southern York County, the pent-up demand remains high. "Listings are going as fast as we can get them," one agent said.

### Rental Vacancy Rate 2000

- > 15%
- 8%-15%
- 4%-8%
- < 4%
- No Data

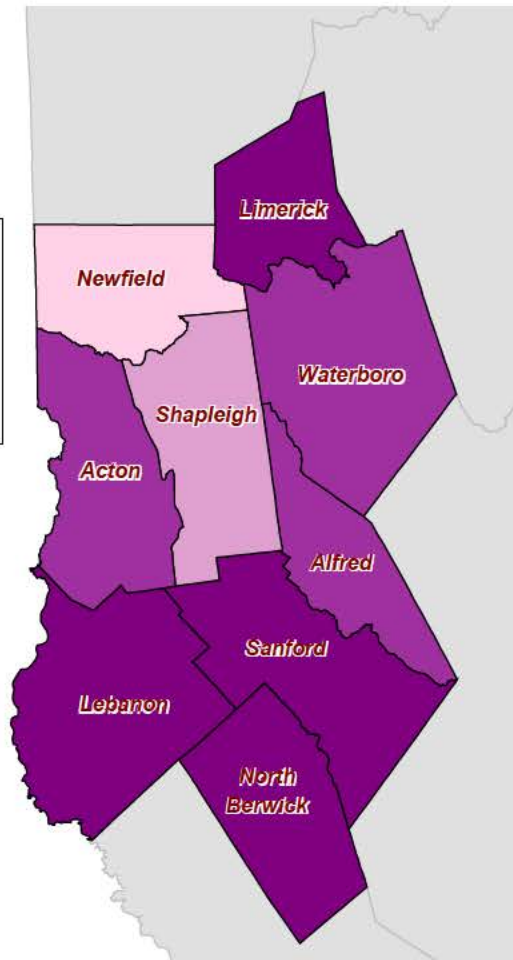


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	46,932
Change in Population 1990-2000	5,339
% Change in Population 1990-2000	12.8%
<b>HOUSEHOLDS</b>	
2000 Households	18,000
Change in Households 1990-2000	2,954
% Change in Households 1990-2000	19.6%
<b>INCOME</b>	
2000 Median Income	\$ 38,657
Change in Income 1990-2000	\$ 8,523
% Change in Median Income 1990-2000	28.3%

Housing Types-2000

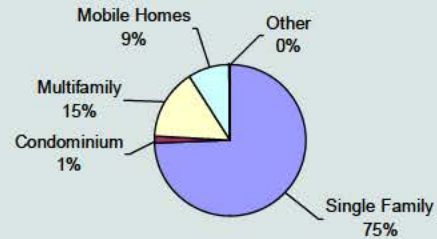


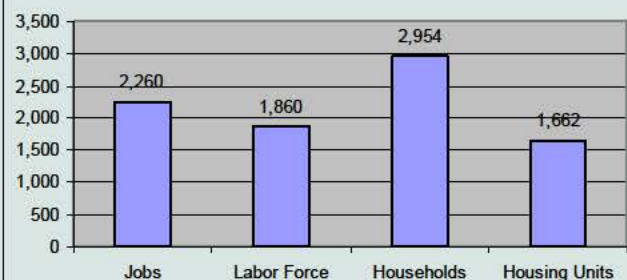
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	75.5%	2000 % Renters	24.5%
2000 Owner Households	13,593	2000 Renter Households	4,407
Overall Median Price	\$ 112,900	2001 Average 2-Bedroom Rent	\$ 646
2001 Median Sales Price-New	\$ 131,122		
-Existing	\$ 111,900		
-First Time Homebuyer	\$ 87,950		
% Annual Increase in Median Sales Price	7.5%	% Annual Increase in 2-Bedroom Rent	18.0%
Home Affordability Index	1.04	Rental Affordability Index	0.93
1990 Owner Vacancy Rate	1.2%	1990 Rental Vacancy Rate	7.7%
2000 Owner Vacancy Rate	0.9%	2000 Rental Vacancy Rate	2.8%
Market Turnover	4.3%		
% Housing Cost Burdened for 2000	21.2%	% Housing Cost Burdened for 2000	37.2%
% Units Built Pre-1940	21.9%		
% Seasonal Housing	16.9%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	982
Subsidized Frail Elderly Beds/Units	736
Frail Elderly per Bed/Unit	1.3
<b>HOMELESSNESS</b>	
2001 Bednights	16,520
Bednights per day	45.3
<b>OTHER ISSUES</b>	
Supportive Housing Units	96
Expiring Federal Rental Subsidies (units)	56
Pre-'76 Mobile Homes	120

Change in Jobs, Labor Force, and Housing Units: 1993-2000



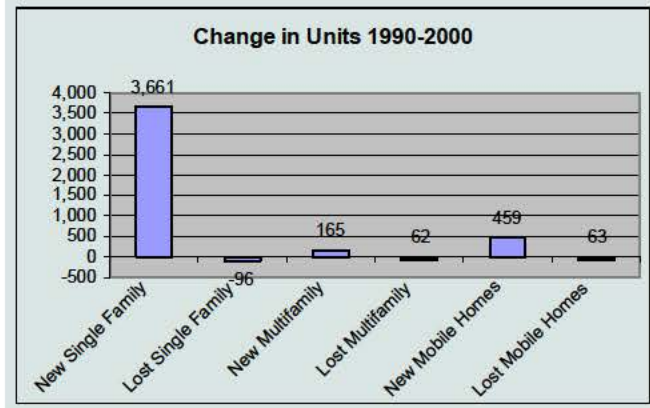


### 3 Biddeford Market



The Biddeford region's economy is successfully making the transition from old mill jobs to new jobs in technology, tourism, and services. The area's workers are benefitting from the prosperity to the south (Greater Portsmouth) and to the north (Greater Portland).

But as the unemployment rate falls, so does the housing vacancy rate. The rate for apartments, for example, has dropped from 13.2 % in 1990 to just 1.7 % in 2000. With the tighter market, rents are increasing 17% a year. Homes are also priced high, especially along the coast. A modest three-bedroom home in Kennebunk, for instance, might sell for as much as \$200,000. "There's almost nothing on the market for \$150,000," one local broker explained. "We have an affordable housing shortage."



High housing prices on the coast push working families inland, toward small, rural communities such as Waterboro, where land is cheaper. This creates problems of sprawl and taxes. Meanwhile jobs in the region are increasing at twice the rate of housing, and the outlook is for more inflation and more rural growth pressure.

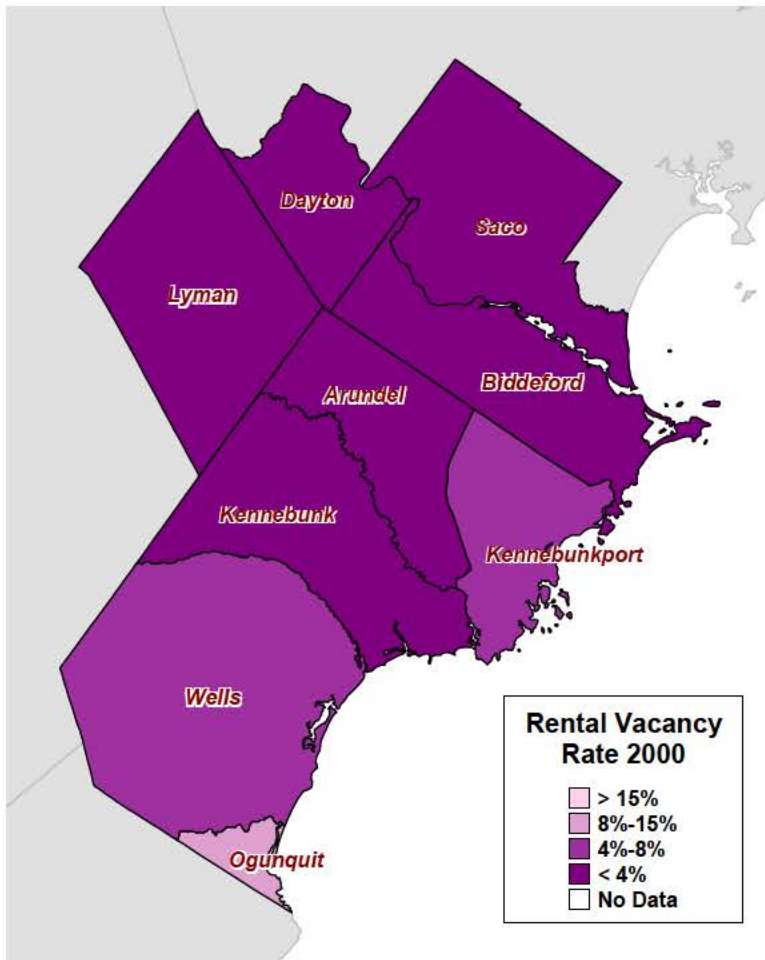


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	71,757
Change in Population 1990-2000	8,456
% Change in Population 1990-2000	13.4%
<b>HOUSEHOLDS</b>	
2000 Households	29,320
Change in Households 1990-2000	4,723
% Change in Households 1990-2000	19.2%
<b>INCOME</b>	
2000 Median Income	\$ 44,193
Change in Income 1990-2000	\$ 11,541
% Change in Median Income 1990-2000	35.3%

Housing Types-2000

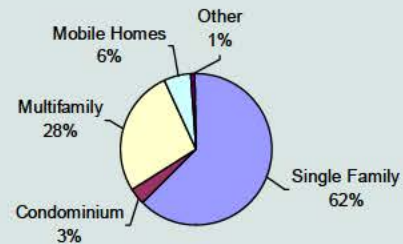


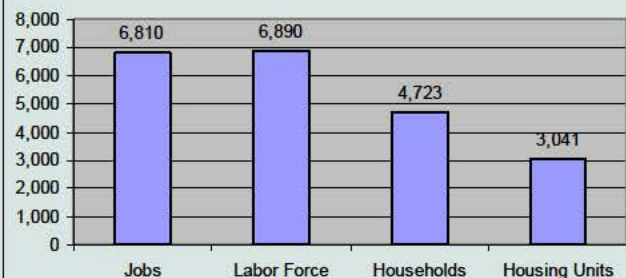
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	68.8%	2000 % Renters	31.2%
2000 Owner Households	20,163	2000 Renter Households	9,157
Overall Median Price	\$ 166,000	2001 Average 2-Bedroom Rent	\$ 699
2001 Median Sales Price-New	\$ 224,072		
-Existing	\$ 161,900		
-First Time Homebuyer	\$ 94,900		
% Annual Increase in Median Sales Price	11.1%	% Annual Increase in 2-Bedroom Rent	16.6%
Home Affordability Index	0.77	Rental Affordability Index	0.91
1990 Owner Vacancy Rate	1.7%	1990 Rental Vacancy Rate	13.2%
2000 Owner Vacancy Rate	0.8%	2000 Rental Vacancy Rate	1.7%
Market Turnover	3.6%		
% Housing Cost Burdened for 2000	21.6%	% Housing Cost Burdened for 2000	36.7%
% Units Built Pre-1940	25.2%		
% Seasonal Housing	20.1%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	1,762
Subsidized Frail Elderly Beds/Units	1,019
Frail Elderly per Bed/Unit	1.7
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	71
Expiring Federal Rental Subsidies (units)	64
Pre-'76 Mobile Homes	58

Change in Jobs, Labor Force, and Housing Units: 1993-2000





## 4 Portland Market



How important is the Portland area to Maine? Greater Portland has fewer than 1 of every 5 people living in the state. However this region accounted for more than 1 in 3 of the state's new jobs during the 1990s. For Maine as a whole to do well economically, Greater Portland must lead the way.

Greater Portland did do well in the last ten years. But will it continue to grow and prosper in the next decade? Housing is critical to the answer.

From 1993 to 2000 Greater Portland's labor force grew by 10,000 less than total job growth. Greater Portland's housing, in turn, grew by about 10,000 less than its labor force. The implications are plain. The region cannot have continued job growth unless there are people - a labor force - to fill those jobs. And people cannot increase in the region unless there are houses and apartments to live in.

Right now the squeeze is on. In the rental market, very few apartments were added during the past decade. The vacancy rate has dropped from 8% to 1%, rents are high, and at the current rate of rental inflation (18%), will soon top \$1,000 a month for an average two-bedroom unit. For homes, real estate agents report that it is a sellers' market. First-time homebuyers pay over \$100,000, average existing homes cost more than \$150,000, and new homes average over \$200,000. It is common for sellers to receive multiple offers within days of listing a house, often for more than their asking price. The high-end market for expensive suburban homes is beginning to soften, but this has not

affected other segments of the market.

All around the City of Portland, suburban towns are debating growth controls and ways to divert new housing elsewhere. Unless the region as a whole comes up with a coherent strategy to add significant numbers of affordable houses over the next decade, economic growth in this area - and Maine as a whole - may be blocked.

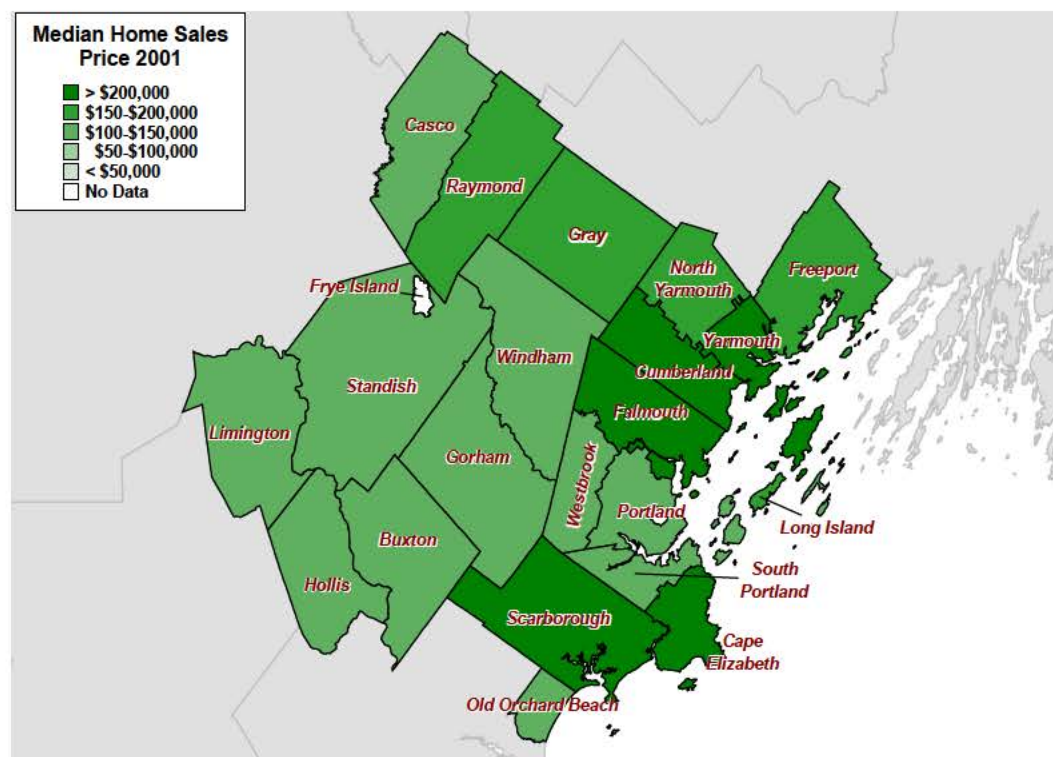
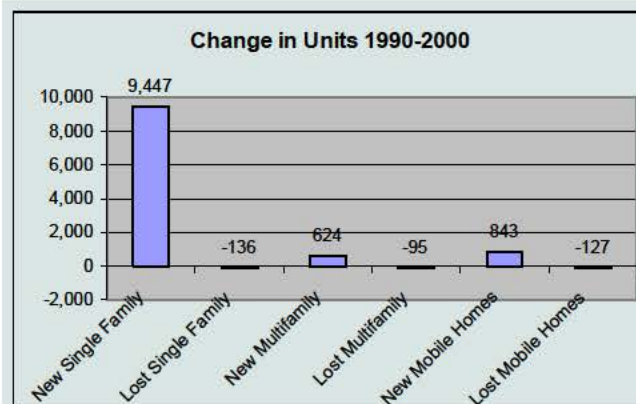


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	243,537
Change in Population 1990-2000	22,242
% Change in Population 1990-2000	10.1%
<b>HOUSEHOLDS</b>	
2000 Households	99,706
Change in Households 1990-2000	12,918
% Change in Households 1990-2000	14.9%
<b>INCOME</b>	
2000 Median Income	\$ 45,979
Change in Income 1990-2000	\$ 12,673
% Change in Median Income 1990-2000	38.1%

Housing Types-2000

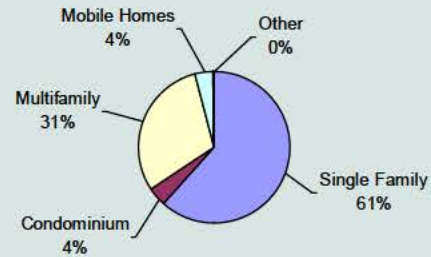


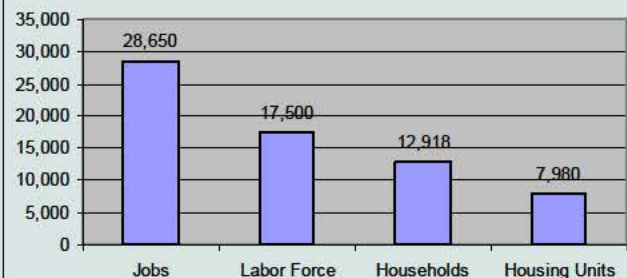
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	66.0%	2000 % Renters	34.0%
2000 Owner Households	65,806	2000 Renter Households	33,900
Overall Median Price	\$ 151,000	2001 Average 2-Bedroom Rent	\$ 875
2001 Median Sales Price-New	\$ 197,000		
-Existing	\$ 149,986		
-First Time Homebuyer	\$ 108,000		
% Annual Increase in Median Sales Price	7.7%	% Annual Increase in 2-Bedroom Rent	18.4%
Home Affordability Index	0.93	Rental Affordability Index	0.85
1990 Owner Vacancy Rate	1.1%	1990 Rental Vacancy Rate	7.7%
2000 Owner Vacancy Rate	0.7%	2000 Rental Vacancy Rate	1.3%
Market Turnover	4.0%		
% Housing Cost Burdened for 2000	21.7%	% Housing Cost Burdened for 2000	36.1%
% Units Built Pre-1940	29.1%		
% Seasonal Housing	7.2%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	5,814
Subsidized Frail Elderly Beds/Units	5,284
Frail Elderly per Bed/Unit	1.1
<b>HOMELESSNESS</b>	
2001 Bednights	116,027
Bednights per day	317.9
<b>OTHER ISSUES</b>	
Supportive Housing Units	409
Expiring Federal Rental Subsidies (units)	697
Pre-'76 Mobile Homes	120

Change in Jobs, Labor Force, and Housing Units: 1993-2000





## 5 Bath-Brunswick Market



Housing prices are high and getting higher in the Bath-Brunswick region. Last year the median home price registered at \$129,000. This year real estate agents report that modest homes are going for \$160,000 to \$170,000. Likewise, rents for two-bedroom apartments are rising at a rate of 17.5 % per year. Some working families are moving inland to places like Lisbon Falls. The communities in the region are organizing to study solutions to the problem.

For the elderly, the news is mixed. There is strong growth in assisted living communities, led by facilities such as The Highlands in Topsham that cater to well-off retirees. But no such housing options exist for the poor elderly. For every two low-income elderly over age 75, there is only one subsidized assisted-living bed.

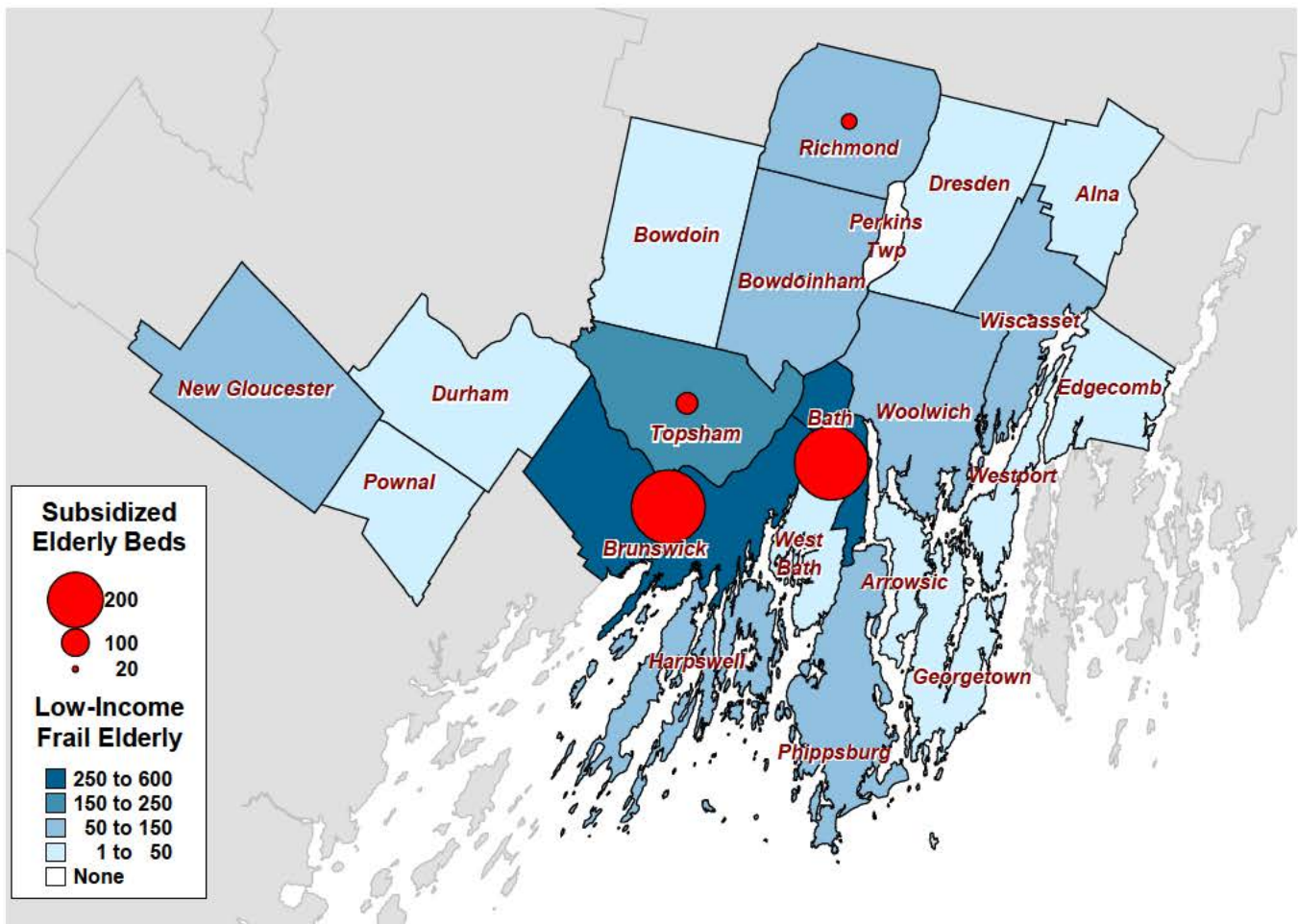
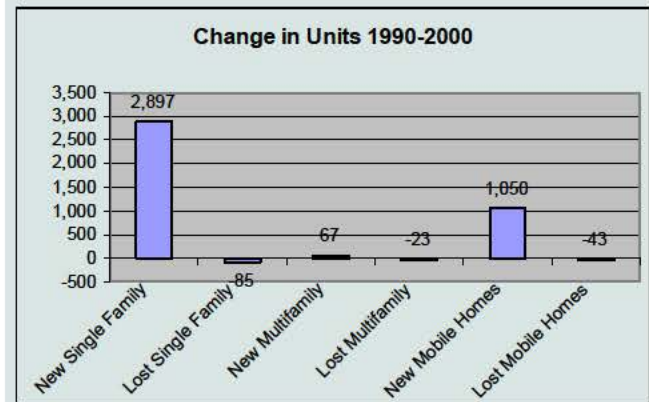


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	79,038
Change in Population 1990-2000	4,656
% Change in Population 1990-2000	6.3%
<b>HOUSEHOLDS</b>	
2000 Households	31,318
Change in Households 1990-2000	3,764
% Change in Households 1990-2000	13.7%
<b>INCOME</b>	
2000 Median Income	\$ 42,531
Change in Income 1990-2000	\$ 10,559
% Change in Median Income 1990-2000	33.0%

Housing Types-2000

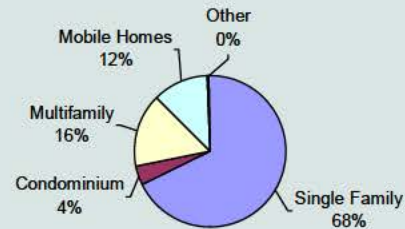


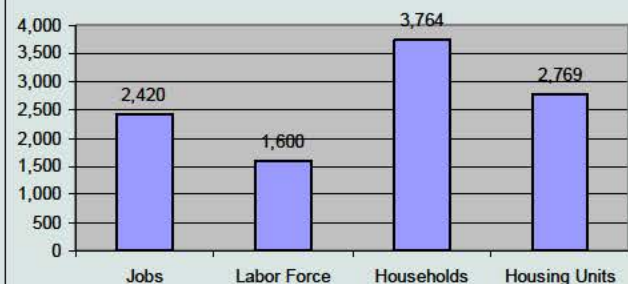
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	73.2%	2000 % Renters	26.8%
2000 Owner Households	22,935	2000 Renter Households	8,383
Overall Median Price	\$ 130,500	2001 Average 2-Bedroom Rent	\$ 675
2001 Median Sales Price-New	\$ 169,900		
-Existing	\$ 129,000		
-First Time Homebuyer	\$ 75,000		
% Annual Increase in Median Sales Price	4.3%	% Annual Increase in 2-Bedroom Rent	17.5%
Home Affordability Index	0.98	Rental Affordability Index	0.98
1990 Owner Vacancy Rate	1.0%	1990 Rental Vacancy Rate	5.5%
2000 Owner Vacancy Rate	1.1%	2000 Rental Vacancy Rate	2.9%
Market Turnover	2.9%		
% Housing Cost Burdened for 2000	20.6%	% Housing Cost Burdened for 2000	32.4%
% Units Built Pre-1940	27.1%		
% Seasonal Housing	10.0%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	1,818
Subsidized Frail Elderly Beds/Units	947
Frail Elderly per Bed/Unit	1.9
<b>HOMELESSNESS</b>	
2001 Bednights	10,005
Bednights per day	27.4
<b>OTHER ISSUES</b>	
Supportive Housing Units	119
Expiring Federal Rental Subsidies (units)	81
Pre-'76 Mobile Homes	122

Change in Jobs, Labor Force, and Housing Units: 1993-2000



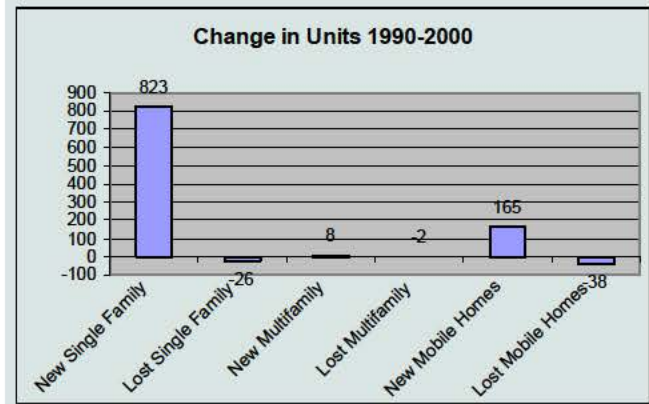


## 6 Boothbay Harbor Market



Tourism jobs tend to be seasonal and lower-paying. Housing in tourist areas tends to be more expensive. This is a formula for trouble in places like the Boothbay Harbor region.

Here successful economic development efforts have created new jobs at twice the rate of new houses and apartments. A survey of local businesses revealed that most were finding it difficult to recruit and hire qualified new employees and that a lack of affordable housing was part of the problem. The lack of housing means that many jobs are going unfilled - four employers responding to the survey said that they would hire new people immediately if housing were available.



The numbers are daunting. The median price of a newly built home was nearly \$300,000 in 2001. Nearly one in four homeowners in the region pays at least 30 percent of the family's income for housing. One in three renters now pays at least one-third of the family income for housing.

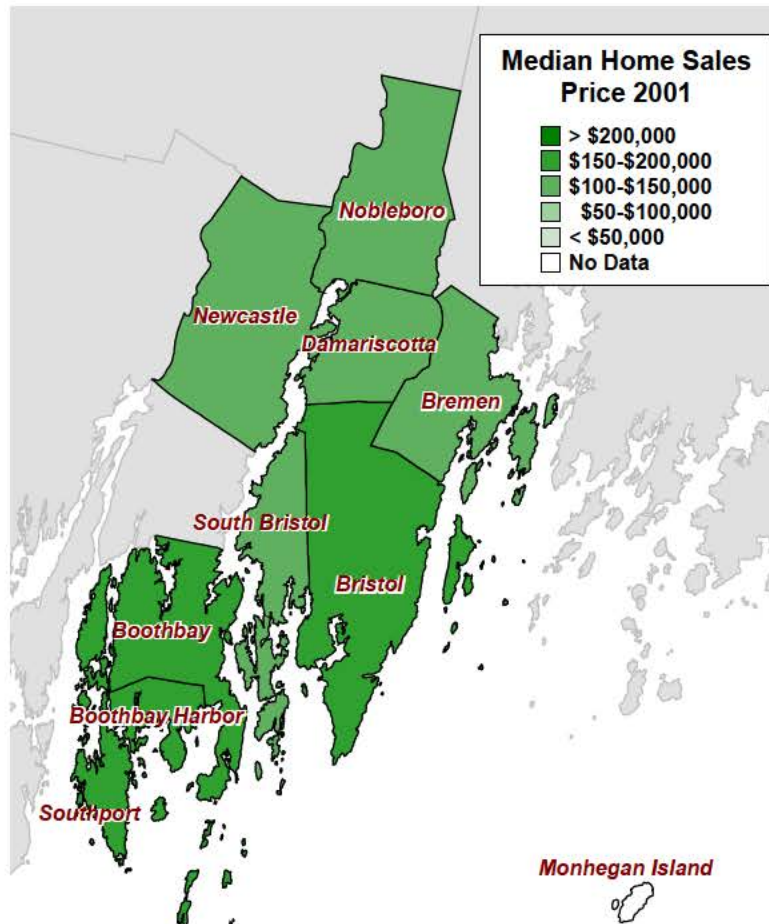




TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	15,791
Change in Population 1990-2000	1,436
% Change in Population 1990-2000	10.0%
<b>HOUSEHOLDS</b>	
2000 Households	7,019
Change in Households 1990-2000	1,068
% Change in Households 1990-2000	17.9%
<b>INCOME</b>	
2000 Median Income	\$ 38,525
Change in Income 1990-2000	\$ 9,990
% Change in Median Income 1990-2000	35.0%

Housing Types-2000

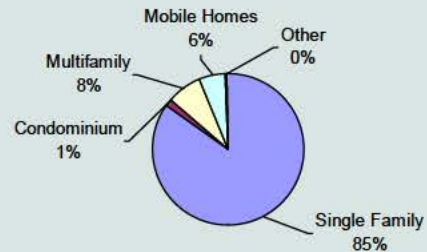


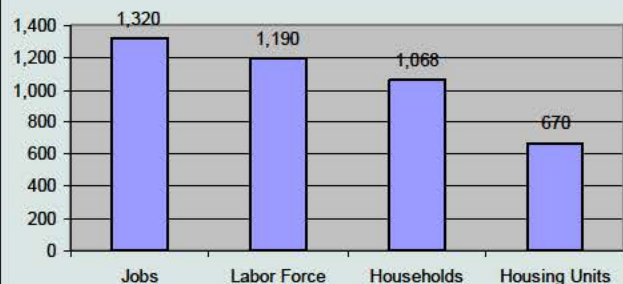
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	82.3%	2000 % Renters	17.7%
2000 Owner Households	5,775	2000 Renter Households	1,244
Overall Median Price	\$ 155,000	2001 Average 2-Bedroom Rent	\$ 651
2001 Median Sales Price-New	\$ 292,500		
-Existing	\$ 154,950		
-First Time Homebuyer	\$ 75,000		
% Annual Increase in Median Sales Price	5.4%	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	0.76	Rental Affordability Index	0.89
1990 Owner Vacancy Rate	2.2%	1990 Rental Vacancy Rate	11.9%
2000 Owner Vacancy Rate	1.7%	2000 Rental Vacancy Rate	7.3%
Market Turnover	3.1%		
% Housing Cost Burdened for 2000	23.6%	% Housing Cost Burdened for 2000	36.3%
% Units Built Pre-1940	37.2%		
% Seasonal Housing	38.4%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	525
Subsidized Frail Elderly Beds/Units	325
Frail Elderly per Bed/Unit	1.6
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	28
Expiring Federal Rental Subsidies (units)	12
Pre-'76 Mobile Homes	29

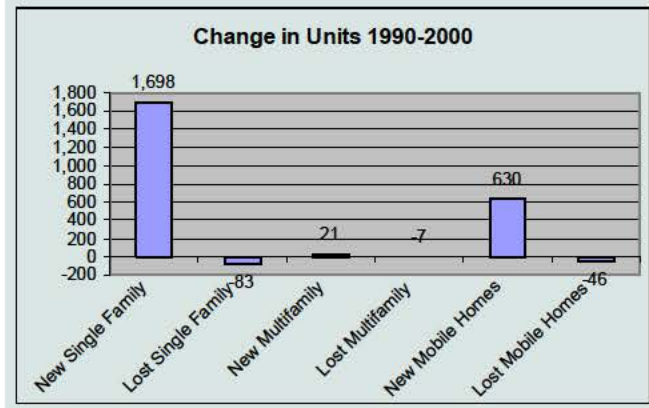
Change in Jobs, Labor Force, and Housing Units: 1993-2000



## 7 Sebago Lakes Region Market



The fastest growing employment sector in the Sebago Lake region in the 1990s was construction, a fact that reveals as much about the housing market as it does about the economy. Construction employment doubled from 240 to 500 from 1993 to 2000. These jobs were created to serve the housing demand created by Greater Portland households seeking lower land and housing prices in the lakes region. The median price new home costs \$130,000 in the Sebago region compared to nearly \$200,000 in Greater Portland. The median first-time homebuyer house costs \$71,500 in the Sebago area compared to \$106,000 in the Portland area. These numbers explain why almost 2,000 new households moved to an area where very few new jobs were being created in the 1990s.



Prices are rising. Median home prices are increasing at the same rate as Greater Portland - about 8%. Rents are

growing at the same rate as Greater Portland - about 18%. About 2,300 new units were added in the 1990s, of which 1,600 were single family homes, and the remainder mobile homes. Some of the new demand is being met by the conversion of seasonal housing (about a third of the stock today) to year round housing. The growth in this area will create new pressures on schools, traffic, and municipal infrastructure, and consequently property taxes.

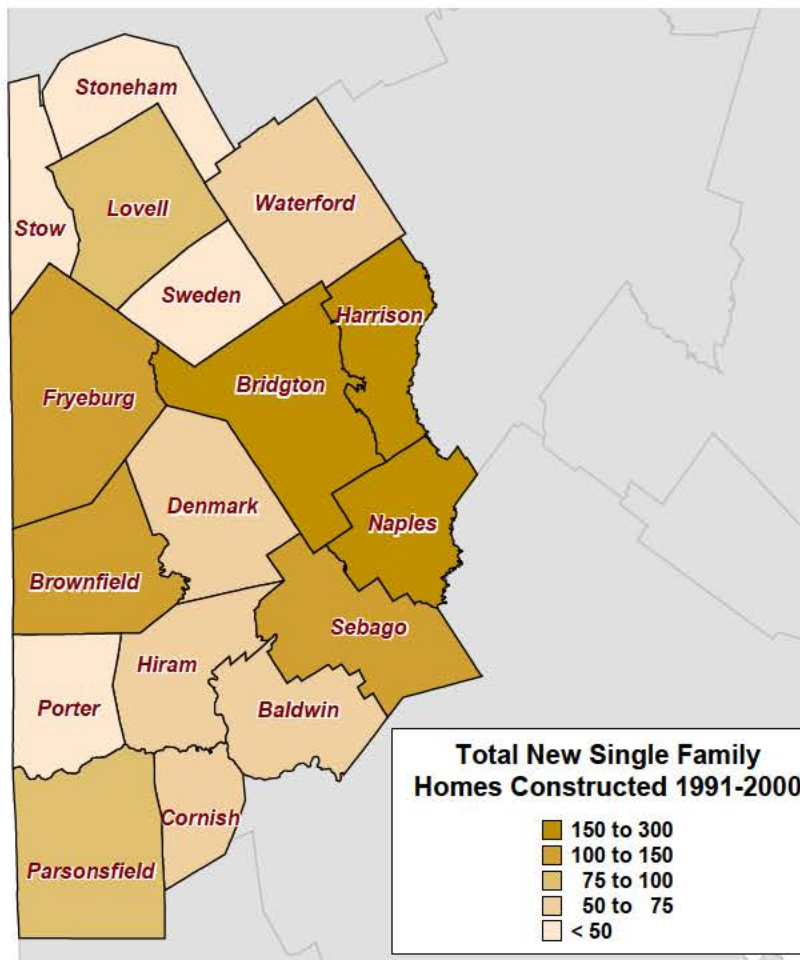




TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	27,543
Change in Population 1990-2000	3,156
% Change in Population 1990-2000	12.9%
<b>HOUSEHOLDS</b>	
2000 Households	10,986
Change in Households 1990-2000	1,858
% Change in Households 1990-2000	20.4%
<b>INCOME</b>	
2000 Median Income	\$ 35,654
Change in Income 1990-2000	\$ 8,929
% Change in Median Income 1990-2000	33.4%

Housing Types-2000

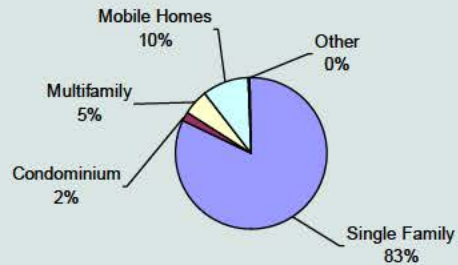


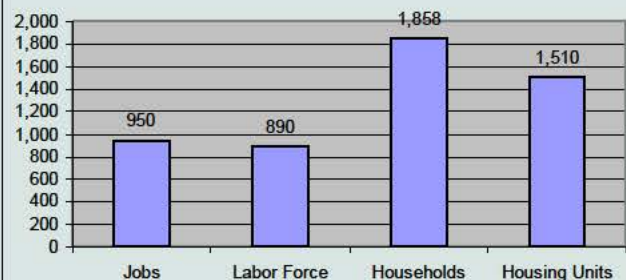
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	82.0%	2000 % Renters	18.0%
2000 Owner Households	9,005	2000 Renter Households	1,981
Overall Median Price	\$ 110,000	2001 Average 2-Bedroom Rent	\$ 686
2001 Median Sales Price-New	\$ 129,126		
-Existing	\$ 108,000		
-First Time Homebuyer	\$ 71,500		
% Annual Increase in Median Sales Price	7.9%	% Annual Increase in 2-Bedroom Rent	18.6%
Home Affordability Index	1.00	Rental Affordability Index	0.82
1990 Owner Vacancy Rate	1.8%	1990 Rental Vacancy Rate	10.9%
2000 Owner Vacancy Rate	1.7%	2000 Rental Vacancy Rate	7.3%
Market Turnover	4.1%		
% Housing Cost Burdened for 2000	24.1%	% Housing Cost Burdened for 2000	34.6%
% Units Built Pre-1940	25.4%		
% Seasonal Housing	35.1%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	741
Subsidized Frail Elderly Beds/Units	356
Frail Elderly per Bed/Unit	2.1
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	39
Expiring Federal Rental Subsidies (units)	60
Pre-'76 Mobile Homes	54

Change in Jobs, Labor Force, and Housing Units: 1993-2000



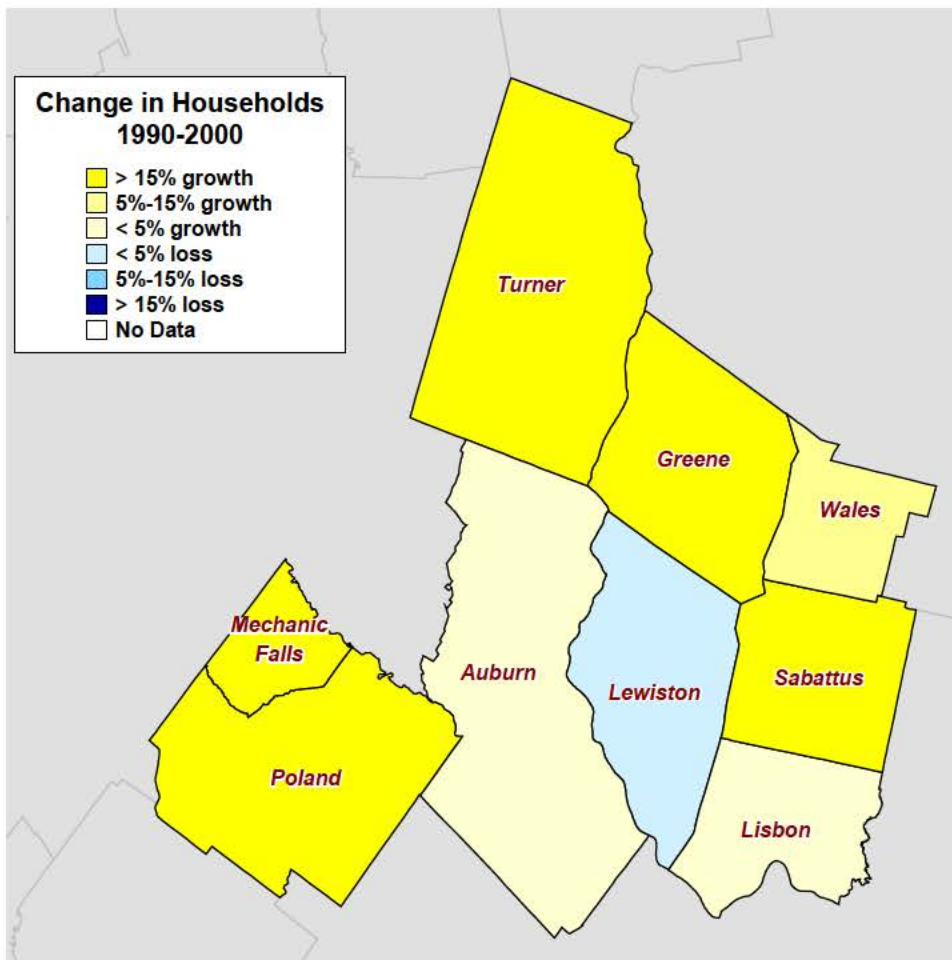
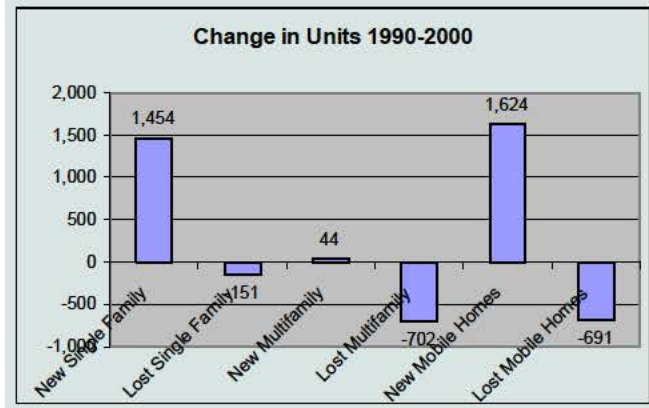


## 8 Lewiston-Auburn Market



The Lewiston-Auburn area is making a rapid transition from the world of red brick mills to the world of computerized manufacturing processes, health care, and back office services. Although many jobs were lost in the 1990s, enough new jobs were created to increase total employment by 6,000.

Households remained roughly stable in the 90s, and many more apartments were torn down than were built. Thus the rental vacancy rate dropped from 9.5% in 1990 to 2.1% in 2000. Many new single family homes were built in towns surrounding Lewiston and Auburn. Here the excess of supply meant that prices remained reasonable - \$89,000 price for the median home - and owner vacancy rates inched up. The housing stock continues to age. More than one-third of the homes in the area were built before 1940. This means that maintenance and repair remain a major need.



Lewiston and Auburn continue to change. Increasing numbers of Somali immigrants are arriving in the area, in part because the housing is much more affordable here than in Portland. The market for single family homes is also starting to heat up after a long slow decade. A three-bedroom ranch now sells for about \$100,000, normally within one month.

TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	90,830
Change in Population 1990-2000	-2,840
% Change in Population 1990-2000	-3.0%
<b>HOUSEHOLDS</b>	
2000 Households	37,108
Change in Households 1990-2000	1,122
% Change in Households 1990-2000	3.1%
<b>INCOME</b>	
2000 Median Income	\$ 35,213
Change in Income 1990-2000	\$ 8,478
% Change in Median Income 1990-2000	31.7%

Housing Types-2000

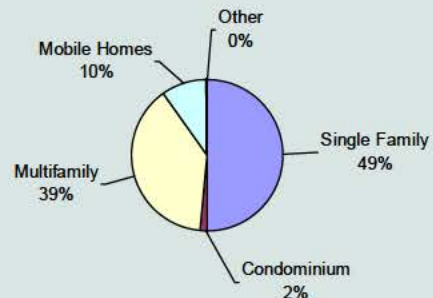


TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	60.7%	2000 % Renters	39.3%
2000 Owner Households	22,529	2000 Renter Households	14,579
Overall Median Price	\$ 89,900	2001 Average 2-Bedroom Rent	\$ 538
2001 Median Sales Price-New	\$ 136,500		
-Existing	\$ 89,000		
-First Time Homebuyer	\$ 73,000		
% Annual Increase in Median Sales Price	4.2%	% Annual Increase in 2-Bedroom Rent	17.3%
Home Affordability Index	1.09	Rental Affordability Index	1.01
1990 Owner Vacancy Rate	0.8%	1990 Rental Vacancy Rate	9.5%
2000 Owner Vacancy Rate	1.4%	2000 Rental Vacancy Rate	2.1%
Market Turnover	3.4%		
% Housing Cost Burdened for 2000	19.4%	% Housing Cost Burdened for 2000	32.2%
% Units Built Pre-1940	35.3%		
% Seasonal Housing	2.8%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	2,688
Subsidized Frail Elderly Beds/Units	2,465
Frail Elderly per Bed/Unit	1.1
<b>HOMELESSNESS</b>	
2001 Bednights	15,827
Bednights per day	43.4
<b>OTHER ISSUES</b>	
Supportive Housing Units	190
Expiring Federal Rental Subsidies (units)	183
Pre-'76 Mobile Homes	75

Change in Jobs, Labor Force, and Housing Units: 1993-2000



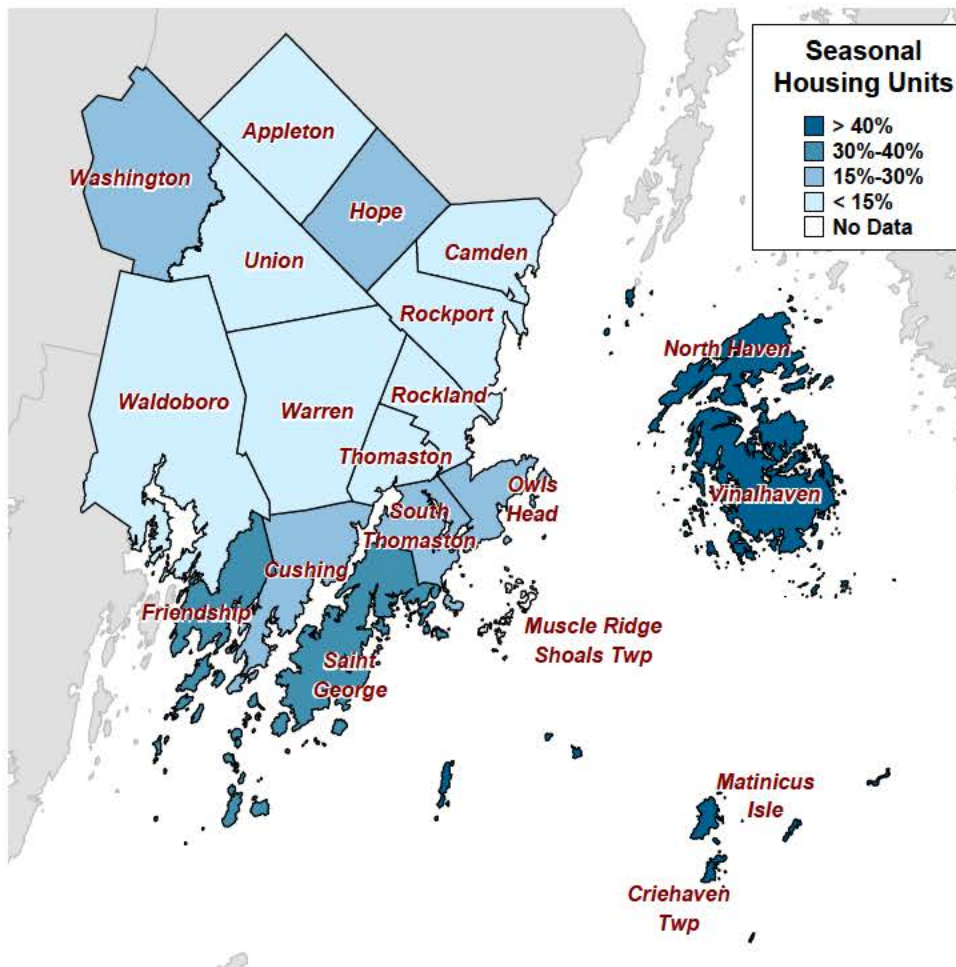
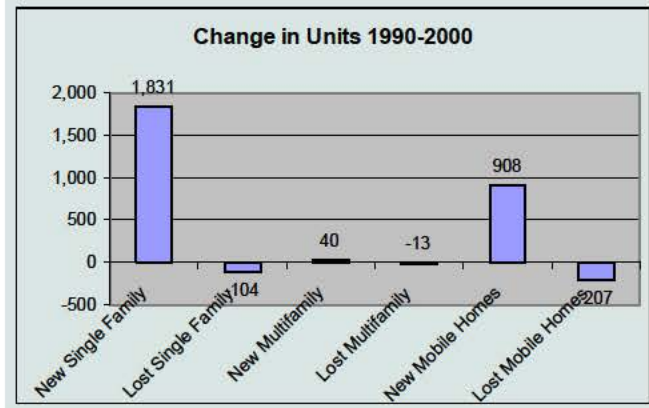


## 9 Rockland Market



Rockland and Thomaston are changing. Employment is now found in art stores and back office operations rather than on fish boats and in quarries. The State Prison is now a park. Over 3,000 jobs were added from 1993 to 2000 in sectors like business services and health care.

The signs of economic renewal can also be seen in the houses being newly repainted and repaired. On the other hand, where once a reliable supply of affordable housing could be found in Rockland and Thomaston, rents are now scarcer and prices are higher. The rental vacancy dropped by half in the 90s. The average two-bedroom rent is now more than \$600 a month. One in three renters is cost-burdened. Meanwhile, most new housing is single family and mobile homes, much of it inland where land is cheaper. The average price of a new home approaches \$200,000.



Real estate agents report that homes priced at \$150,000 or less now sell within days - "It's a really bad scene for first-time home buyers." With new housing lagging well behind new job creation, the market is likely to get tighter in the near future.



TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	44,455
Change in Population 1990-2000	3,584
% Change in Population 1990-2000	8.8%
<b>HOUSEHOLDS</b>	
2000 Households	18,559
Change in Households 1990-2000	2,553
% Change in Households 1990-2000	16.0%
<b>INCOME</b>	
2000 Median Income	\$ 37,068
Change in Income 1990-2000	\$ 11,522
% Change in Median Income 1990-2000	45.1%

Housing Types-2000

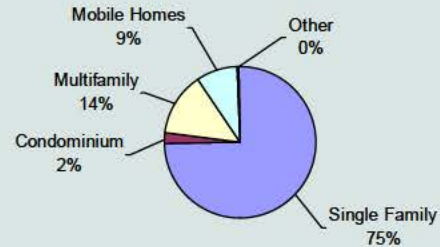


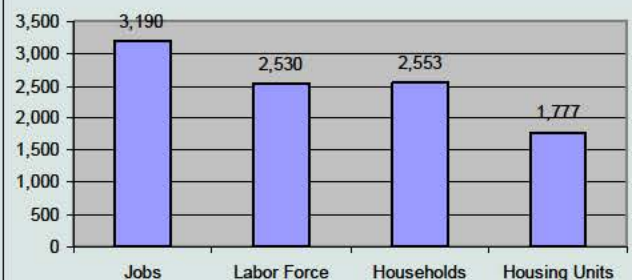
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	74.8%	2000 % Renters	25.2%
2000 Owner Households	13,887	2000 Renter Households	4,672
Overall Median Price	\$ 125,000	2001 Average 2-Bedroom Rent	\$ 619
2001 Median Sales Price-New	\$ 196,625		
-Existing	\$ 121,000		
-First Time Homebuyer	\$ 78,200		
% Annual Increase in Median Sales Price	5.3%	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	0.86	Rental Affordability Index	0.87
1990 Owner Vacancy Rate	1.7%	1990 Rental Vacancy Rate	9.1%
2000 Owner Vacancy Rate	1.5%	2000 Rental Vacancy Rate	4.3%
Market Turnover	2.8%		
% Housing Cost Burdened for 2000	21.7%	% Housing Cost Burdened for 2000	34.0%
% Units Built Pre-1940	38.8%		
% Seasonal Housing	17.4%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	1,253
Subsidized Frail Elderly Beds/Units	952
Frail Elderly per Bed/Unit	1.3
<b>HOMELESSNESS</b>	
2001 Bednights	2,753
Bednights per day	7.5
<b>OTHER ISSUES</b>	
Supportive Housing Units	56
Expiring Federal Rental Subsidies (units)	106
Pre-'76 Mobile Homes	49

Change in Jobs, Labor Force, and Housing Units: 1993-2000



## 10 Norway-Paris Market



The Norway-Paris area is one of the quiet economic success stories in Maine. Even while losing jobs in the wood products sector, the region ended up with a net growth of 1,600 jobs from 1993 to 2000 - or almost 25%. The growth came from diversified sectors such as construction, trucking, and business services. Median household income grew faster than the state as a whole, and now, at \$35,600, approaches the statewide figure of \$37,200.

New housing has kept pace with the growth in the labor force, and only lags total job growth by a few hundred.

About half of the new units are mobile homes, and half single family homes. Although prices are rising, the area has a lower proportion of owners and renters with high housing cost burdens. Local observers report that existing homes are selling this year for about \$90,000, new homes for a little more than \$100,000, and that properties can be sold in a month. There has been no multifamily housing growth in the area, and rental vacancy rates dropped in half in the

1990s. With continued economic growth, new apartments will be needed.

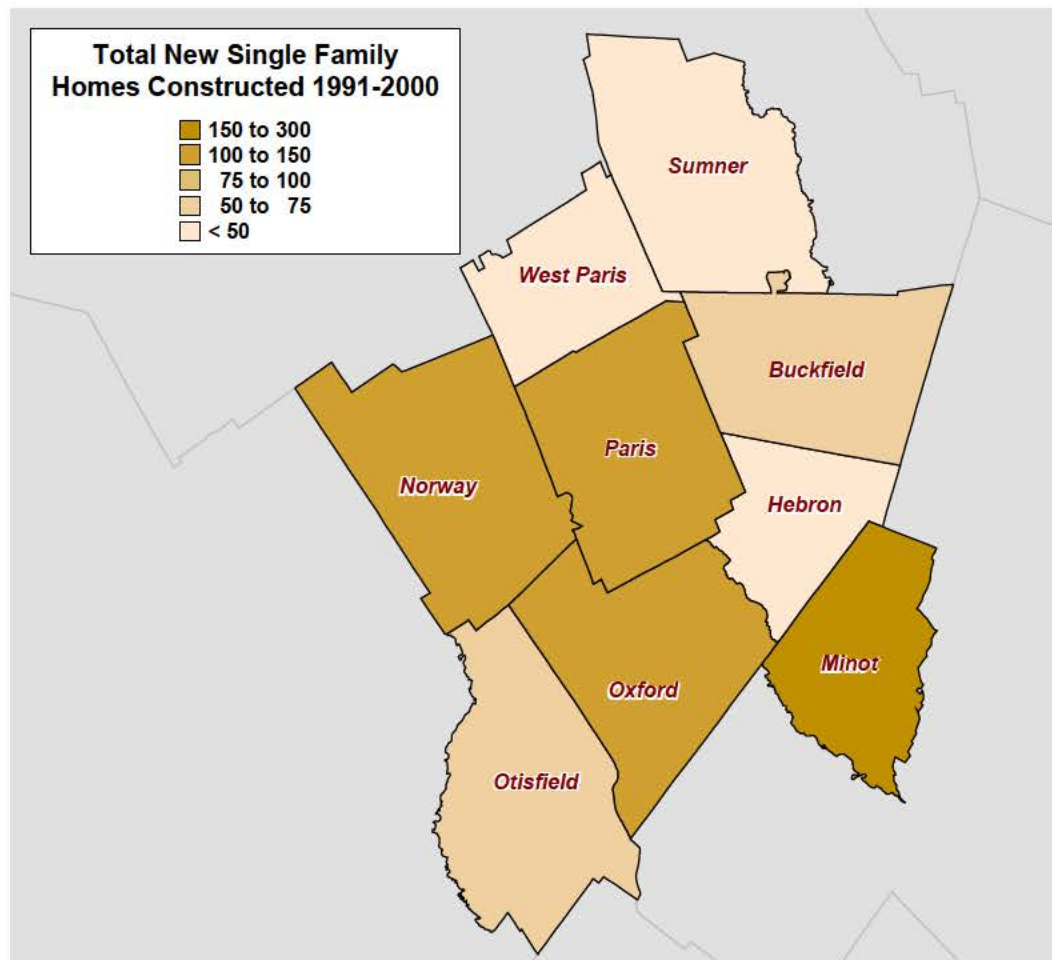
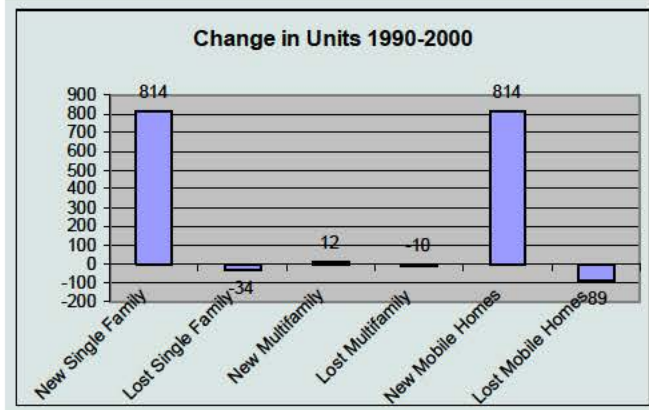


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	22,524
Change in Population 1990-2000	2,047
% Change in Population 1990-2000	10.0%
<b>HOUSEHOLDS</b>	
2000 Households	8,856
Change in Households 1990-2000	1,225
% Change in Households 1990-2000	16.1%
<b>INCOME</b>	
2000 Median Income	\$ 35,587
Change in Income 1990-2000	\$ 10,327
% Change in Median Income 1990-2000	40.9%

Housing Types-2000

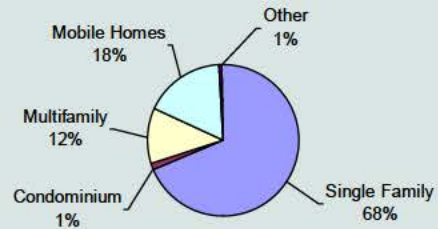


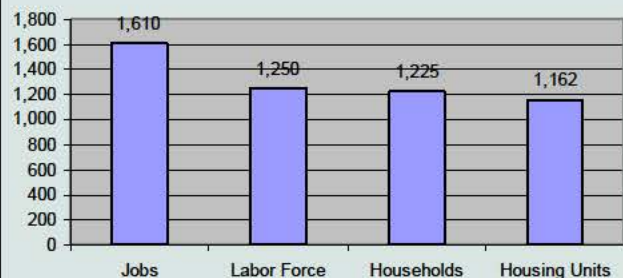
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	77.8%	2000 % Renters	22.2%
2000 Owner Households	6,893	2000 Renter Households	1,963
Overall Median Price	\$ 88,750	2001 Average 2-Bedroom Rent	\$ 474
2001 Median Sales Price-New	\$ 106,250		
-Existing	\$ 88,500		
-First Time Homebuyer	\$ 68,450		
% Annual Increase in Median Sales Price	4.5%	% Annual Increase in 2-Bedroom Rent	-6.9%
Home Affordability Index	1.12	Rental Affordability Index	1.12
1990 Owner Vacancy Rate	0.8%	1990 Rental Vacancy Rate	8.2%
2000 Owner Vacancy Rate	1.5%	2000 Rental Vacancy Rate	4.8%
Market Turnover	2.6%		
% Housing Cost Burdened for 2000	19.6%	% Housing Cost Burdened for 2000	26.2%
% Units Built Pre-1940	25.8%		
% Seasonal Housing	13.0%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	520
Subsidized Frail Elderly Beds/Units	716
Frail Elderly per Bed/Unit	0.7
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	7
Expiring Federal Rental Subsidies (units)	128
Pre-'76 Mobile Homes	48

Change in Jobs, Labor Force, and Housing Units: 1993-2000



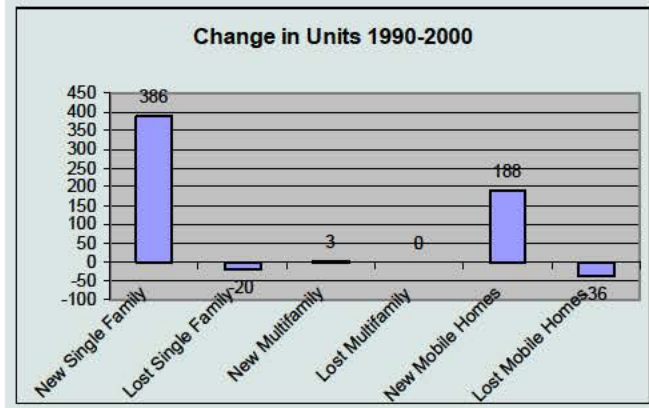


## 11 Stonington Market



In the Stonington area the granite industry is gone, the fishing industry is struggling, and the retirement and tourism industries are expanding. The new residents are reflected in household growth (17%) and in income growth - median household incomes rose at a rate 50% above the state average during the 1990s.

Although 358 new housing units were added from 1993 to 2000, this did not keep pace with job growth (670) or labor force growth (720). Home prices are generally high in the area - the average of \$138,000 is \$40,000 above the next-door region of Bucksport. It is also harder to buy a first home here. Prices for first-time home purchases in 2001 were \$84,000, a level \$12,000 above Bucksport and \$16,000 above Greater Bangor.



Of the new units built during the 1990s, about 390 were single family homes, and 190 were mobile homes. The single family homes are generally aimed at better-off retirees, and the mobile homes are the affordable housing for existing residents. This dual market is likely to continue in the future.

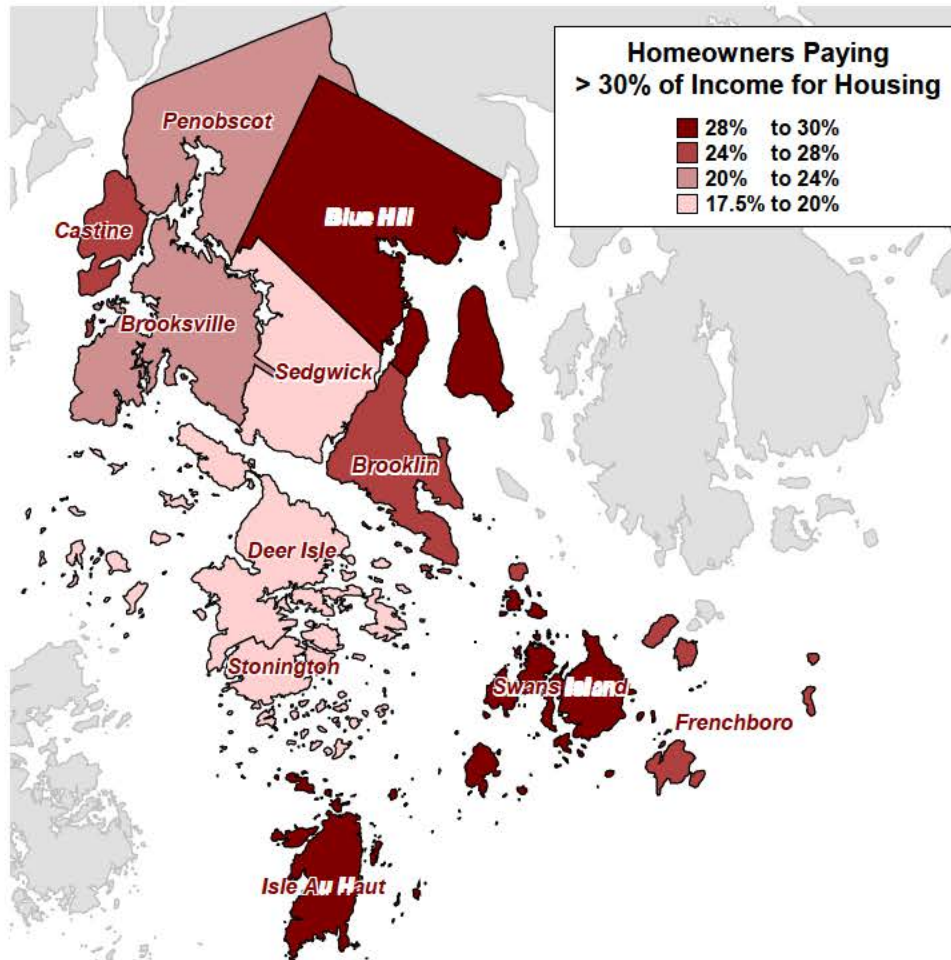


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	11,403
Change in Population 1990-2000	1,208
% Change in Population 1990-2000	11.8%
<b>HOUSEHOLDS</b>	
2000 Households	4,707
Change in Households 1990-2000	676
% Change in Households 1990-2000	16.8%
<b>INCOME</b>	
2000 Median Income	\$ 34,331
Change in Income 1990-2000	\$ 11,075
% Change in Median Income 1990-2000	47.6%

Housing Types-2000

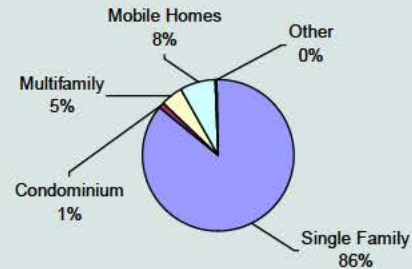


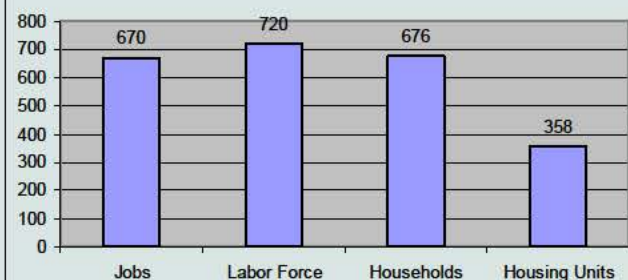
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	81.3%	2000 % Renters	18.7%
2000 Owner Households	3,827	2000 Renter Households	880
Overall Median Price	\$ 138,250	2001 Average 2-Bedroom Rent	\$ 551
2001 Median Sales Price-New	NA		
-Existing	\$ 138,250		
-First Time Homebuyer	\$ 84,200		
% Annual Increase in Median Sales Price	11.9%	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	0.76	Rental Affordability Index	0.97
1990 Owner Vacancy Rate	2.0%	1990 Rental Vacancy Rate	6.7%
2000 Owner Vacancy Rate	2.0%	2000 Rental Vacancy Rate	8.1%
Market Turnover	2.8%		
% Housing Cost Burdened for 2000	23.1%	% Housing Cost Burdened for 2000	31.1%
% Units Built Pre-1940	40.4%		
% Seasonal Housing	37.7%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	388
Subsidized Frail Elderly Beds/Units	332
Frail Elderly per Bed/Unit	1.2
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	6
Expiring Federal Rental Subsidies (units)	40
Pre-'76 Mobile Homes	156

Change in Jobs, Labor Force, and Housing Units: 1993-2000



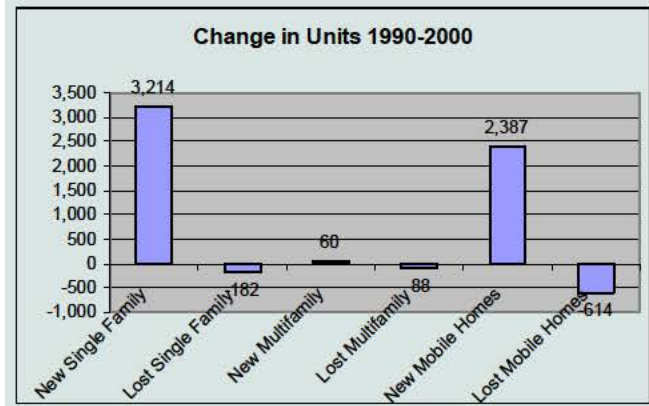


## 12 Augusta Market



Greater Augusta recovered slowly from the recession of the early 1990s. The Tree Free Fiber plant closed, putting more than 100 people out of work. Central Maine Power Company was sold and workers laid off. Even state government lost jobs.

Overall, however, the number of jobs in Greater Augusta rose by nearly 4,000, fueled by a retail and service-based job boom. The Marketplace at Augusta expanded and the Turnpike Mall underwent a major renovation, adding new outlets for retail chains.



The housing market was even slower than the economy to turn around. In the last two years the market finally began to show some life. Homes in the \$85,000 to \$90,000 range now sell within two or three months. "It's as strong as it's been since the late 1980s," one broker reports.

The short term outlook is shaky. This past summer SCI-Samina, a major computer parts manufacturer, closed its doors with a loss of 440 good-paying jobs. Meanwhile state government is facing another round of financial belt-tightening. In the medium term, housing demand in the area will get a lift from the imminent retirement of thousands of "baby boomer" state workers, and their replacement by younger households, some of whom will be interested in different kinds of riverfront and urban housing.

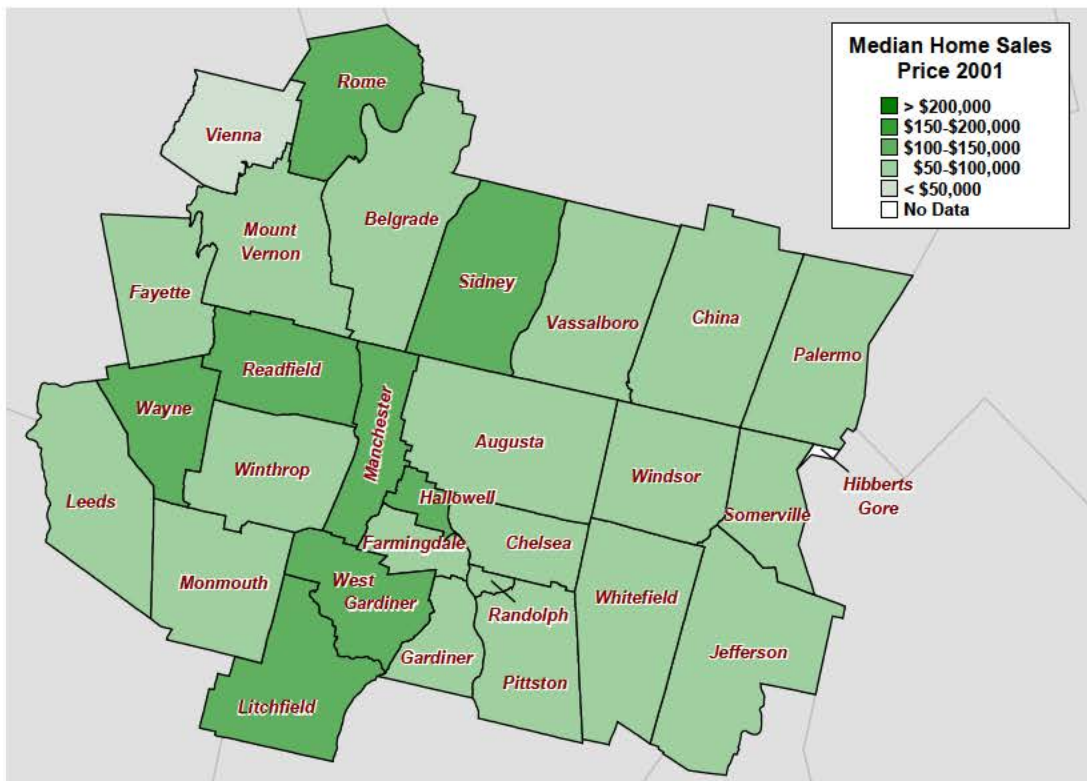




TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	88,325
Change in Population 1990-2000	3,406
% Change in Population 1990-2000	4.0%
<b>HOUSEHOLDS</b>	
2000 Households	36,039
Change in Households 1990-2000	4,051
% Change in Households 1990-2000	12.7%
<b>INCOME</b>	
2000 Median Income	\$ 37,863
Change in Income 1990-2000	\$ 8,009
% Change in Median Income 1990-2000	26.8%

Housing Types-2000

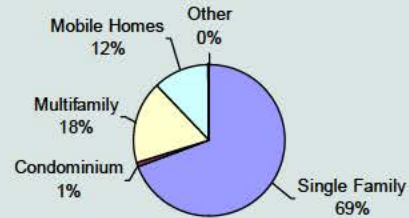


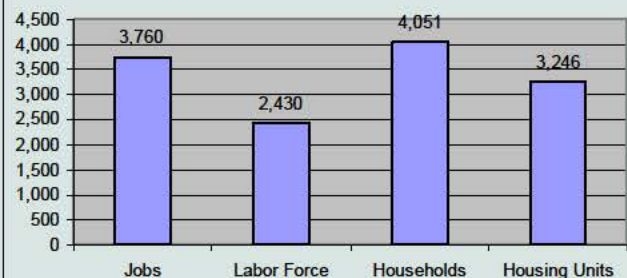
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	74.5%	2000 % Renters	25.5%
2000 Owner Households	26,854	2000 Renter Households	9,185
Overall Median Price	\$ 86,900	2001 Average 2-Bedroom Rent	\$ 455
2001 Median Sales Price-New	\$ 146,750		
-Existing	\$ 86,000		
-First Time Homebuyer	\$ 68,700		
% Annual Increase in Median Sales Price	2.7%	% Annual Increase in 2-Bedroom Rent	8.9%
Home Affordability Index	1.31	Rental Affordability Index	1.30
1990 Owner Vacancy Rate	0.8%	1990 Rental Vacancy Rate	8.2%
2000 Owner Vacancy Rate	1.7%	2000 Rental Vacancy Rate	4.6%
Market Turnover	3.1%		
% Housing Cost Burdened for 2000	19.0%	% Housing Cost Burdened for 2000	34.2%
% Units Built Pre-1940	27.3%		
% Seasonal Housing	13.6%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	2,039
Subsidized Frail Elderly Beds/Units	1,416
Frail Elderly per Bed/Unit	1.4
<b>HOMELESSNESS</b>	
2001 Bednights	9,713
Bednights per day	26.6
<b>OTHER ISSUES</b>	
Supportive Housing Units	135
Expiring Federal Rental Subsidies (units)	212
Pre-'76 Mobile Homes	134

Change in Jobs, Labor Force, and Housing Units: 1993-2000

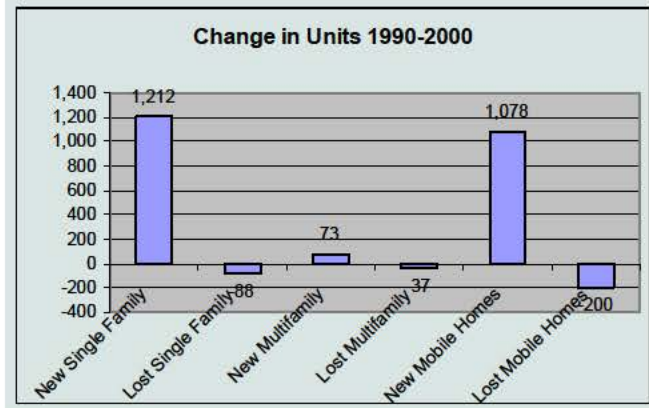


## 13 Waterville Market



The manufacturing sector is struggling in the Waterville area. In the 1990s the old economy Kimberly-Clark paper mill in Winslow closed, while the new economy biotechnology start-up Avian Farms departed. As of the summer of 2002, the Hathaway Shirt company is looking for its third owner in six years to help save its 300 jobs.

Overall, manufacturing employment fell by a third during the decade, to 2,200. However, strong performance in the retail and service sectors helped to create a net job gain of 1,500 from 1993 to 2000. The shift from manufacturing to services hurt incomes. Income growth was less than the state average during the 1990s, and by 2000 median household income was \$5,000 behind other regions.



Housing construction kept pace with employment growth from 1993 to 2000. About half of the housing added consisted of single family homes, with most of the remainder mobile homes. Fewer than 100 new multi-family units were built. As a result rental vacancy rates declined over the decade, and rents, though still relatively low compared to other regions, are rising at a rate of 14% a year.

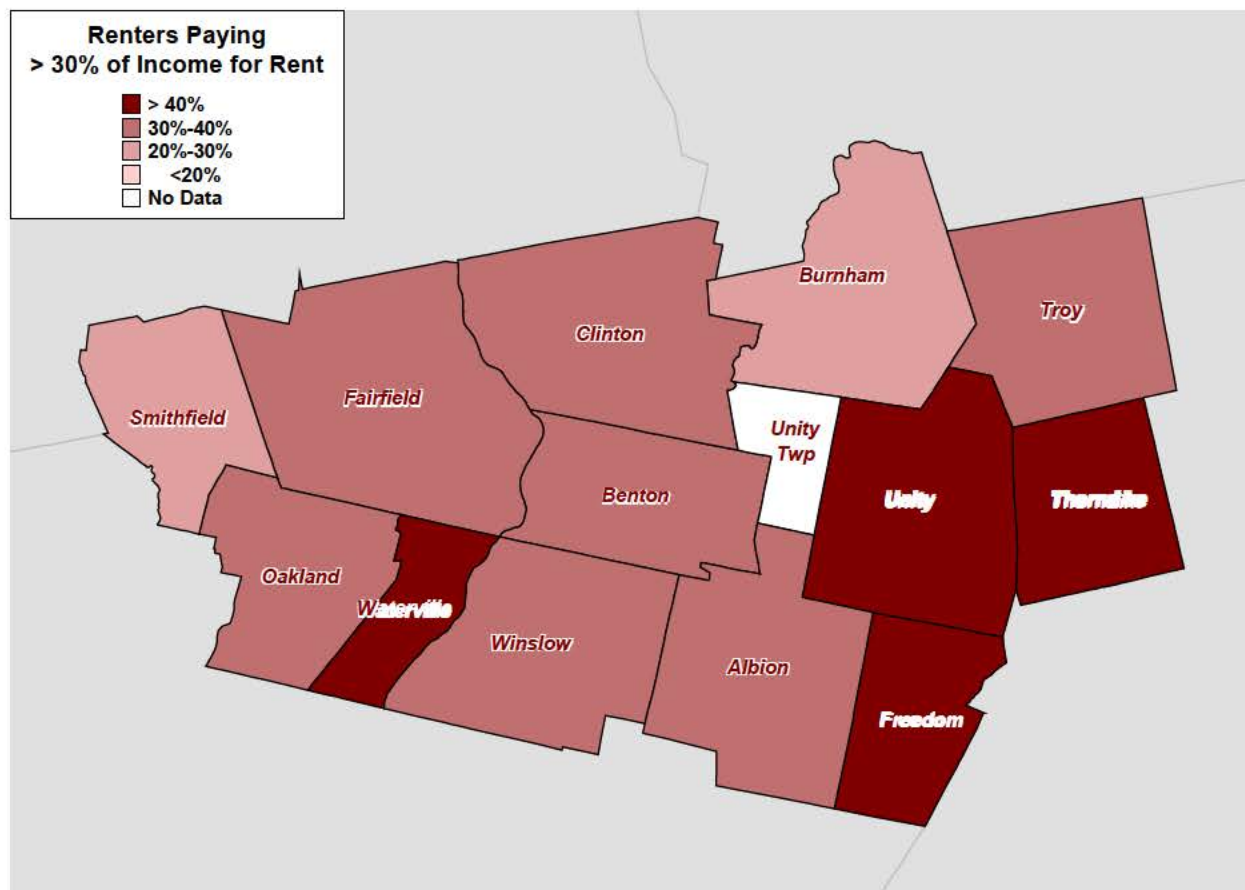


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	50,035
Change in Population 1990-2000	-652
% Change in Population 1990-2000	-1.3%
<b>HOUSEHOLDS</b>	
2000 Households	19,879
Change in Households 1990-2000	1,016
% Change in Households 1990-2000	5.4%
<b>INCOME</b>	
2000 Median Income	\$ 32,831
Change in Income 1990-2000	\$ 7,097
% Change in Median Income 1990-2000	27.6%

Housing Types-2000

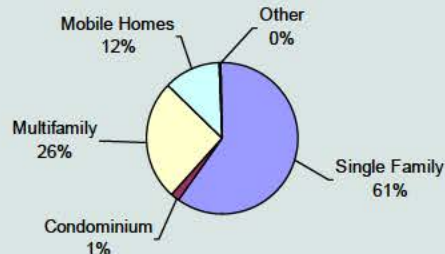


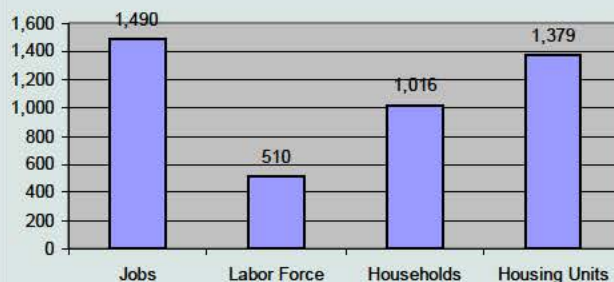
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	69.3%	2000 % Renters	30.7%
2000 Owner Households	13,780	2000 Renter Households	6,099
Overall Median Price	\$ 76,000	2001 Average 2-Bedroom Rent	\$ 463
2001 Median Sales Price-New	\$ 346,000		
-Existing	\$ 76,000		
-First Time Homebuyer	\$ 60,900		
% Annual Increase in Median Sales Price	2.5%	% Annual Increase in 2-Bedroom Rent	14.3%
Home Affordability Index	1.21	Rental Affordability Index	1.07
1990 Owner Vacancy Rate	0.8%	1990 Rental Vacancy Rate	6.0%
2000 Owner Vacancy Rate	1.9%	2000 Rental Vacancy Rate	4.1%
Market Turnover	2.7%		
% Housing Cost Burdened for 2000	18.2%	% Housing Cost Burdened for 2000	37.4%
% Units Built Pre-1940	28.8%		
% Seasonal Housing	5.8%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	1,311
Subsidized Frail Elderly Beds/Units	779
Frail Elderly per Bed/Unit	1.7
<b>HOMELESSNESS</b>	
2001 Bednights	3,729
Bednights per day	10.2
<b>OTHER ISSUES</b>	
Supportive Housing Units	41
Expiring Federal Rental Subsidies (units)	140
Pre-'76 Mobile Homes	158

Change in Jobs, Labor Force, and Housing Units: 1993-2000







The economic boom in Belfast arrived with MBNA. Now the housing market effects are starting to be felt. The rent for a two-bedroom apartment is rising at 18 % a year, and the median home price of \$129,000 now exceeds the state average. Some waterfront homes sell in two or three days, and most in-town properties go within a couple of weeks. All this in a region that, for many years, had much less expensive housing than surrounding areas along the coast. The reason for the inflation is not complicated. Housing demand is growing faster than housing supply. The region added 3,700 jobs from 1993 to 2000. In the same period it added just 1,100 housing units. The affordability problem is likely to get worse before it gets better.

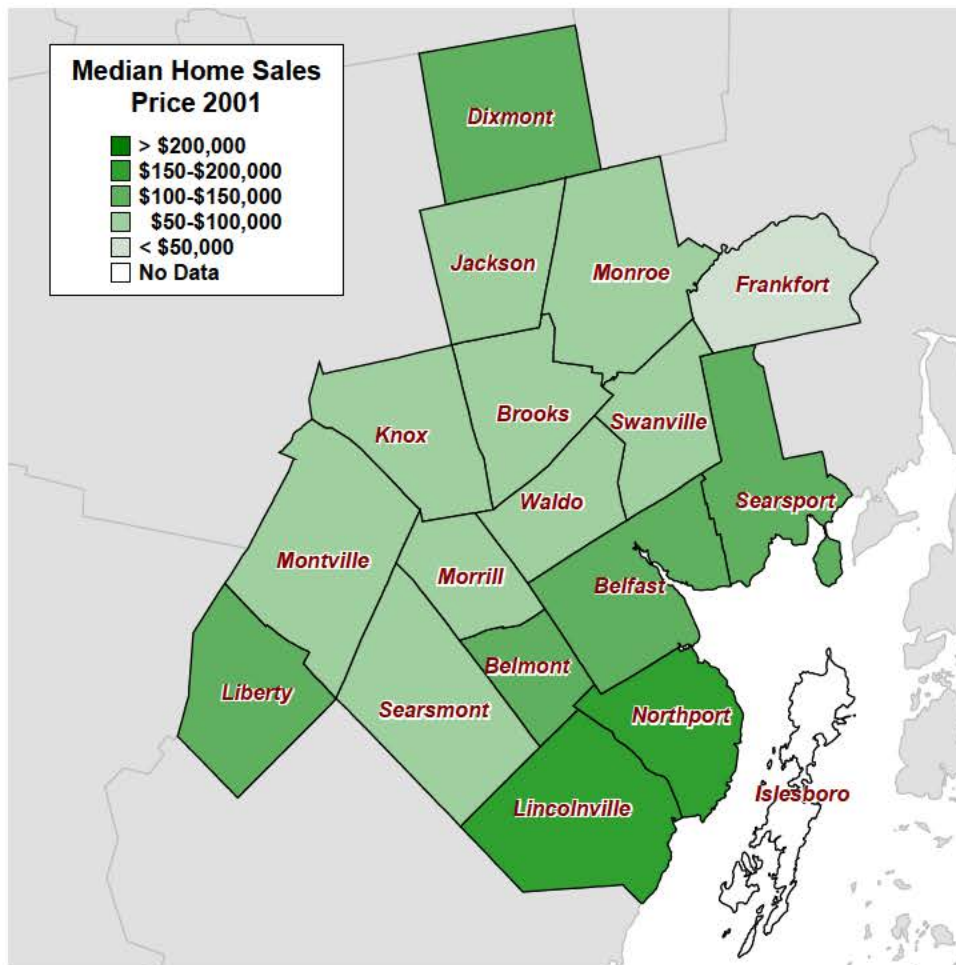
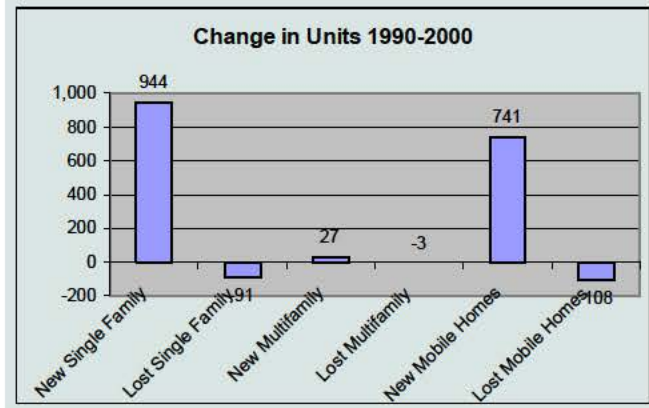


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	25,049
Change in Population 1990-2000	2,032
% Change in Population 1990-2000	8.8%
<b>HOUSEHOLDS</b>	
2000 Households	10,328
Change in Households 1990-2000	1,535
% Change in Households 1990-2000	17.5%
<b>INCOME</b>	
2000 Median Income	\$ 33,650
Change in Income 1990-2000	\$ 11,535
% Change in Median Income 1990-2000	52.2%

Housing Types-2000

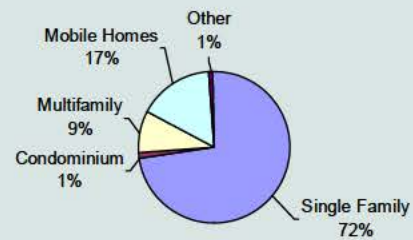


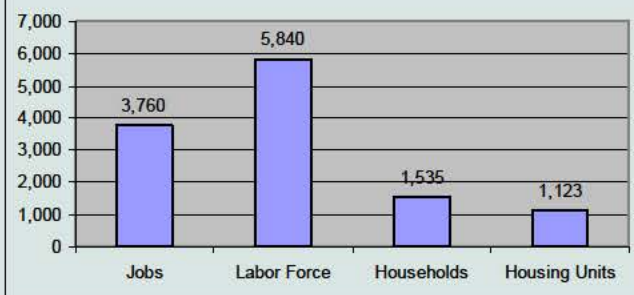
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	79.2%	2000 % Renters	20.8%
2000 Owner Households	8,181	2000 Renter Households	2,147
Overall Median Price	\$ 129,500	2001 Average 2-Bedroom Rent	\$ 675
2001 Median Sales Price-New	NA		
-Existing	\$ 129,500		
-First Time Homebuyer	\$ 69,000		
% Annual Increase in Median Sales Price	12.6%	% Annual Increase in 2-Bedroom Rent	18.2%
Home Affordability Index	0.64	Rental Affordability Index	0.66
1990 Owner Vacancy Rate	1.6%	1990 Rental Vacancy Rate	6.5%
2000 Owner Vacancy Rate	1.8%	2000 Rental Vacancy Rate	6.6%
Market Turnover	2.1%		
% Housing Cost Burdened for 2000	21.8%	% Housing Cost Burdened for 2000	31.4%
% Units Built Pre-1940	30.4%		
% Seasonal Housing	17.4%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	692
Subsidized Frail Elderly Beds/Units	332
Frail Elderly per Bed/Unit	2.1
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	2
Expiring Federal Rental Subsidies (units)	36
Pre-'76 Mobile Homes	191

Change in Jobs, Labor Force, and Housing Units: 1993-2000



## 15 Bucksport Market



The International Paper Company mill is the 800 pound gorilla of the Bucksport area economy. Today the mill is doing well, and the region enjoys stable employment and high incomes. Median household income in the area is at \$38,000, a very high level for eastern Maine, and it grew by more than a third in the 1990s.

Jobs are not increasing in the region, however - but this is good news for housing. There are more new houses than new jobs in the Bucksport area. Vacancy rates are healthy (6.5% for rentals), and rental rates are actually trending downward. One group whose needs are not being met is the very old, frail, low-income elderly. Affordable assisted living for this group is lacking.

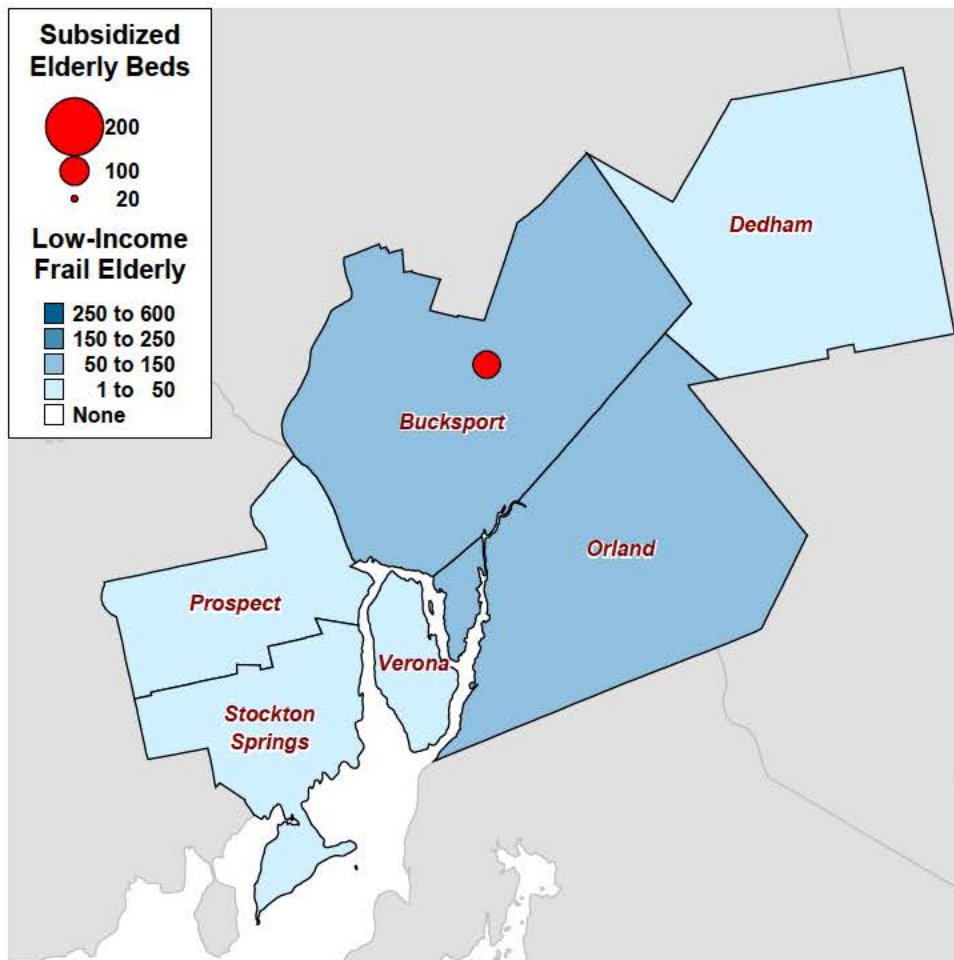
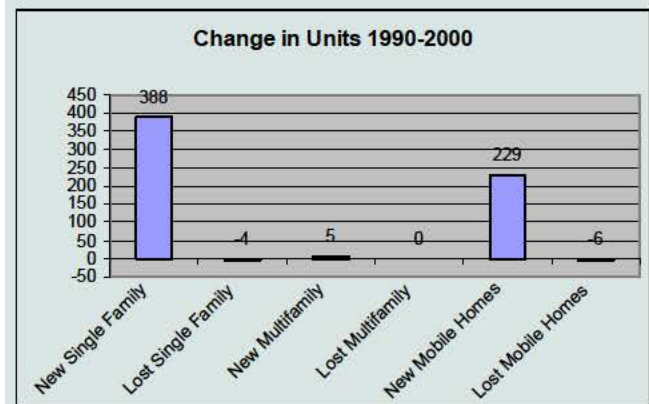




TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	11,120
Change in Population 1990-2000	821
% Change in Population 1990-2000	8.0%
<b>HOUSEHOLDS</b>	
2000 Households	4,597
Change in Households 1990-2000	748
% Change in Households 1990-2000	19.4%
<b>INCOME</b>	
2000 Median Income	\$ 38,005
Change in Income 1990-2000	\$ 9,402
% Change in Median Income 1990-2000	32.9%

Housing Types-2000

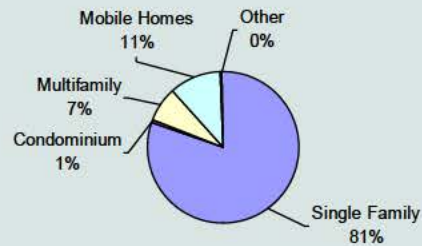


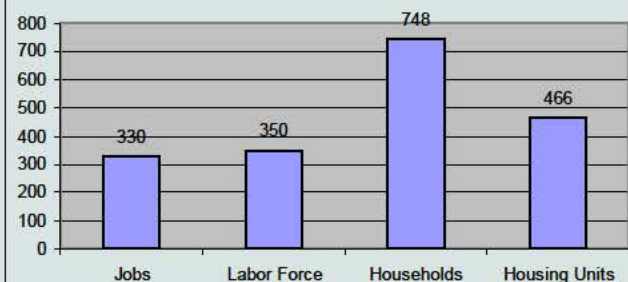
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	80.6%	2000 % Renters	19.4%
2000 Owner Households	3,707	2000 Renter Households	890
Overall Median Price	\$ 82,500	2001 Average 2-Bedroom Rent	\$ 513
2001 Median Sales Price-New	NA		
-Existing	\$ 82,500		
-First Time Homebuyer	\$ 73,850		
% Annual Increase in Median Sales Price	2.9%	% Annual Increase in 2-Bedroom Rent	-6.4%
Home Affordability Index	1.45	Rental Affordability Index	1.21
1990 Owner Vacancy Rate	1.0%	1990 Rental Vacancy Rate	6.6%
2000 Owner Vacancy Rate	1.7%	2000 Rental Vacancy Rate	6.7%
Market Turnover	3.5%		
% Housing Cost Burdened for 2000	18.4%	% Housing Cost Burdened for 2000	30.3%
% Units Built Pre-1940	28.8%		
% Seasonal Housing	17.7%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	315
Subsidized Frail Elderly Beds/Units	93
Frail Elderly per Bed/Unit	3.4
<b>HOMELESSNESS</b>	
2001 Bednights	10,952
Bednights per day	30.0
<b>OTHER ISSUES</b>	
Supportive Housing Units	26
Expiring Federal Rental Subsidies (units)	None
Pre-'76 Mobile Homes	92

Change in Jobs, Labor Force, and Housing Units: 1993-2000



## 16 Jonesport-Milbridge Market



Jonesport and Milbridge had a healthy job growth of 440 jobs in the 1990s, reflecting growth across the board - from manufacturing to retail to health care. Still, incomes remain very low, with the household median under \$25,000, more than \$12,000 below the state average.

Housing units grew at roughly apace with employment, increasing by 300 units during the decade. About half of the growth was in mobile homes. Home prices for year-round buyers - off the coast - are relatively low, as are rents. Even so, because of low incomes, many families still pay a high proportion of income for rent and homeownership. Much of the housing stock is old, vacancy rates are high, and there is a very high proportion of old and unsafe mobile homes in the market, all of which indicate a high need for repair and upgrading in the area.

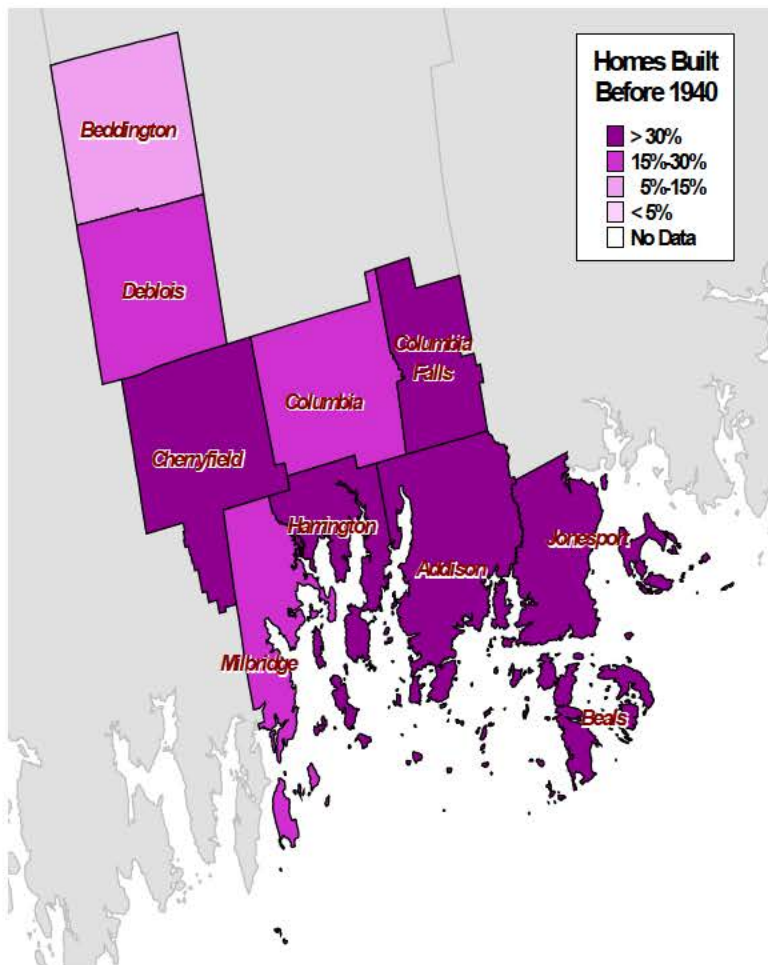
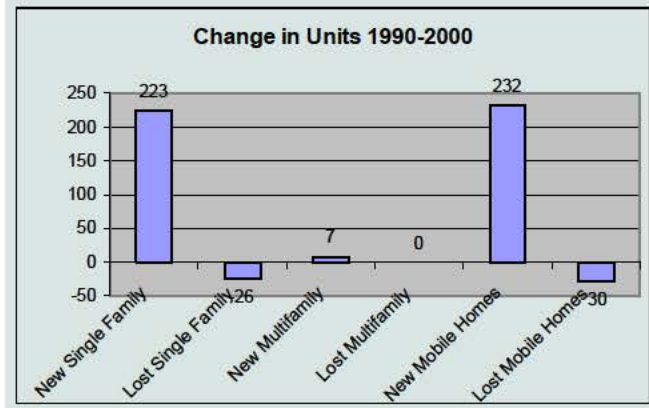


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	7,689
Change in Population 1990-2000	-93
% Change in Population 1990-2000	-1.2%
<b>HOUSEHOLDS</b>	
2000 Households	3,206
Change in Households 1990-2000	179
% Change in Households 1990-2000	5.9%
<b>INCOME</b>	
2000 Median Income	\$ 24,771
Change in Income 1990-2000	\$ 7,212
% Change in Median Income 1990-2000	41.1%

Housing Types-2000

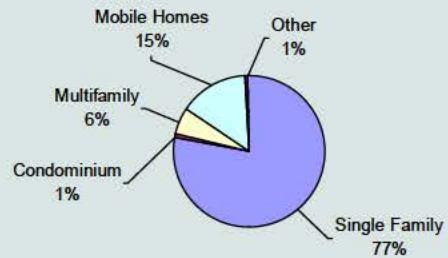
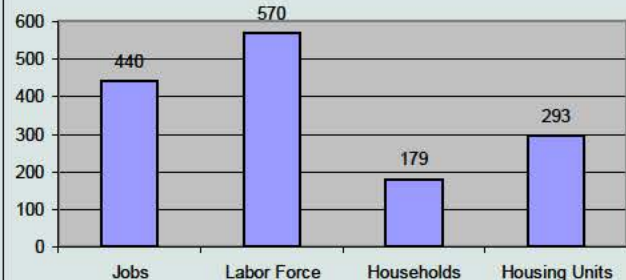


TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	81.2%	2000 % Renters	18.8%
2000 Owner Households	2,603	2000 Renter Households	603
Overall Median Price	\$ 52,500	2001 Average 2-Bedroom Rent	\$ 459
2001 Median Sales Price-New	NA		
-Existing	\$ 52,500		
-First Time Homebuyer	\$ 55,000		
% Annual Increase in Median Sales Price	NA	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	1.25	Rental Affordability Index	0.79
1990 Owner Vacancy Rate	1.8%	1990 Rental Vacancy Rate	10.1%
2000 Owner Vacancy Rate	3.4%	2000 Rental Vacancy Rate	12.9%
Market Turnover	0.8%		
% Housing Cost Burdened for 2000	24.5%	% Housing Cost Burdened for 2000	34.6%
% Units Built Pre-1940	32.9%		
% Seasonal Housing	25.1%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	276
Subsidized Frail Elderly Beds/Units	258
Frail Elderly per Bed/Unit	1.1
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	5
Expiring Federal Rental Subsidies (units)	None
Pre-'76 Mobile Homes	319

Change in Jobs, Labor Force, and Housing  
Units: 1993-2000



## 17 Bangor Market



Growth in the retail and health sectors led a modest economic recovery in Greater Bangor with the creation of 8,000 jobs. Median household income rose to \$36,000, an increase of 32 percent from 1990. Households increased by 2,500, even though actual population declined.

Some mobile homes and single family homes were added to the market in the decade, but virtually no multifamily housing was built. Consequently the rental vacancy rate dropped to a third of its 1990 rate, rents rose, and as of 2000 almost 40% of renters in the market were cost-burdened. In the past year the overall housing market has heated up. During the first three months of 2002, sales for the region grew by 16 percent over the previous year. A "decent little home," according to one local agent, will sell for \$75,000 to \$85,000 within one to two months of going on the market.

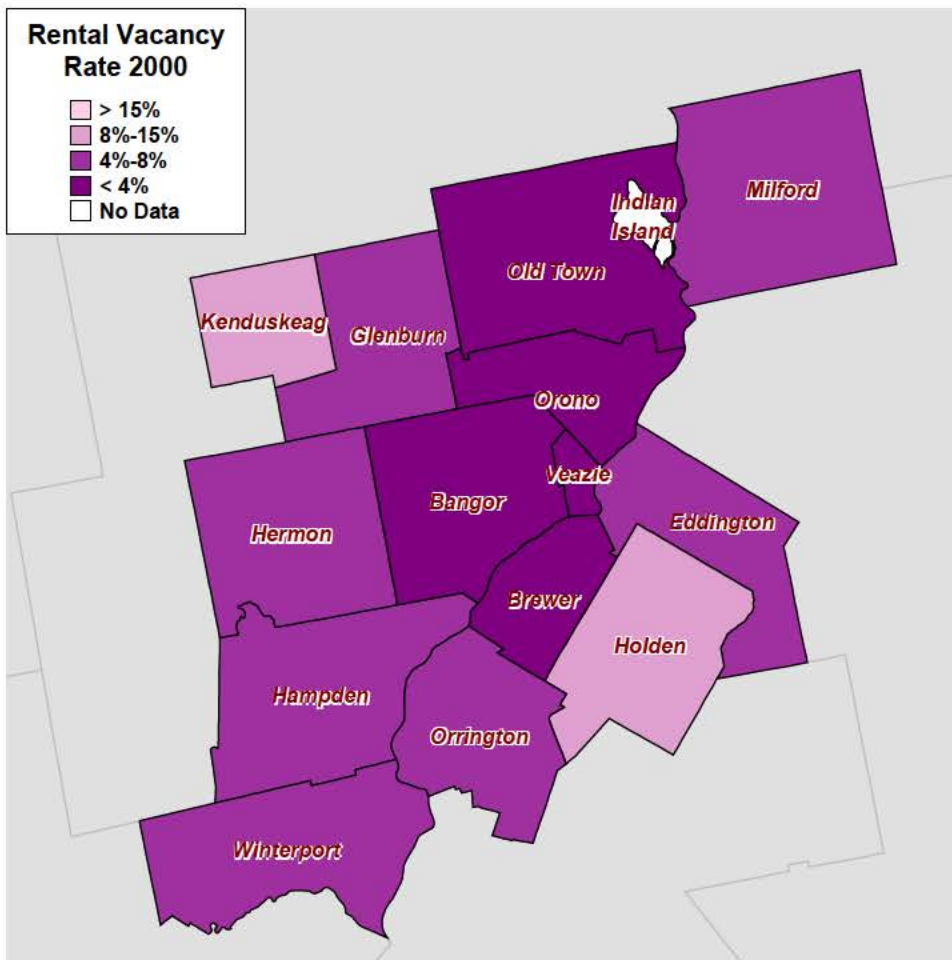
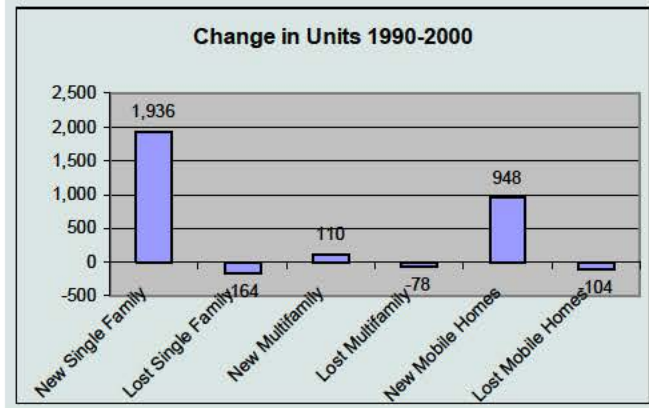


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	90,302
Change in Population 1990-2000	-869
% Change in Population 1990-2000	-1.0%
<b>HOUSEHOLDS</b>	
2000 Households	36,375
Change in Households 1990-2000	2,561
% Change in Households 1990-2000	7.6%
<b>INCOME</b>	
2000 Median Income	\$ 36,025
Change in Income 1990-2000	\$ 8,782
% Change in Median Income 1990-2000	32.2%

Housing Types-2000

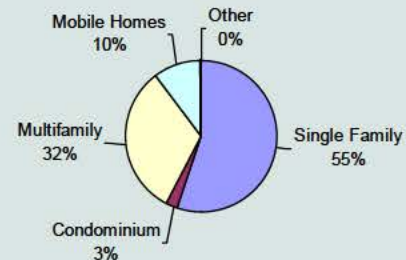


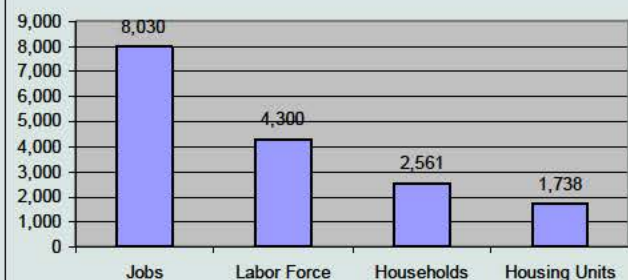
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	62.7%	2000 % Renters	37.3%
2000 Owner Households	22,820	2000 Renter Households	13,555
Overall Median Price	\$ 98,250	2001 Average 2-Bedroom Rent	\$ 571
2001 Median Sales Price-New	\$ 171,000		
-Existing	\$ 96,375		
-First Time Homebuyer	\$ 68,210		
% Annual Increase in Median Sales Price	5.0%	% Annual Increase in 2-Bedroom Rent	13.4%
Home Affordability Index	1.09	Rental Affordability Index	0.97
1990 Owner Vacancy Rate	0.9%	1990 Rental Vacancy Rate	6.9%
2000 Owner Vacancy Rate	1.5%	2000 Rental Vacancy Rate	2.5%
Market Turnover	3.8%		
% Housing Cost Burdened for 2000	18.2%	% Housing Cost Burdened for 2000	39.0%
% Units Built Pre-1940	32.2%		
% Seasonal Housing	2.1%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	1,888
Subsidized Frail Elderly Beds/Units	1,771
Frail Elderly per Bed/Unit	1.1
<b>HOMELESSNESS</b>	
2001 Bednights	30,928
Bednights per day	84.7
<b>OTHER ISSUES</b>	
Supportive Housing Units	291
Expiring Federal Rental Subsidies (units)	245
Pre-'76 Mobile Homes	240

Change in Jobs, Labor Force, and Housing Units: 1993-2000



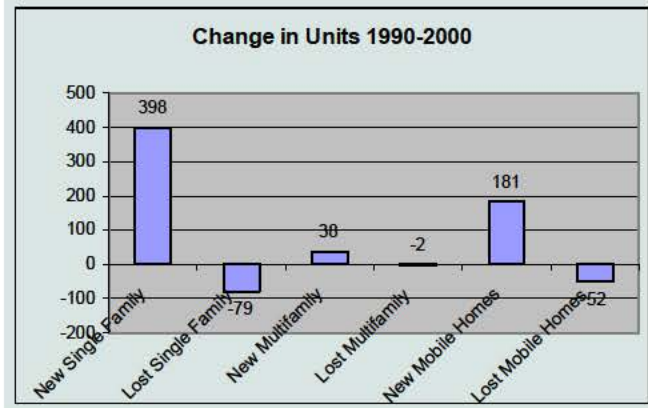


## 18 Machias-Eastport Market



The Machias-Eastport region has lost a naval base at Cutler, and has lost some of its food processing jobs, but these losses have been offset by gains in health, government, and durable goods manufacturing. Housing kept pace with the job gains - 315 new homes to 320 new jobs.

Two-thirds of the new units were single-family homes, and one-third mobile homes. Even with virtually no new multifamily housing, the rental vacancy rate remained one of the highest in the state at nearly 16 percent. The vacancy rate, coupled with a very high number of old mobile homes and relatively low incomes, indicate that substandard housing is an issue in this area.



This area is changing in another respect as well. An increasing percentage of the stock is being bought by out-of-state households. This will create an inflationary push on the coastal part of the housing stock which has historically been very affordable. The Town of Eastport, for example, has seen many of its long-time year-round houses in the town center – especially those with good ocean views – convert to seasonal occupancy. The out-of-state market has picked

up since September 11. Lately, homes priced between \$89,000 and \$100,000 have sold in three to four months, much shorter than normal.

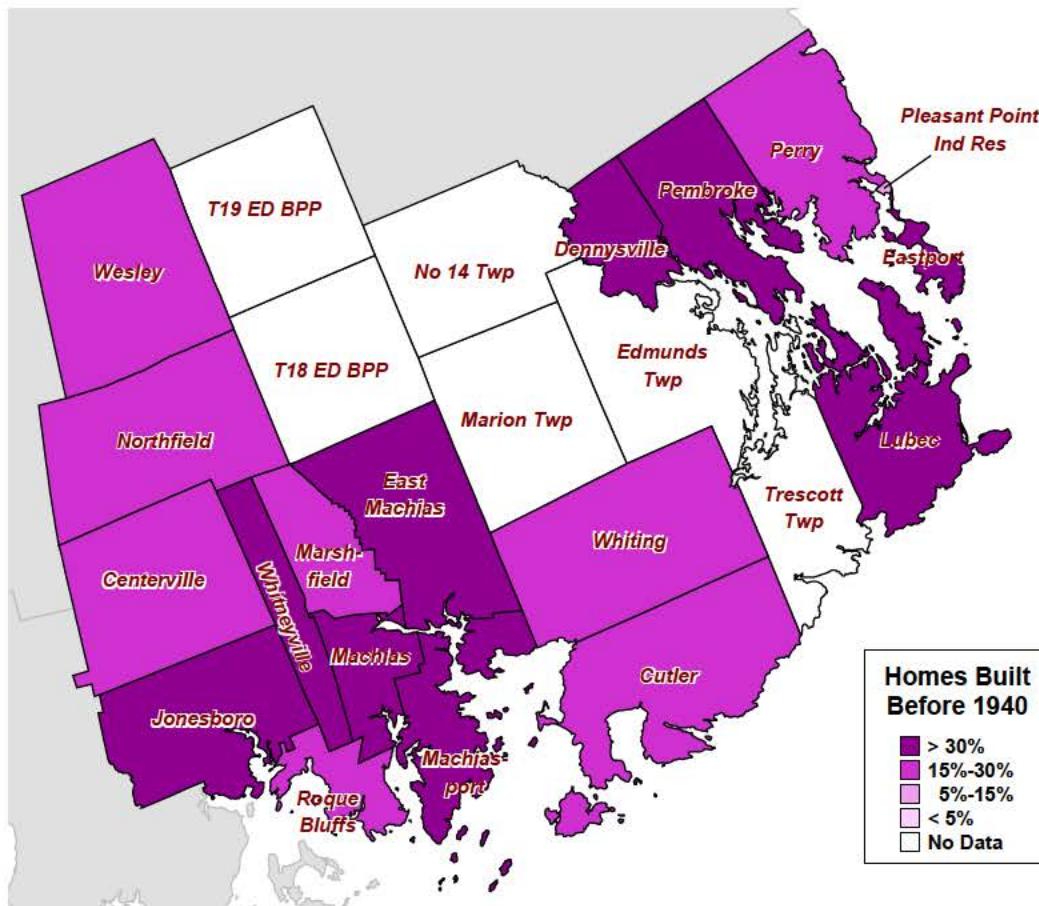




TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	13,086
Change in Population 1990-2000	-644
% Change in Population 1990-2000	-4.7%
<b>HOUSEHOLDS</b>	
2000 Households	5,463
Change in Households 1990-2000	205
% Change in Households 1990-2000	3.9%
<b>INCOME</b>	
2000 Median Income	\$ 25,602
Change in Income 1990-2000	\$ 5,806
% Change in Median Income 1990-2000	29.3%

Housing Types-2000

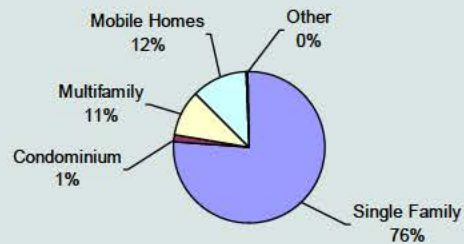


TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	75.8%	2000 % Renters	24.2%
2000 Owner Households	4,143	2000 Renter Households	1,320
Overall Median Price	\$ 64,000	2001 Average 2-Bedroom Rent	\$ 525
2001 Median Sales Price-New	NA		
-Existing	\$ 64,000		
-First Time Homebuyer	\$ 59,650		
% Annual Increase in Median Sales Price	NA	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	1.15	Rental Affordability Index	0.75
1990 Owner Vacancy Rate	2.6%	1990 Rental Vacancy Rate	7.0%
2000 Owner Vacancy Rate	6.0%	2000 Rental Vacancy Rate	15.8%
Market Turnover	0.8%		
% Housing Cost Burdened for 2000	21.0%	% Housing Cost Burdened for 2000	29.9%
% Units Built Pre-1940	38.7%		
% Seasonal Housing	17.4%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	443
Subsidized Frail Elderly Beds/Units	499
Frail Elderly per Bed/Unit	0.9
<b>HOMELESSNESS</b>	
2001 Bednights	823
Bednights per day	2.3
<b>OTHER ISSUES</b>	
Supportive Housing Units	15
Expiring Federal Rental Subsidies (units)	81
Pre-'76 Mobile Homes	535

Change in Jobs, Labor Force, and Housing Units: 1993-2000



## 19 Dexter-Pittsfield Market



Cianbro, the general contractor, remains a solid cornerstone of the regional economy. Although construction employment remains strong, the area lost many mill jobs in the 1990s. Low incomes and sluggish population growth have reduced the demand for new housing.

Home prices remain very low, with the median sale price in 2001 below \$60,000. On the other hand, low incomes make even modest rent levels difficult to afford. Over a third of area renters pay more than 30% for rents averaging around \$500 a month. As housing units increased at three times the pace of new jobs in the 1990s, this region should continue to be a buyers market for the foreseeable future.

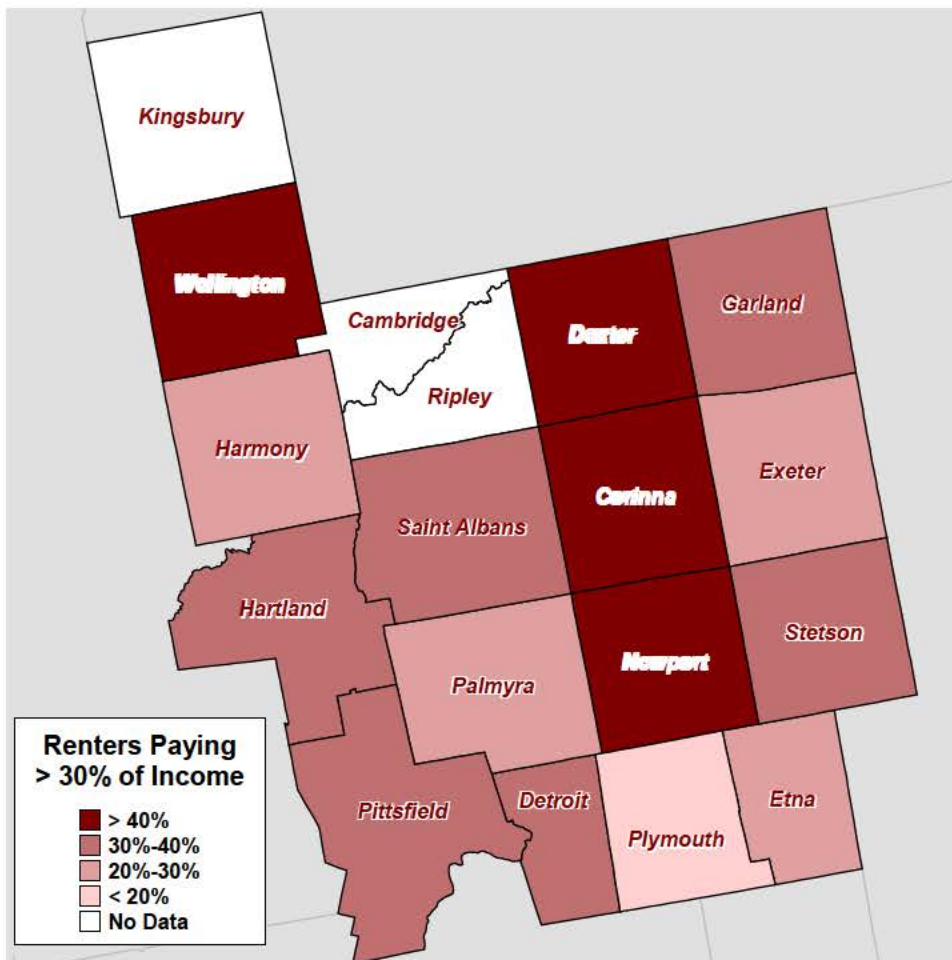
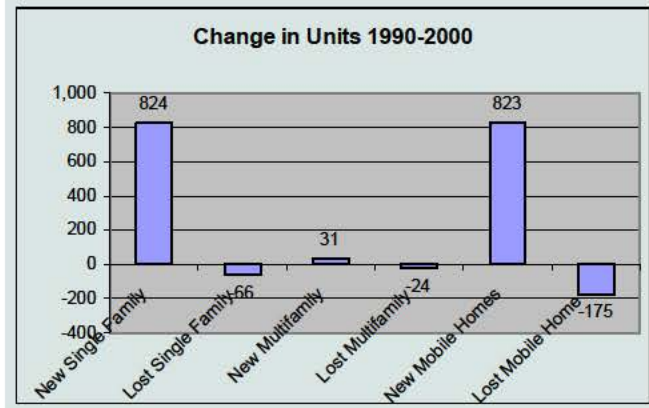


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	27,089
Change in Population 1990-2000	61
% Change in Population 1990-2000	0.2%
<b>HOUSEHOLDS</b>	
2000 Households	10,768
Change in Households 1990-2000	909
% Change in Households 1990-2000	9.2%
<b>INCOME</b>	
2000 Median Income	\$ 29,969
Change in Income 1990-2000	\$ 7,408
% Change in Median Income 1990-2000	32.8%

Housing Types-2000

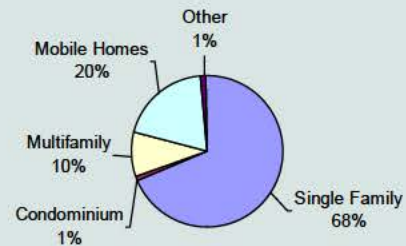


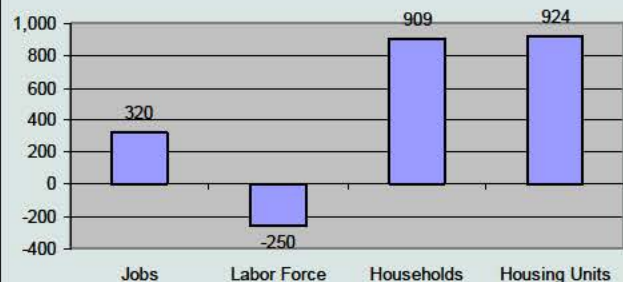
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	79.9%	2000 % Renters	20.1%
2000 Owner Households	8,607	2000 Renter Households	2,161
Overall Median Price	\$ 58,500	2001 Average 2-Bedroom Rent	\$ 517
2001 Median Sales Price-New	NA		
-Existing	\$ 58,500		
-First Time Homebuyer	\$ 57,975		
% Annual Increase in Median Sales Price	1.1%	% Annual Increase in 2-Bedroom Rent	16.3%
Home Affordability Index	1.48	Rental Affordability Index	0.88
1990 Owner Vacancy Rate	0.9%	1990 Rental Vacancy Rate	7.5%
2000 Owner Vacancy Rate	2.9%	2000 Rental Vacancy Rate	10.4%
Market Turnover	1.8%		
% Housing Cost Burdened for 2000	17.7%	% Housing Cost Burdened for 2000	36.9%
% Units Built Pre-1940	26.8%		
% Seasonal Housing	14.3%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	663
Subsidized Frail Elderly Beds/Units	428
Frail Elderly per Bed/Unit	1.5
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	22
Expiring Federal Rental Subsidies (units)	44
Pre-'76 Mobile Homes	253

Change in Jobs, Labor Force, and Housing Units: 1993-2000



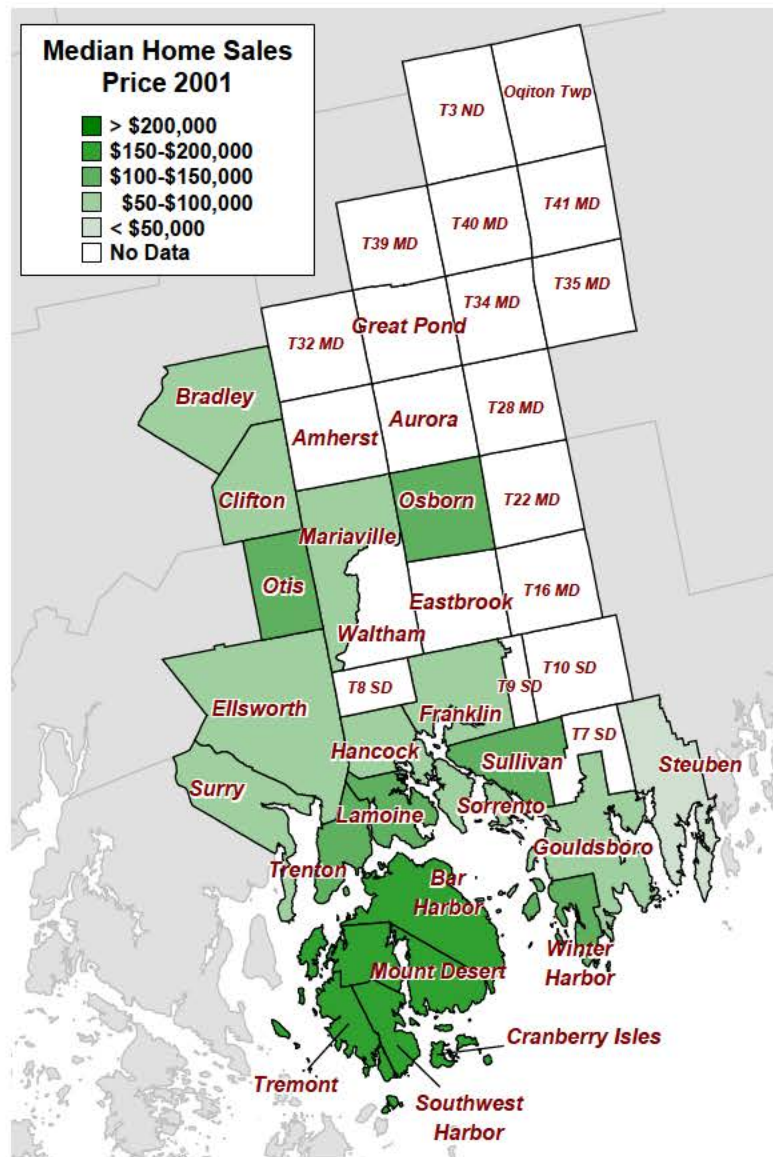
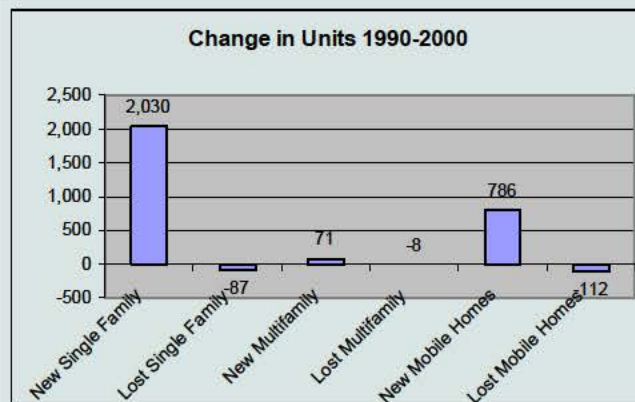


## 20 Ellsworth-Bar Harbor Market



The Ellsworth-Bar Harbor economy was strong in the 1990s. Biomedical research at The Jackson Laboratory and the Mount Desert Island Biological Laboratory increased at double-digit annual rates. Retail growth in Ellsworth continued apace. Second home and tourism activity also increased.

The area gained over 3,500 jobs and 3,400 new employees from all of this activity. However, new housing only increased by 1,900 units. Consequently rental vacancy rates dropped, and apartment costs increased at a 16%



annual rate. Home prices also rose. First-time homebuyers in the Maine State Housing Authority program paid a median price of \$93,000 for a home in 2001, \$20,000 more than the statewide average. Meanwhile, existing households must compete with seasonal buyers for nicer homes. Agents report that “nice properties are few and far between,” and that a shorefront home costing \$300,000 or more can be expected to sell in less than a month. Affordability is a growing problem. One in five owners, and one in three renters, pays more than 30% of income for housing costs.

TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	34,581
Change in Population 1990-2000	3,309
% Change in Population 1990-2000	10.6%
<b>HOUSEHOLDS</b>	
2000 Households	14,749
Change in Households 1990-2000	2,425
% Change in Households 1990-2000	19.7%
<b>INCOME</b>	
2000 Median Income	\$ 35,664
Change in Income 1990-2000	\$ 10,253
% Change in Median Income 1990-2000	40.3%

Housing Types-2000

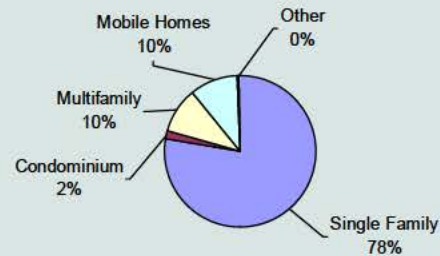


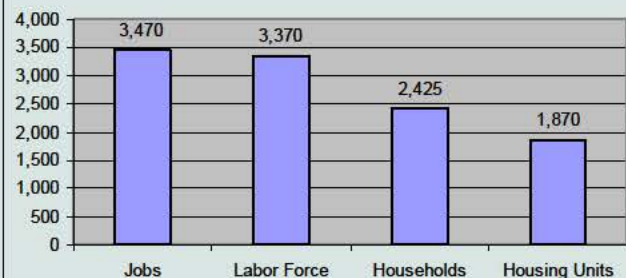
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	73.8%	2000 % Renters	26.2%
2000 Owner Households	10,879	2000 Renter Households	3,870
Overall Median Price	\$ 121,750	2001 Average 2-Bedroom Rent	\$ 559
2001 Median Sales Price-New	\$ 158,900		
-Existing	\$ 119,900		
-First Time Homebuyer	\$ 93,056		
% Annual Increase in Median Sales Price	2.3%	% Annual Increase in 2-Bedroom Rent	15.8%
Home Affordability Index	0.88	Rental Affordability Index	0.97
1990 Owner Vacancy Rate	1.3%	1990 Rental Vacancy Rate	8.5%
2000 Owner Vacancy Rate	2.0%	2000 Rental Vacancy Rate	5.4%
Market Turnover	2.4%		
% Housing Cost Burdened for 2000	22.3%	% Housing Cost Burdened for 2000	34.6%
% Units Built Pre-1940	26.9%		
% Seasonal Housing	31.4%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	980
Subsidized Frail Elderly Beds/Units	636
Frail Elderly per Bed/Unit	1.5
<b>HOMELESSNESS</b>	
2001 Bednights	4,607
Bednights per day	12.6
<b>OTHER ISSUES</b>	
Supportive Housing Units	36
Expiring Federal Rental Subsidies (units)	32
Pre-'76 Mobile Homes	358

Change in Jobs, Labor Force, and Housing Units: 1993-2000





## 21 Outer Bangor Market



The towns surrounding Bangor experienced a 24% increase in household growth during the past decade. Many of the newcomers sought more affordable housing - the median cost of a home is a third less in this area than in the Bangor market next door. Nevertheless, costs for first-time homebuyers are the same in the two areas, and rents are actually higher in Outer Bangor.

The majority of new units added in the region during the 1990s were mobile homes, and the remainder were single family homes. Most of the newcomers still commute back to the Bangor area to work - few new jobs were added in the region. This is a suburban pattern of growth, and if patterns established elsewhere are followed here, the outlook is for higher home costs and property taxes in the future.

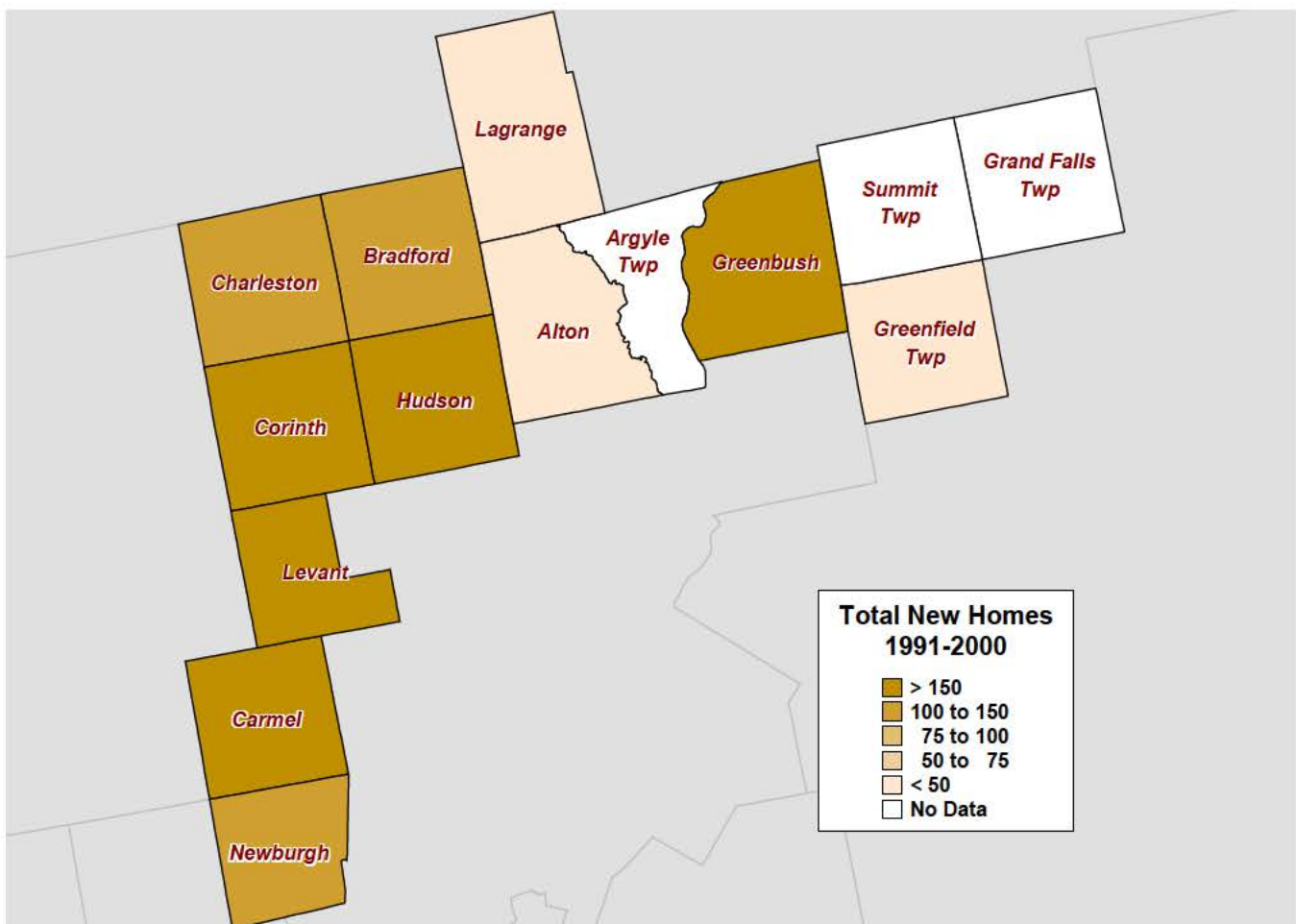
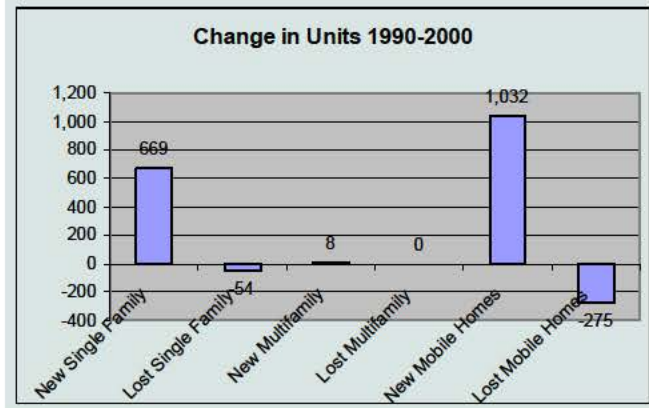




TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	16,267
Change in Population 1990-2000	2,386
% Change in Population 1990-2000	17.2%
<b>HOUSEHOLDS</b>	
2000 Households	6,031
Change in Households 1990-2000	1,170
% Change in Households 1990-2000	24.1%
<b>INCOME</b>	
2000 Median Income	\$ 36,688
Change in Income 1990-2000	\$ 10,334
% Change in Median Income 1990-2000	39.2%

Housing Types-2000

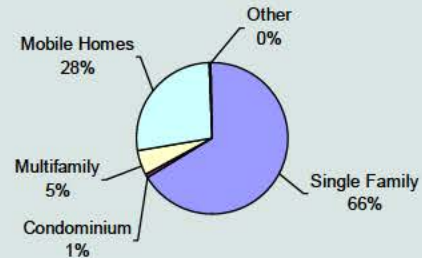


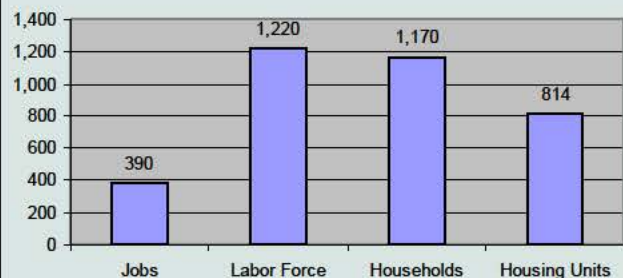
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	85.1%	2000 % Renters	14.9%
2000 Owner Households	5,134	2000 Renter Households	897
Overall Median Price	\$ 71,000	2001 Average 2-Bedroom Rent	\$ 705
2001 Median Sales Price-New	NA		
-Existing	\$ 71,000		
-First Time Homebuyer	\$ 61,900		
% Annual Increase in Median Sales Price	0.4%	% Annual Increase in 2-Bedroom Rent	17.8%
Home Affordability Index	1.58	Rental Affordability Index	0.82
1990 Owner Vacancy Rate	0.3%	1990 Rental Vacancy Rate	3.6%
2000 Owner Vacancy Rate	2.3%	2000 Rental Vacancy Rate	11.5%
Market Turnover	1.7%		
% Housing Cost Burdened for 2000	19.8%	% Housing Cost Burdened for 2000	25.7%
% Units Built Pre-1940	16.7%		
% Seasonal Housing	5.6%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	309
Subsidized Frail Elderly Beds/Units	123
Frail Elderly per Bed/Unit	2.5
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	0
Expiring Federal Rental Subsidies (units)	36
Pre-'76 Mobile Homes	133

Change in Jobs, Labor Force, and Housing Units: 1993-2000

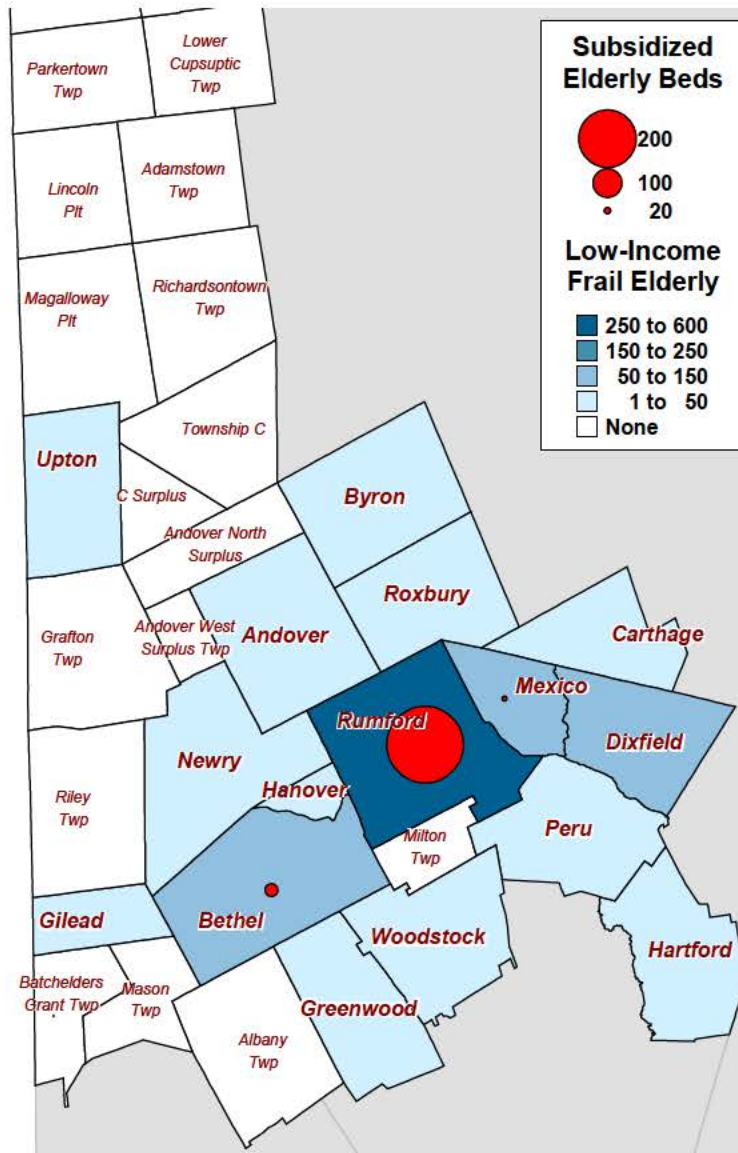
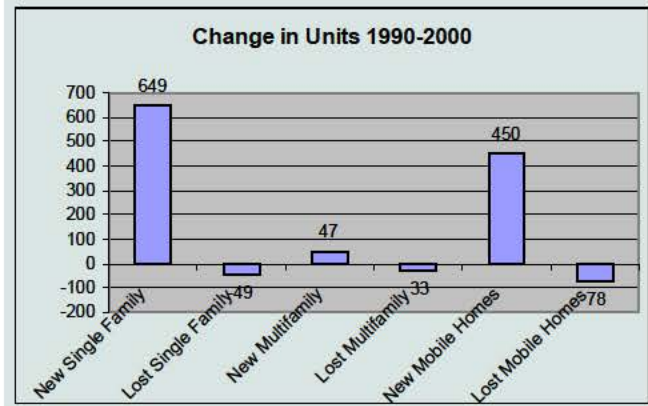


## 22 Rumford Market



The employment center in northern Oxford County is slowly shifting from the paper mill in Rumford west toward the Sunday River resort near Bethel. Manufacturing lost 160 jobs in the past decade, while services (mostly related to tourism) increased by 480. Second home building also helped construction employment increase by 50% to 270.

The new housing going up is a combination of mobile homes for local residents and more expensive single family homes, many for seasonal residents. The median



price of a new home is \$177,000, quite a stiff price in a region with a median household income of \$32,000. But first-time buyers can find homes for under \$60,000, so away from the tourist areas inexpensive housing can still be found.

Overall, the region is losing population and labor force. Thus vacancy rates remain healthy, and costs are relatively low. But the market is active. Real estate agents report this year that waterfront camps are moving quickly, with units priced at \$120,000 selling in just a few days, and that there is also a demand for homes in the \$75,000 to \$85,000 range.

The future of the housing construction and housing demand in this area is very dependent upon the success of the Sunday River resort in meeting its expansion plans.



TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	22,383
Change in Population 1990-2000	-571
% Change in Population 1990-2000	-2.5%
<b>HOUSEHOLDS</b>	
2000 Households	9,437
Change in Households 1990-2000	454
% Change in Households 1990-2000	5.1%
<b>INCOME</b>	
2000 Median Income	\$ 32,163
Change in Income 1990-2000	\$ 8,042
% Change in Median Income 1990-2000	33.3%

Housing Types-2000

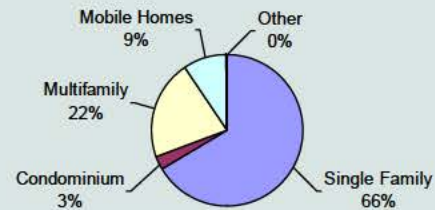


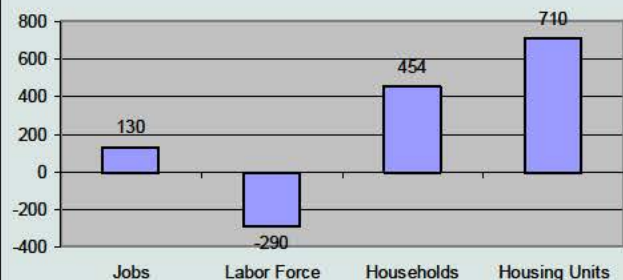
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	74.5%	2000 % Renters	25.5%
2000 Owner Households	7,034	2000 Renter Households	2,403
Overall Median Price	\$ 74,700	2001 Average 2-Bedroom Rent	\$ 428
2001 Median Sales Price-New	\$ 177,000		
-Existing	\$ 74,000		
-First Time Homebuyer	\$ 59,900		
% Annual Increase in Median Sales Price	5.0%	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	1.15	Rental Affordability Index	1.04
1990 Owner Vacancy Rate	1.0%	1990 Rental Vacancy Rate	9.3%
2000 Owner Vacancy Rate	2.2%	2000 Rental Vacancy Rate	6.0%
Market Turnover	2.1%		
% Housing Cost Burdened for 2000	16.8%	% Housing Cost Burdened for 2000	29.7%
% Units Built Pre-1940	33.1%		
% Seasonal Housing	27.4%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	727
Subsidized Frail Elderly Beds/Units	386
Frail Elderly per Bed/Unit	1.9
<b>HOMELESSNESS</b>	
2001 Bednights	6,043
Bednights per day	16.6
<b>OTHER ISSUES</b>	
Supportive Housing Units	48
Expiring Federal Rental Subsidies (units)	48
Pre-'76 Mobile Homes	64

Change in Jobs, Labor Force, and Housing Units: 1993-2000





## 23 Lincoln-Howland Market



Although the news reports in Lincoln-Howland feature fires and dramatic change, in fact the region has been extraordinarily stable in most respects over the past ten years. Manufacturing jobs have grown slightly, health care and service jobs have increased as well, and the region has gained nearly 400 jobs since 1993. Incomes, however, increased by only \$7,000 per household in the 1990s, \$2,000 less than the statewide average.

New housing starts - mostly mobile homes - kept pace with the job growth. Home costs are low (\$49,000 is the median first-time buyer purchase price), rents are below \$500 a month for a two-bedroom apartment. Even with vacancies growing and prices low, a third of renters and a fifth of owners pay more than 30% of their incomes for housing.

The story remains unchanged in 2002. Local real estate agents report that homes are currently selling for between \$55,000 and \$65,000, and that the homes move slowly (taking four to six months to sell).

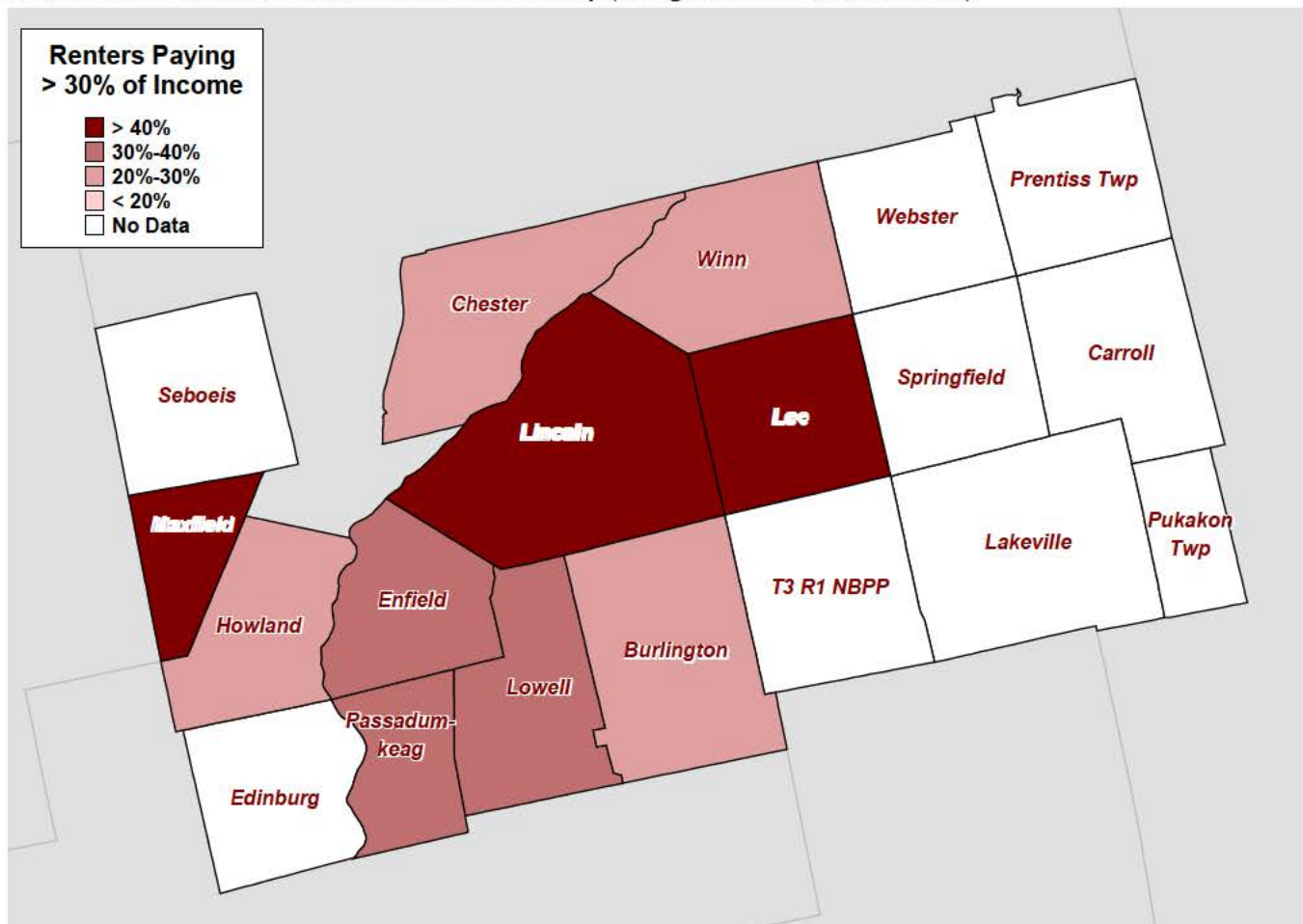
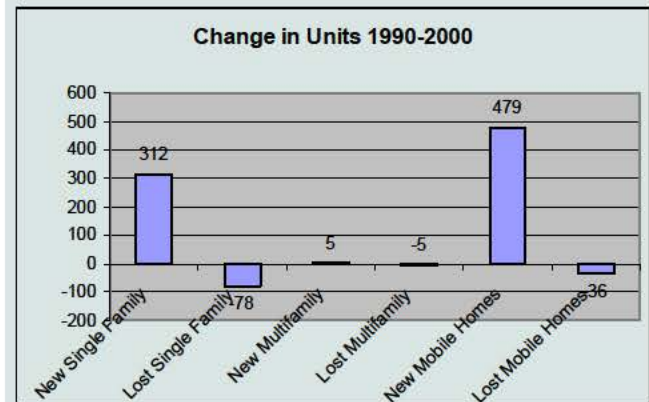


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	12,180
Change in Population 1990-2000	-418
% Change in Population 1990-2000	-3.3%
<b>HOUSEHOLDS</b>	
2000 Households	4,824
Change in Households 1990-2000	179
% Change in Households 1990-2000	3.9%
<b>INCOME</b>	
2000 Median Income	\$ 31,548
Change in Income 1990-2000	\$ 7,260
% Change in Median Income 1990-2000	29.9%

Housing Types-2000

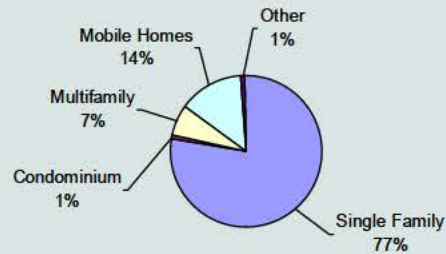


TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	82.3%	2000 % Renters	17.7%
2000 Owner Households	3,970	2000 Renter Households	854
Overall Median Price	\$ 65,500	2001 Average 2-Bedroom Rent	\$ 485
2001 Median Sales Price-New	NA		
-Existing	\$ 65,500		
-First Time Homebuyer	\$ 48,750		
% Annual Increase in Median Sales Price	5.9%	% Annual Increase in 2-Bedroom Rent	-3.4%
Home Affordability Index	1.43	Rental Affordability Index	1.01
1990 Owner Vacancy Rate	1.0%	1990 Rental Vacancy Rate	9.2%
2000 Owner Vacancy Rate	3.0%	2000 Rental Vacancy Rate	12.1%
Market Turnover	1.6%		
% Housing Cost Burdened for 2000	19.8%	% Housing Cost Burdened for 2000	35.5%
% Units Built Pre-1940	23.2%		
% Seasonal Housing	23.0%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	280
Subsidized Frail Elderly Beds/Units	291
Frail Elderly per Bed/Unit	1.0
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	5
Expiring Federal Rental Subsidies (units)	16
Pre-'76 Mobile Homes	114

Change in Jobs, Labor Force, and Housing Units: 1993-2000



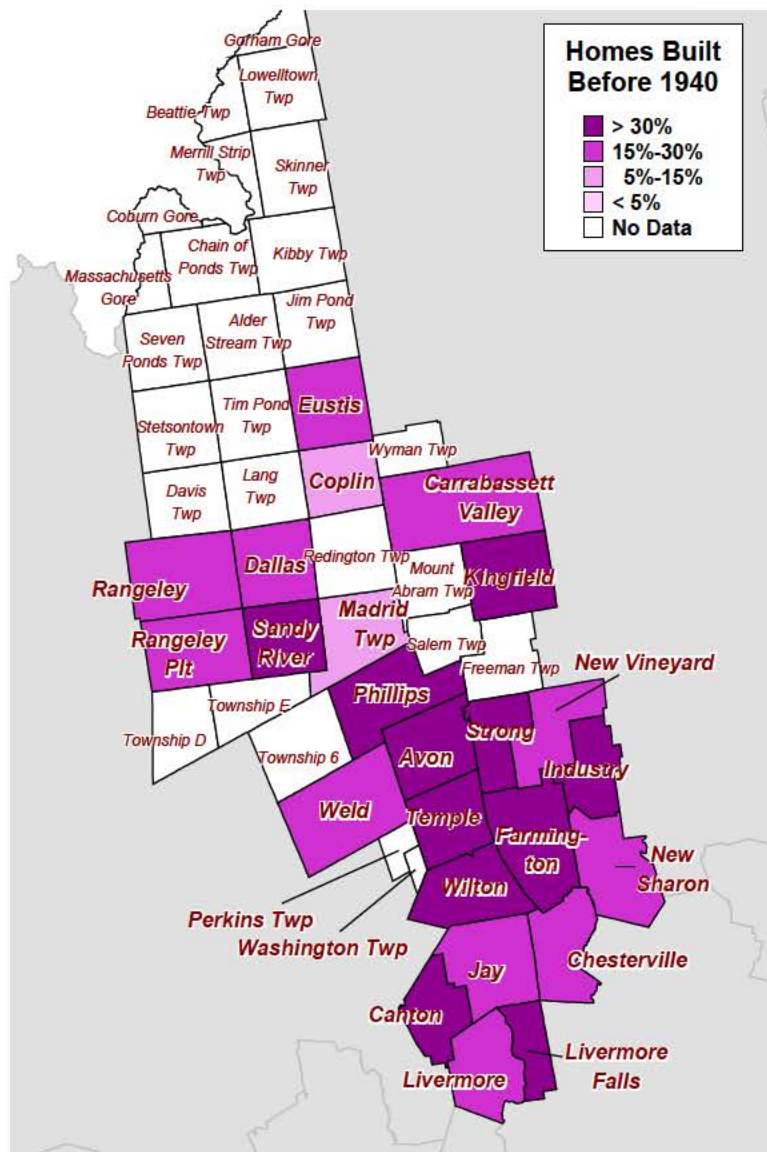
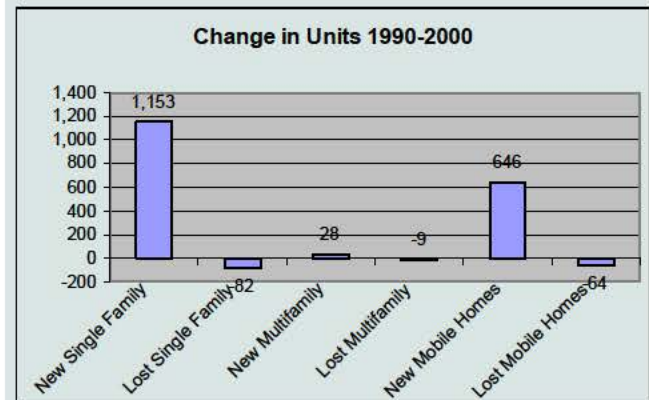


## 24 Farmington Market



The Farmington area suffered from the loss of forest products-related jobs in the 1990s. Manufacturing declined by 1,500 jobs, or a third.

The jobs were offset by gains in retail sales and service jobs, which on average pay less than manufacturing. Although employment was flat, 1,200 new housing units were built or added in the decade. As a result, the region has healthy vacancy rates, and modest home prices and rent levels. Even so, almost 2 in 5 renters pay more than 30% of their income for their apartments. And there are many old mobile



homes and substandard homes that are not being maintained.

The real estate market picked up during the past year. Agents report that homes priced at \$80,000 to \$90,000 in Farmington village are selling within one to two months. Older homes in more rural communities are still sitting on the market for six months to a year.



TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	35,401
Change in Population 1990-2000	499
% Change in Population 1990-2000	1.4%
<b>HOUSEHOLDS</b>	
2000 Households	14,172
Change in Households 1990-2000	1,136
% Change in Households 1990-2000	8.7%
<b>INCOME</b>	
2000 Median Income	\$ 32,160
Change in Income 1990-2000	\$ 7,720
% Change in Median Income 1990-2000	31.6%

Housing Types-2000

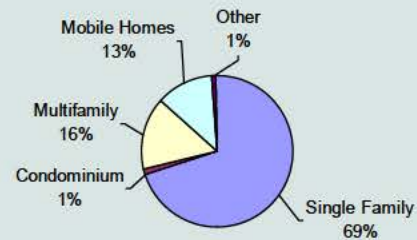


TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	76.1%	2000 % Renters	23.9%
2000 Owner Households	10,778	2000 Renter Households	3,394
Overall Median Price	\$ 71,000	2001 Average 2-Bedroom Rent	\$ 449
2001 Median Sales Price-New	NA		
-Existing	\$ 71,000		
-First Time Homebuyer	\$ 62,000		
% Annual Increase in Median Sales Price	2.7%	% Annual Increase in 2-Bedroom Rent	-2.2%
Home Affordability Index	1.26	Rental Affordability Index	1.05
1990 Owner Vacancy Rate	1.4%	1990 Rental Vacancy Rate	8.2%
2000 Owner Vacancy Rate	2.0%	2000 Rental Vacancy Rate	5.9%
Market Turnover	1.8%		
% Housing Cost Burdened for 2000	21.1%	% Housing Cost Burdened for 2000	37.6%
% Units Built Pre-1940	28.8%		
% Seasonal Housing	30.3%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	877
Subsidized Frail Elderly Beds/Units	885
Frail Elderly per Bed/Unit	1.0
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	0
Expiring Federal Rental Subsidies (units)	144
Pre-'76 Mobile Homes	363

Change in Jobs, Labor Force, and Housing Units: 1993-2000



## 25 Calais Market



The weak Canadian dollar kept the Calais area depressed throughout the last decade. Employment fell by 60 jobs from 1993 to 2000. Incomes, already low, grew at only half the state rate.

By 2000 median income was only \$26,800, nearly \$11,000 behind households in the rest of Maine. Many people moved away, causing population to decline by 668.

Paradoxically, a weak economy often means that houses are very affordable. And that is the case in Calais. Calais has low home sale values. First-time homebuyers in the Maine State Housing Authority mortgage program paid a median price of \$27,000 for their first home - and that number is not a misprint. On the other side of the scale waterfront homes priced at \$600,000 can sell within days, a local real estate agent reports, even as rural homes needing work can take months to sell even at prices as low as \$25,000. Most homes still sell for less than asking price. "Prices have had to drop," the broker said. With vacancies high, and prices low, maintenance is being neglected and some properties are in disrepair.

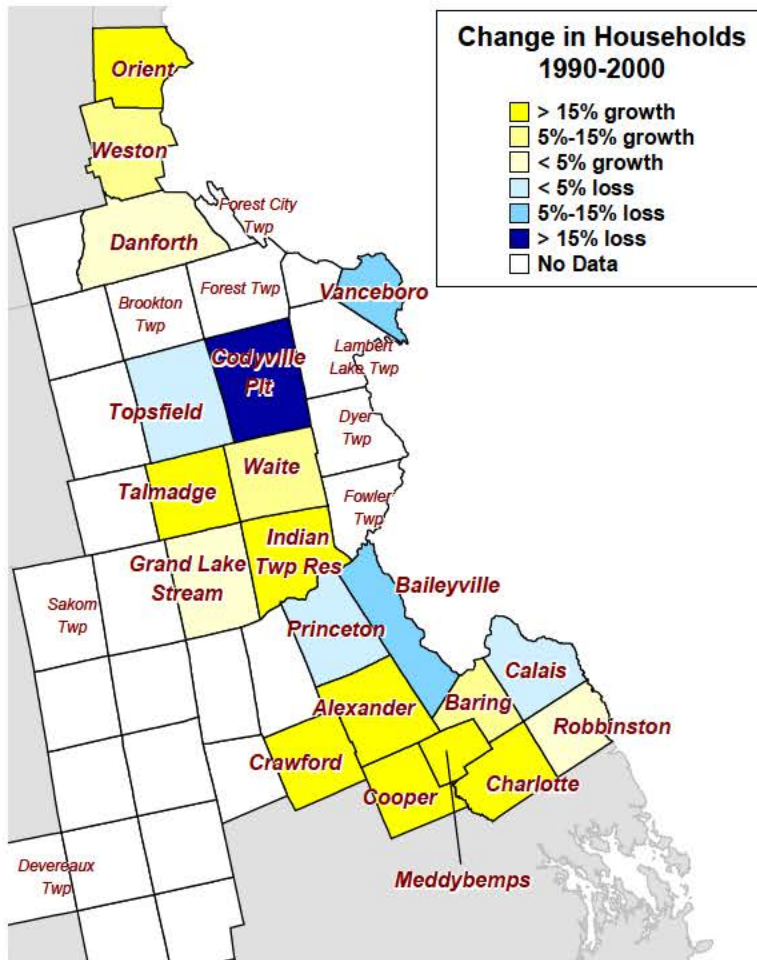
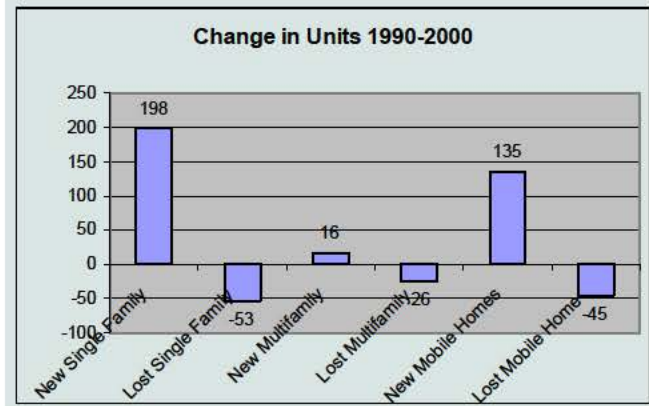


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	12,388
Change in Population 1990-2000	-668
% Change in Population 1990-2000	-5.1%
<b>HOUSEHOLDS</b>	
2000 Households	5,140
Change in Households 1990-2000	251
% Change in Households 1990-2000	5.1%
<b>INCOME</b>	
2000 Median Income	\$ 26,792
Change in Income 1990-2000	\$ 3,281
% Change in Median Income 1990-2000	14.0%

Housing Types-2000

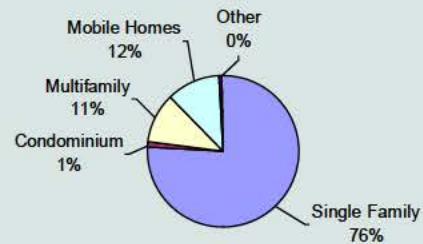


TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	77.0%	2000 % Renters	23.0%
2000 Owner Households	3,956	2000 Renter Households	1,184
Overall Median Price	\$ 62,000	2001 Average 2-Bedroom Rent	\$ 486
2001 Median Sales Price-New	NA		
-Existing	\$ 62,000		
-First Time Homebuyer	\$ 27,000		
% Annual Increase in Median Sales Price	NA	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	1.15	Rental Affordability Index	0.92
1990 Owner Vacancy Rate	1.4%	1990 Rental Vacancy Rate	12.4%
2000 Owner Vacancy Rate	3.7%	2000 Rental Vacancy Rate	11.1%
Market Turnover	0.1%		
% Housing Cost Burdened for 2000	18.3%	% Housing Cost Burdened for 2000	29.1%
% Units Built Pre-1940	29.7%		
% Seasonal Housing	32.7%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	328
Subsidized Frail Elderly Beds/Units	377
Frail Elderly per Bed/Unit	0.9
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	15
Expiring Federal Rental Subsidies (units)	None
Pre-'76 Mobile Homes	271

Change in Jobs, Labor Force, and Housing Units: 1993-2000





# 26 Patten-Island Falls Market



The Patten-Island Falls area economy is struggling. Wood products employment fell in half during the 1993-2000 period - from 300 to 150. Small gains in the services and government sectors made up the difference so that there was no net job change during the period. Population fell by 10%, and median household income grew little, and now trails the statewide median by \$10,000.

About 130 single family and mobile homes were added in the decade. With new housing, and fewer people, vacancy rates have risen - to 6% for owner housing, to 20% for rental housing. High vacancies, old housing, and low incomes are a formula for low maintenance and repair and a high rate of substandard housing.

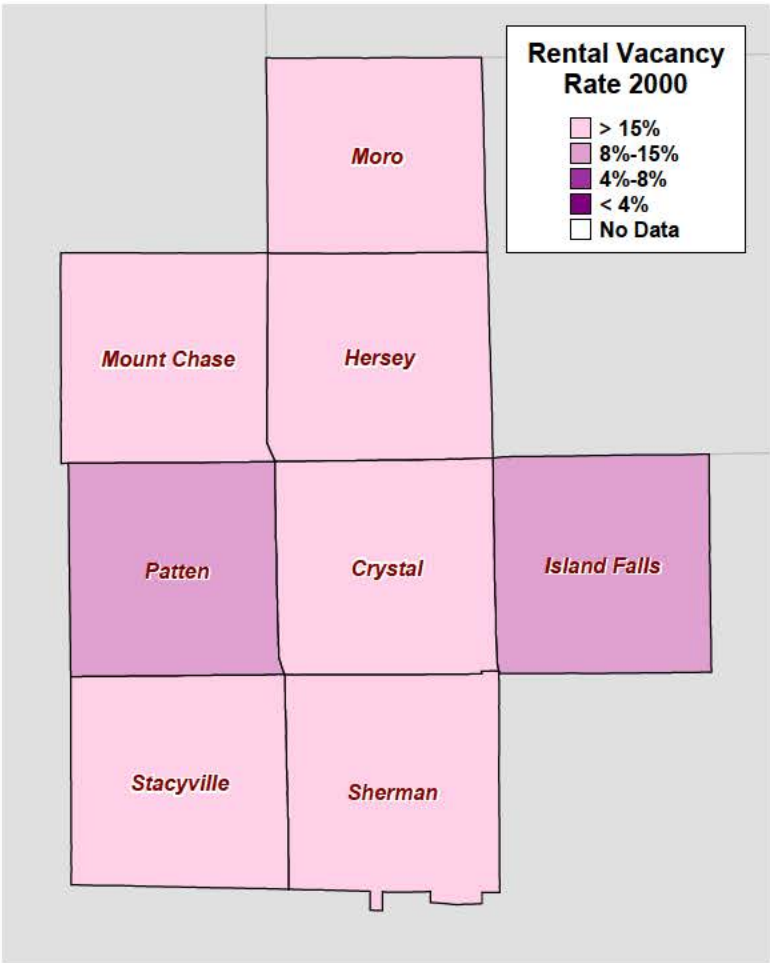
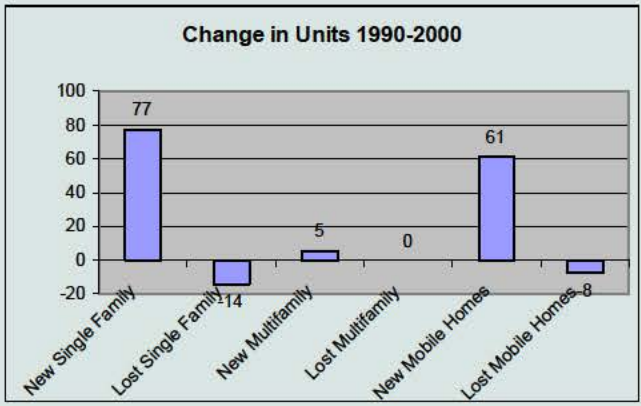


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	3,904
Change in Population 1990-2000	-435
% Change in Population 1990-2000	-10.0%
<b>HOUSEHOLDS</b>	
2000 Households	1,619
Change in Households 1990-2000	6
% Change in Households 1990-2000	0.4%
<b>INCOME</b>	
2000 Median Income	\$ 27,270
Change in Income 1990-2000	\$ 5,841
% Change in Median Income 1990-2000	27.3%

Housing Types-2000

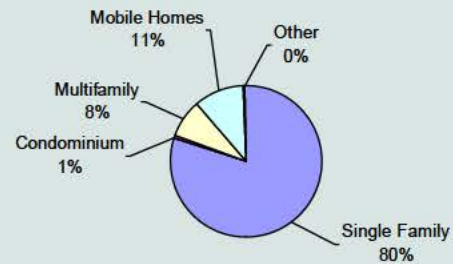


TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	81.8%	2000 % Renters	18.2%
2000 Owner Households	1,324	2000 Renter Households	295
Overall Median Price	\$ 31,500	2001 Average 2-Bedroom Rent	NA
2001 Median Sales Price-New	NA		
-Existing	\$ 31,500		
-First Time Homebuyer	\$ 53,500		
% Annual Increase in Median Sales Price	-8.9%	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	1.70	Rental Affordability Index	NA
1990 Owner Vacancy Rate	1.3%	1990 Rental Vacancy Rate	9.6%
2000 Owner Vacancy Rate	5.7%	2000 Rental Vacancy Rate	20.5%
Market Turnover	0.5%		
% Housing Cost Burdened for 2000	13.3%	% Housing Cost Burdened for 2000	25.4%
% Units Built Pre-1940	34.1%		
% Seasonal Housing	21.8%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	109
Subsidized Frail Elderly Beds/Units	98
Frail Elderly per Bed/Unit	1.1
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	0
Expiring Federal Rental Subsidies (units)	None
Pre-'76 Mobile Homes	30

Change in Jobs, Labor Force, and Housing Units: 1993-2000



## 27 Millinocket-East Millinocket Market



In July of this year, Great Northern Paper announced that two paper machines at its Millinocket mill would shut down, causing a loss of 200 jobs. This is only the latest in a series of job reductions that has hurt the area economy over the last decade. From 1993 to 2000, manufacturing jobs in the Millinocket region fell by 500, or about 25%. As jobs decline, people are leaving. The population of the area is 2,000 below the 1990 Census. As a result, the homeowner vacancy rate increased fivefold to 4.9%, and the rental vacancy rate jumped to 15.4% by the year 2000. More single family homes were lost during the 1990s than built, although there were nearly 200 mobile homes added in the region. Even with the low costs, people found it difficult to pay the rent, as median income dropped during the decade. Nearly two in five renters were cost-burdened in 2000.

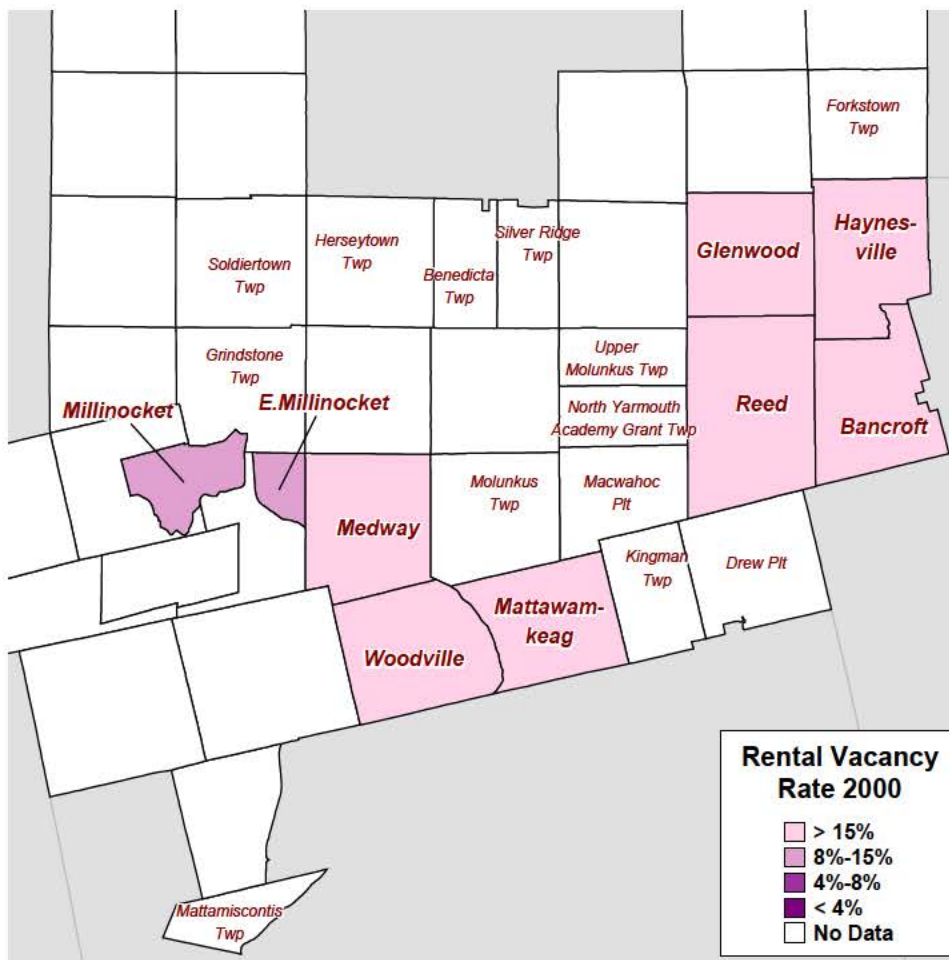
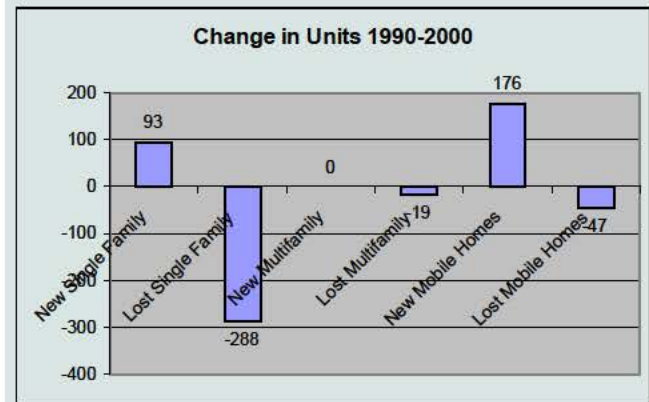




TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	10,945
Change in Population 1990-2000	-2,313
% Change in Population 1990-2000	-17.4%
<b>HOUSEHOLDS</b>	
2000 Households	4,639
Change in Households 1990-2000	-373
% Change in Households 1990-2000	-7.4%
<b>INCOME</b>	
2000 Median Income	\$ 30,029
Change in Income 1990-2000	\$ (515)
% Change in Median Income 1990-2000	-1.7%

Housing Types-2000

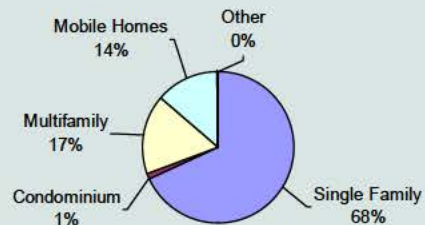


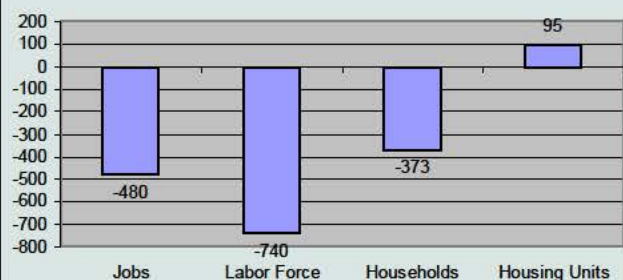
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	78.7%	2000 % Renters	21.3%
2000 Owner Households	3,652	2000 Renter Households	987
Overall Median Price	\$ 45,500	2001 Average 2-Bedroom Rent	\$ 395
2001 Median Sales Price-New	NA		
-Existing	\$ 45,500		
-First Time Homebuyer	\$ 39,345		
% Annual Increase in Median Sales Price	-6.2%	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	2.37	Rental Affordability Index	1.47
1990 Owner Vacancy Rate	0.9%	1990 Rental Vacancy Rate	9.9%
2000 Owner Vacancy Rate	4.9%	2000 Rental Vacancy Rate	15.4%
Market Turnover	1.3%		
% Housing Cost Burdened for 2000	17.7%	% Housing Cost Burdened for 2000	38.2%
% Units Built Pre-1940	27.3%		
% Seasonal Housing	19.2%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	287
Subsidized Frail Elderly Beds/Units	256
Frail Elderly per Bed/Unit	1.1
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	0
Expiring Federal Rental Subsidies (units)	None
Pre-'76 Mobile Homes	79

Change in Jobs, Labor Force, and Housing Units: 1993-2000



## 28 Houlton Market



Houlton's economy held steady in the 1990s, not gaining any, but not losing either. Employment rose by 70 jobs, households increased by 200, and 185 houses were built - resulting in a rough equilibrium.

Housing remains a bargain in the Houlton area. First-time homebuyers find homes for a median price of under \$50,000. But because incomes are low - half of households earn less than \$27,300 - there is little money for home maintenance and repairs, and even average rent levels are hard to afford.

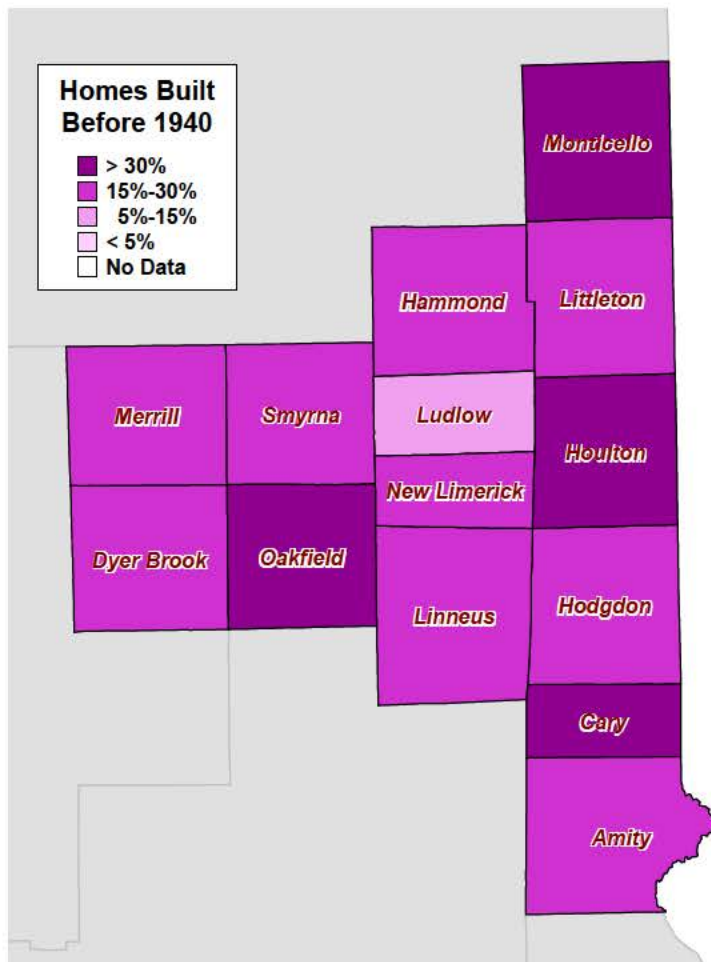
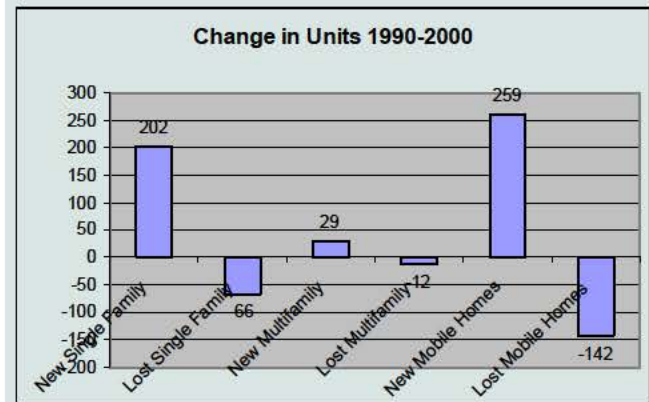


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	13,600
Change in Population 1990-2000	-386
% Change in Population 1990-2000	-2.8%
<b>HOUSEHOLDS</b>	
2000 Households	5,472
Change in Households 1990-2000	211
% Change in Households 1990-2000	4.0%
<b>INCOME</b>	
2000 Median Income	\$ 27,362
Change in Income 1990-2000	\$ 6,193
% Change in Median Income 1990-2000	29.3%

Housing Types-2000

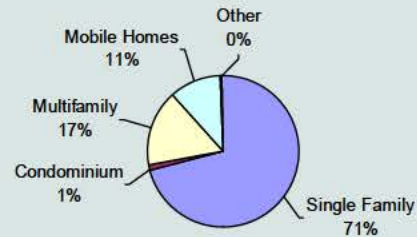


TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	73.9%	2000 % Renters	26.1%
2000 Owner Households	4,042	2000 Renter Households	1,430
Overall Median Price	\$ 42,500	2001 Average 2-Bedroom Rent	\$ 407
2001 Median Sales Price-New	NA		
-Existing	\$ 42,500		
-First Time Homebuyer	\$ 47,000		
% Annual Increase in Median Sales Price	-5.6%	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	1.70	Rental Affordability Index	0.98
1990 Owner Vacancy Rate	1.3%	1990 Rental Vacancy Rate	7.2%
2000 Owner Vacancy Rate	3.5%	2000 Rental Vacancy Rate	8.9%
Market Turnover	0.8%		
% Housing Cost Burdened for 2000	15.5%	% Housing Cost Burdened for 2000	36.4%
% Units Built Pre-1940	35.1%		
% Seasonal Housing	10.1%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	369
Subsidized Frail Elderly Beds/Units	530
Frail Elderly per Bed/Unit	0.7
<b>HOMELESSNESS</b>	
2001 Bednights	1,488
Bednights per day	4.1
<b>OTHER ISSUES</b>	
Supportive Housing Units	19
Expiring Federal Rental Subsidies (units)	None
Pre-'76 Mobile Homes	74

Change in Jobs, Labor Force, and Housing Units: 1993-2000



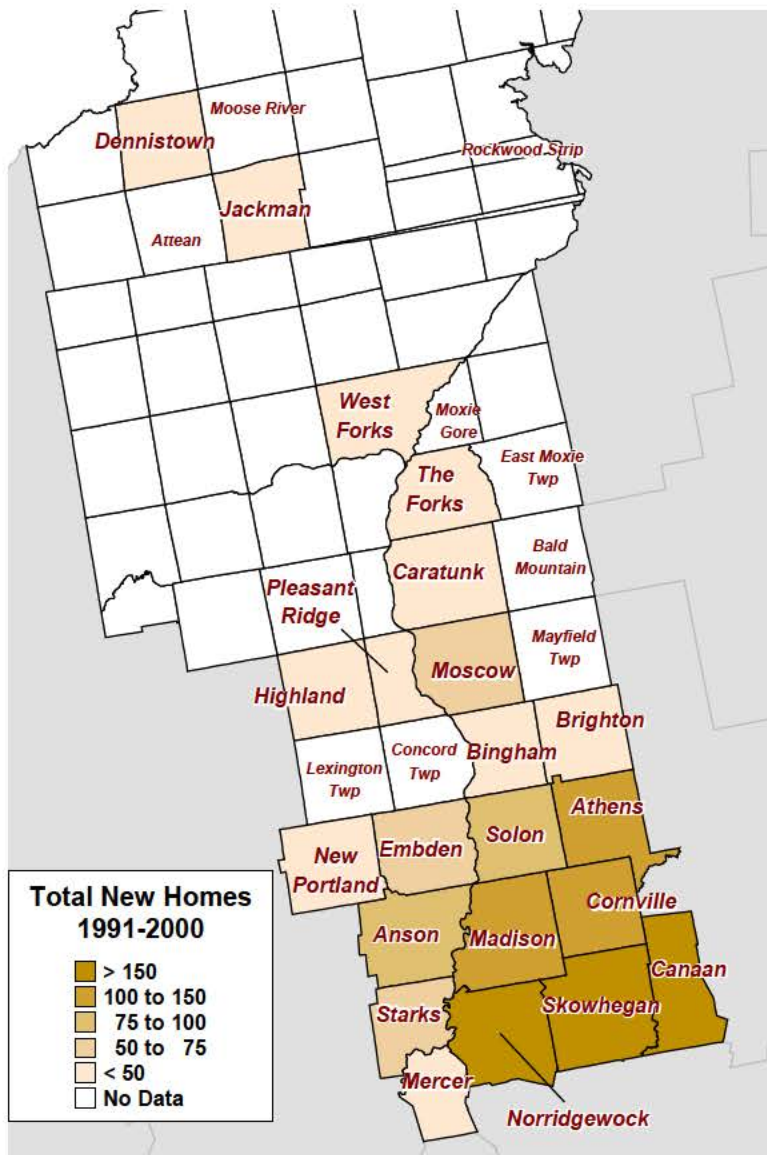
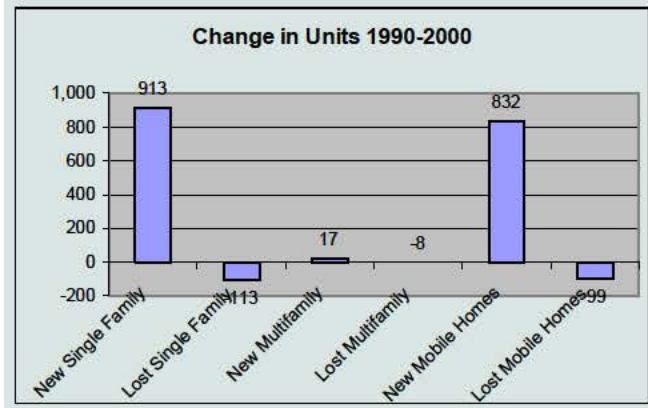


## 29 Skowhegan Market



The Skowhegan area economy had a strong and balanced job growth performance in the 1990s - a particularly significant achievement in light of the economic problems encountered by other northern Maine regions during the same decade. Manufacturing increased by 130 jobs, and retail and service jobs grew as well. Income growth kept pace with the state average, although it still ended up \$7,000 per household lower in 2000.

Overall, employment grew by 1,370 jobs between 1993 and 2000. Housing growth nearly kept pace, at 1,160 new



units. Half of new units were single family houses, half mobile homes. Prices for new single family homes, for first-time homebuyers, and for 2-bedroom rents remained well below state averages. The average monthly rent on a two-bedroom apartment last year was just \$419, and a typical home sells for \$60,000 to \$80,000.

The housing stock is aging. Nearly one-third of all homes were built before 1940, and the area has a high number of mobile homes that are more than 25 years old. In addition, frail elderly residents face a shortage of care. For every two low-income elderly residents older than 75, there is just one subsidized assisted living bed. Low incomes, low housing costs, and old units are usually a formula for substandard housing problems.

TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	30,807
Change in Population 1990-2000	812
% Change in Population 1990-2000	2.7%
<b>HOUSEHOLDS</b>	
2000 Households	12,605
Change in Households 1990-2000	1,229
% Change in Households 1990-2000	10.8%
<b>INCOME</b>	
2000 Median Income	\$ 30,059
Change in Income 1990-2000	\$ 7,642
% Change in Median Income 1990-2000	34.1%

Housing Types-2000

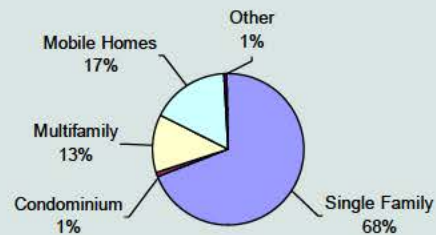


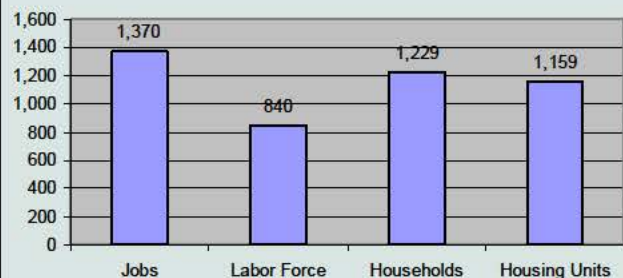
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	77.1%	2000 % Renters	22.9%
2000 Owner Households	9,718	2000 Renter Households	2,887
Overall Median Price	\$ 60,500	2001 Average 2-Bedroom Rent	\$ 419
2001 Median Sales Price-New	\$ 149,500		
-Existing	\$ 60,000		
-First Time Homebuyer	\$ 57,500		
% Annual Increase in Median Sales Price	1.8%	% Annual Increase in 2-Bedroom Rent	14.5%
Home Affordability Index	1.29	Rental Affordability Index	0.97
1990 Owner Vacancy Rate	1.0%	1990 Rental Vacancy Rate	7.1%
2000 Owner Vacancy Rate	3.3%	2000 Rental Vacancy Rate	10.0%
Market Turnover	1.3%		
% Housing Cost Burdened for 2000	18.2%	% Housing Cost Burdened for 2000	36.0%
% Units Built Pre-1940	28.8%		
% Seasonal Housing	24.1%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	867
Subsidized Frail Elderly Beds/Units	404
Frail Elderly per Bed/Unit	2.1
<b>HOMELESSNESS</b>	
2001 Bednights	2,203
Bednights per day	6.0
<b>OTHER ISSUES</b>	
Supportive Housing Units	15
Expiring Federal Rental Subsidies (units)	None
Pre-'76 Mobile Homes	307

Change in Jobs, Labor Force, and Housing Units: 1993-2000



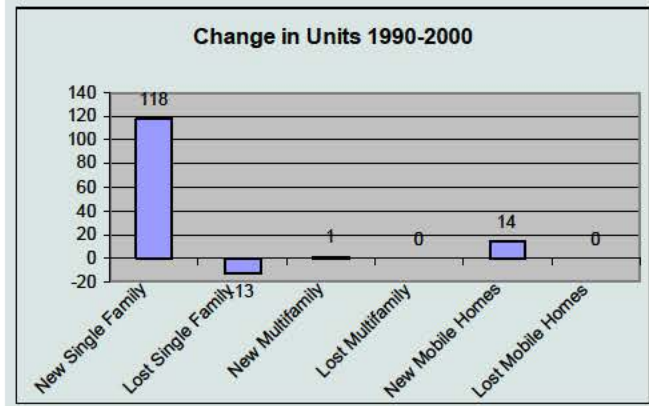


## 30 Greenville Market



Greenville is a story of two markets. Two out of three units in the area are owned by seasonal dwellers. Here prices are skyrocketing. Waterfront properties on Moosehead Lake priced between \$500,000 and \$900,000 sell quickly.

Meanwhile, year-round residents struggle. The number of forest-products jobs was cut in half during the 1990s, dropping from 140 to 70. The median household income is below \$30,000. The population fell by 14%, households fell by 6%.



Still, over 100 housing units were added to the market. As a result, vacancy rates are healthy, and a typical two- to three-bedroom home can be found for about \$70,000. If you can find a job, and you don't want to live on the water, there's a house for you in the Greenville area.

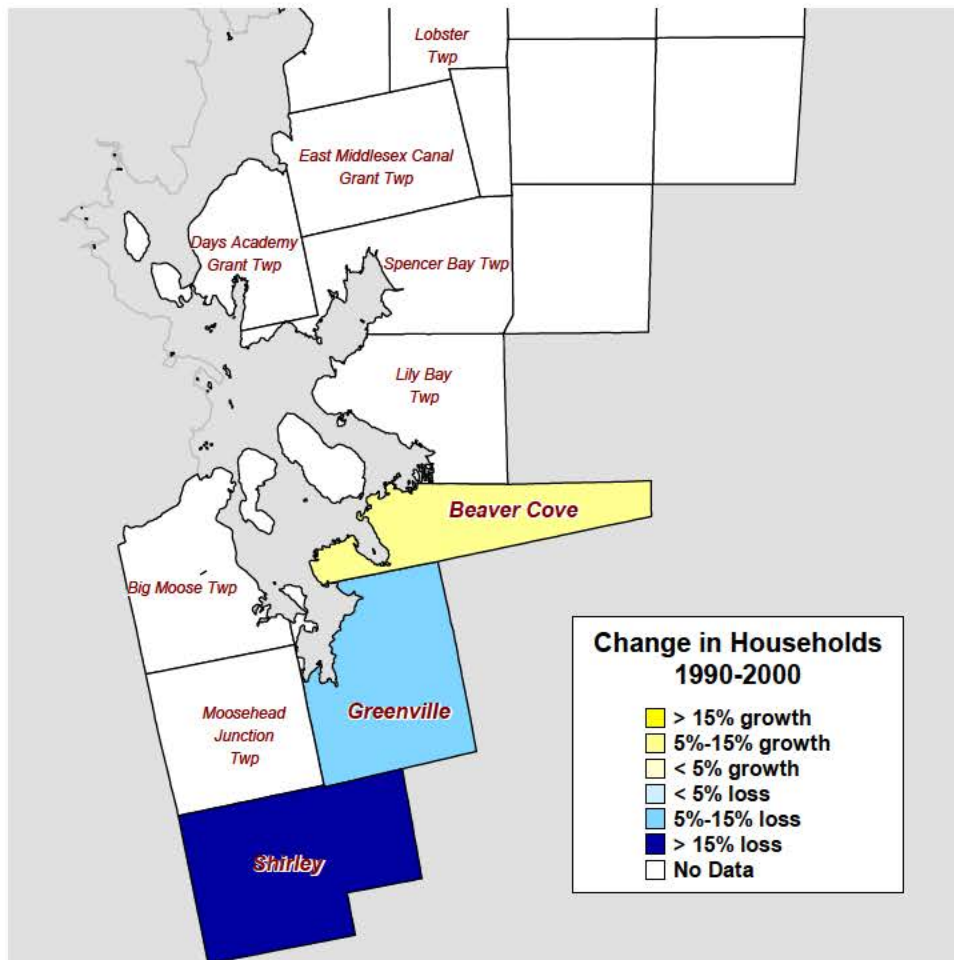




TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	2,101
Change in Population 1990-2000	-345
% Change in Population 1990-2000	-14.1%
<b>HOUSEHOLDS</b>	
2000 Households	960
Change in Households 1990-2000	-66
% Change in Households 1990-2000	-6.4%
<b>INCOME</b>	
2000 Median Income	\$ 29,693
Change in Income 1990-2000	\$ 8,036
% Change in Median Income 1990-2000	37.1%

Housing Types-2000

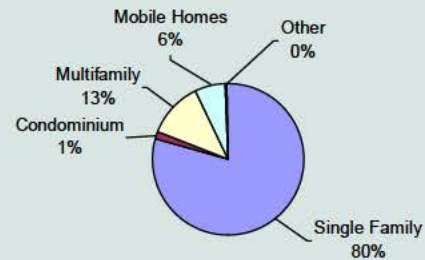


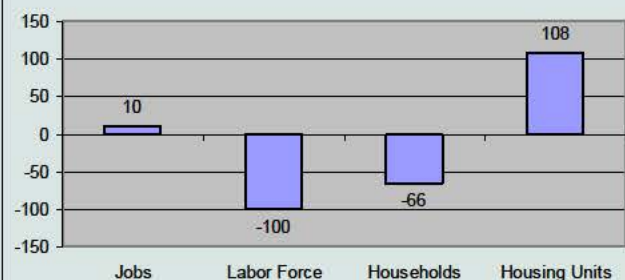
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	72.2%	2000 % Renters	27.8%
2000 Owner Households	693	2000 Renter Households	267
Overall Median Price	NA	2001 Average 2-Bedroom Rent	\$ 558
2001 Median Sales Price-New	NA		
-Existing	NA		
-First Time Homebuyer	\$ 59,900		
% Annual Increase in Median Sales Price	NA	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	1.84	Rental Affordability Index	0.70
1990 Owner Vacancy Rate	4.0%	1990 Rental Vacancy Rate	10.1%
2000 Owner Vacancy Rate	3.8%	2000 Rental Vacancy Rate	8.9%
Market Turnover	0.0%		
% Housing Cost Burdened for 2000	18.4%	% Housing Cost Burdened for 2000	28.7%
% Units Built Pre-1940	26.5%		
% Seasonal Housing	63.7%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	82
Subsidized Frail Elderly Beds/Units	95
Frail Elderly per Bed/Unit	0.9
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	0
Expiring Federal Rental Subsidies (units)	None
Pre-'76 Mobile Homes	8

Change in Jobs, Labor Force, and Housing Units: 1993-2000

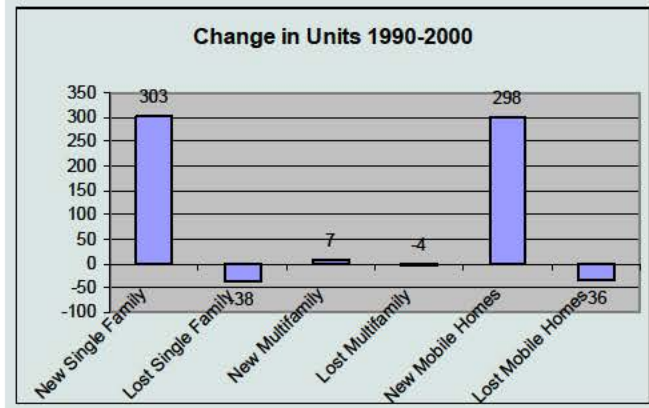


## 31 Dover-Foxcroft Market



This rural area is dependent on Maine's traditional natural resource-based industries - farming, forest products, leather, and textile. All were weak during the 1990s. The region experienced slow income growth and a loss of population.

The region had a net growth of 400 housing units, about half mobile homes and half single family homes. At the same time jobs grew by 160, and the labor force by 30 people. With more new housing than people or jobs, owner vacancy rates tripled and rental vacancy rates jumped from 10% to 15%.



The housing stock in the area is old. There are many old mobile homes in need of replacement or repair. In the last year the real estate market has improved. Homes priced in the high \$60,000 range usually sell within one month, a faster turnover than a year ago. Higher-priced properties continue to move slowly.

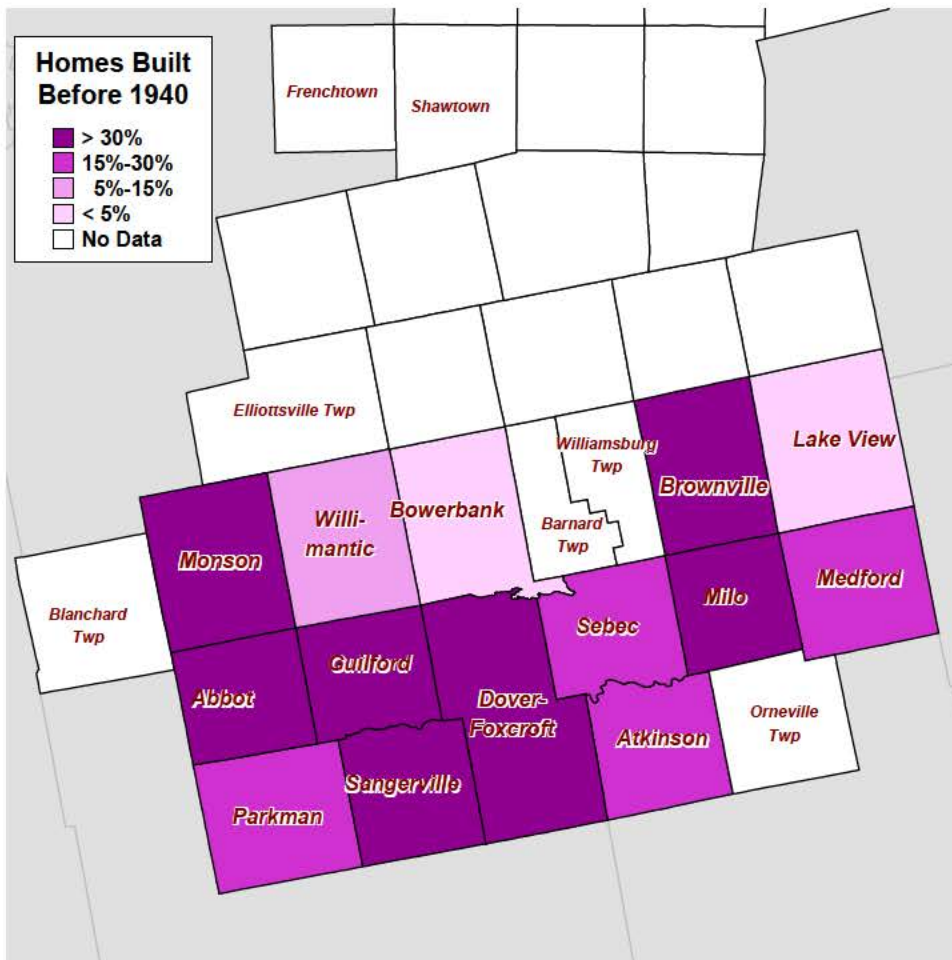


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	14,912
Change in Population 1990-2000	-1,016
% Change in Population 1990-2000	-6.4%
<b>HOUSEHOLDS</b>	
2000 Households	6,221
Change in Households 1990-2000	268
% Change in Households 1990-2000	4.5%
<b>INCOME</b>	
2000 Median Income	\$ 28,365
Change in Income 1990-2000	\$ 5,892
% Change in Median Income 1990-2000	26.2%

Housing Types-2000

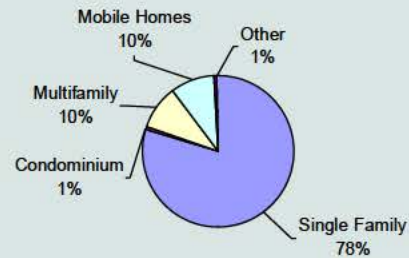


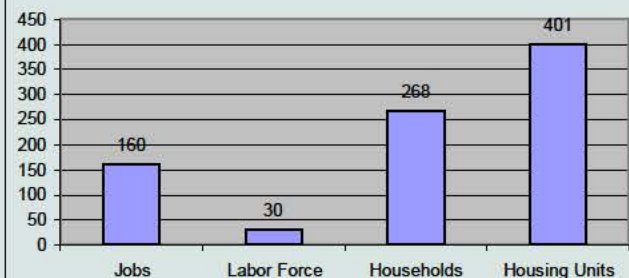
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	80.5%	2000 % Renters	19.5%
2000 Owner Households	5,009	2000 Renter Households	1,212
Overall Median Price	\$ 44,300	2001 Average 2-Bedroom Rent	\$ 407
2001 Median Sales Price-New	NA		
-Existing	\$ 44,300		
-First Time Homebuyer	\$ 50,000		
% Annual Increase in Median Sales Price	-1.2%	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	1.88	Rental Affordability Index	1.07
1990 Owner Vacancy Rate	1.5%	1990 Rental Vacancy Rate	10.4%
2000 Owner Vacancy Rate	4.4%	2000 Rental Vacancy Rate	15.2%
Market Turnover	0.9%		
% Housing Cost Burdened for 2000	17.8%	% Housing Cost Burdened for 2000	31.0%
% Units Built Pre-1940	34.8%		
% Seasonal Housing	33.8%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	447
Subsidized Frail Elderly Beds/Units	332
Frail Elderly per Bed/Unit	1.3
<b>HOMELESSNESS</b>	
2001 Bednights	9
Bednights per day	0.0
<b>OTHER ISSUES</b>	
Supportive Housing Units	17
Expiring Federal Rental Subsidies (units)	38
Pre-'76 Mobile Homes	114

Change in Jobs, Labor Force, and Housing Units: 1993-2000



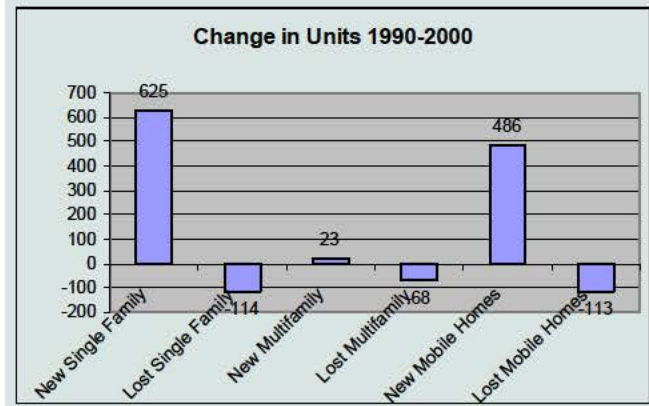


## 32 Presque Isle-Caribou Market

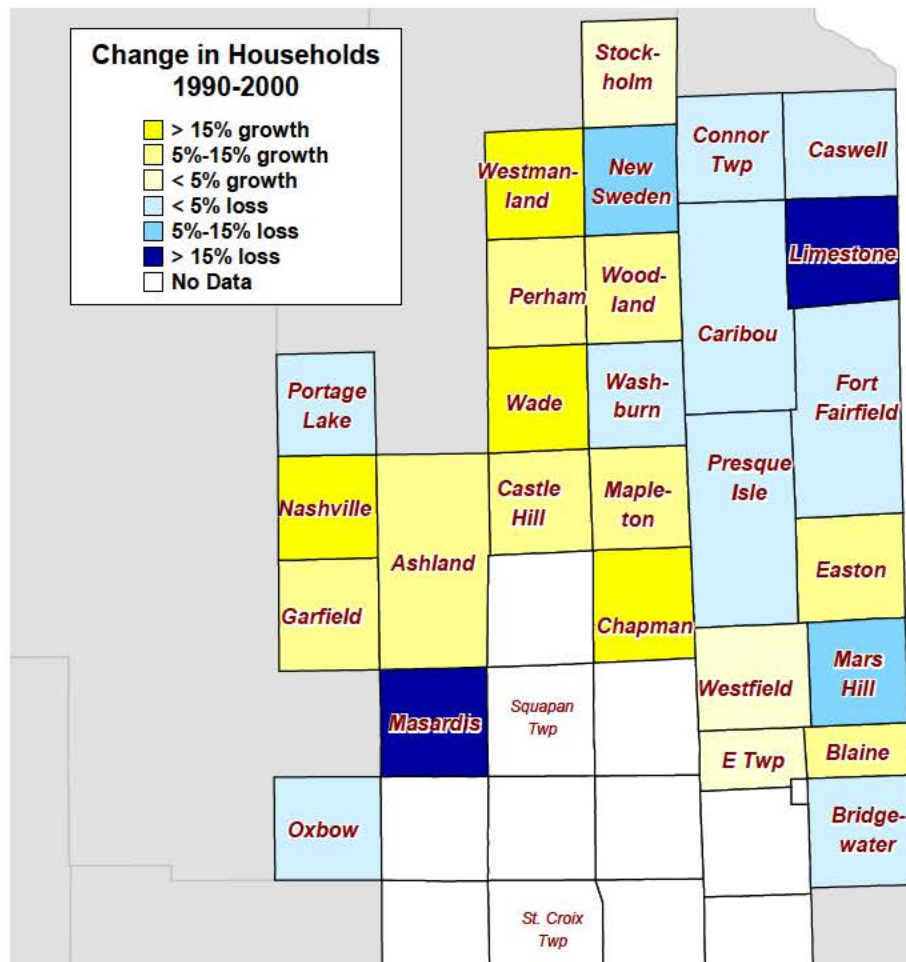


The Presque Isle-Caribou region has successfully weathered the storm of the closing of the Loring Air Force Base, and emerged in 2000 with 880 more jobs than it had in 1993. Back office accounting and telephone service jobs have helped fill the gaps. Still, population and households fell by significant numbers during the decade.

Even so, over 1,000 single family homes and mobile homes were added in the area as people upgraded their housing conditions. The combination of a loss of 1,700 households and a gain of 1,000 housing units means that there are a lot of vacant units available. It remains a buyer's market in central Aroostook County, as it has been for some time.



The average two bedroom unit rents for \$417, nearly \$200 less than the state average. Median home sale figures are less than half of the state average. First time home purchases are a third below the state average. Even so, because incomes are low in the area, many owners and renters remain cost-burdened.



The market has begun to stabilize, and agents describe current conditions as "spotty." Most homes priced between \$65,000 and \$80,000 sell within three months. "The cutoff is \$85,000," one broker said. Anything priced higher than that could take a year or longer to sell. If the economic recovery continues, population and housing growth could resume in the region in the coming decade.

TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	39,020
Change in Population 1990-2000	-11,053
% Change in Population 1990-2000	-22.1%
<b>HOUSEHOLDS</b>	
2000 Households	16,000
Change in Households 1990-2000	-1,699
% Change in Households 1990-2000	-9.6%
<b>INCOME</b>	
2000 Median Income	\$ 29,965
Change in Income 1990-2000	\$ 7,349
% Change in Median Income 1990-2000	32.5%

Housing Types-2000

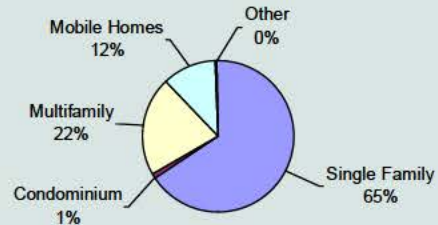


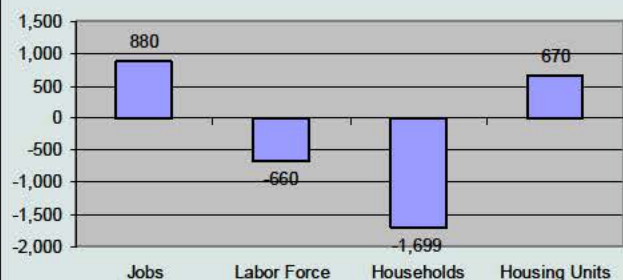
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	71.8%	2000 % Renters	28.3%
2000 Owner Households	11,480	2000 Renter Households	4,520
Overall Median Price	\$ 43,000	2001 Average 2-Bedroom Rent	\$ 417
2001 Median Sales Price-New	NA		
-Existing	\$ 43,000		
-First Time Homebuyer	\$ 54,000		
% Annual Increase in Median Sales Price	5.7%	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	1.75	Rental Affordability Index	0.99
1990 Owner Vacancy Rate	1.2%	1990 Rental Vacancy Rate	6.7%
2000 Owner Vacancy Rate	2.6%	2000 Rental Vacancy Rate	6.1%
Market Turnover	0.2%		
% Housing Cost Burdened for 2000	17.4%	% Housing Cost Burdened for 2000	29.3%
% Units Built Pre-1940	31.2%		
% Seasonal Housing	4.5%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	919
Subsidized Frail Elderly Beds/Units	986
Frail Elderly per Bed/Unit	0.9
<b>HOMELESSNESS</b>	
2001 Bednights	5,800
Bednights per day	15.9
<b>OTHER ISSUES</b>	
Supportive Housing Units	62
Expiring Federal Rental Subsidies (units)	80
Pre-'76 Mobile Homes	307

Change in Jobs, Labor Force, and Housing Units: 1993-2000



## 33 Van Buren Market



Van Buren continues to experience an outmigration of people and households and workers, but its job situation stabilized between 1993 and 2000. Losses in retail jobs (due to the weak Canadian dollar) were offset by gains in trucking and health services. Manufacturing employment held steady.

A couple of dozen mobile homes and 15 single family homes were added during the 1990s. Home prices and rents are low. Still, a third of renters are cost-burdened. The reason is plain to see. At \$21,500, the median household income here is the lowest of any of the 35 housing markets in Maine.

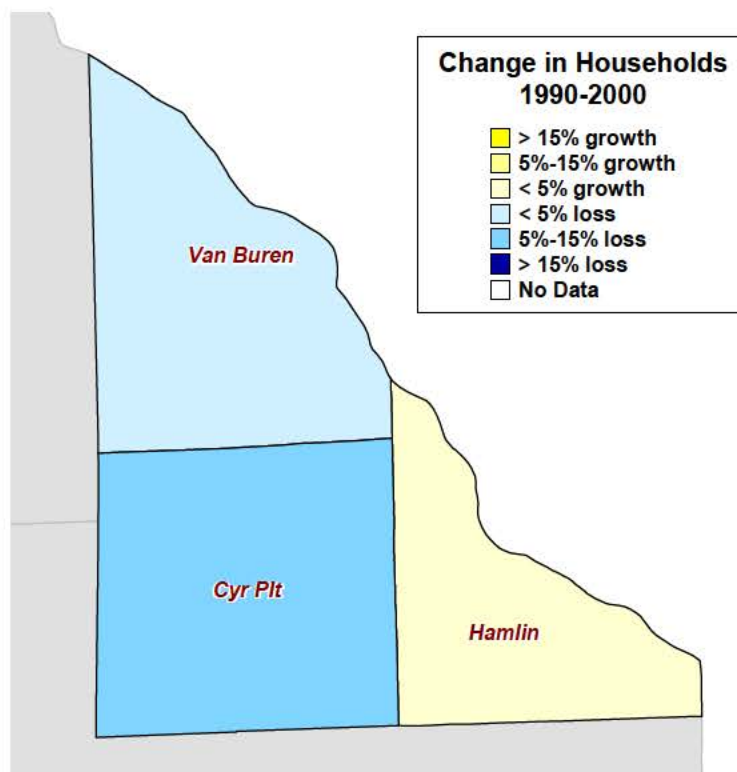
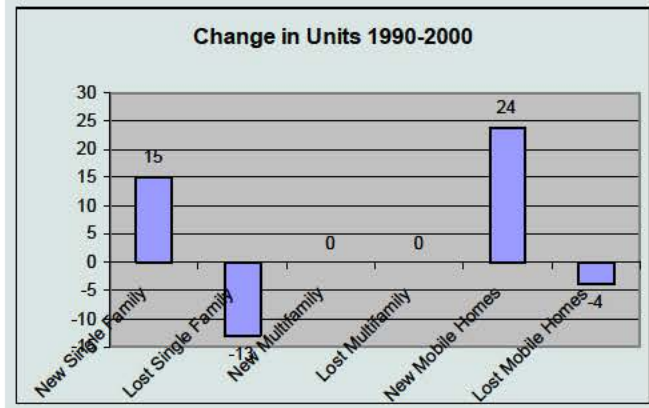




TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	3,005
Change in Population 1990-2000	-320
% Change in Population 1990-2000	-9.6%
<b>HOUSEHOLDS</b>	
2000 Households	1,240
Change in Households 1990-2000	-58
% Change in Households 1990-2000	-4.5%
<b>INCOME</b>	
2000 Median Income	\$ 21,474
Change in Income 1990-2000	\$ 5,809
% Change in Median Income 1990-2000	37.1%

Housing Types-2000

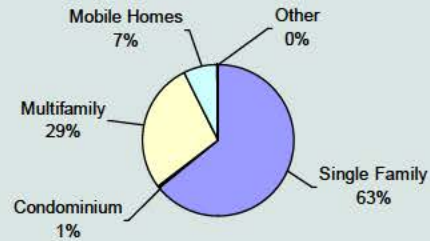


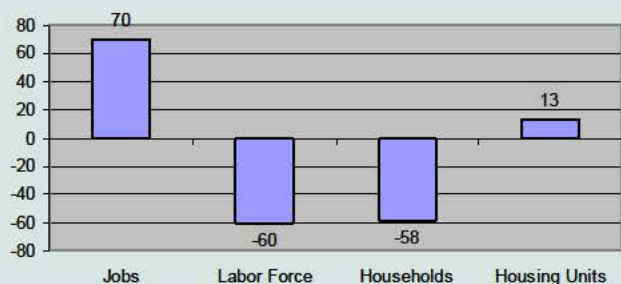
TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	64.3%	2000 % Renters	35.7%
2000 Owner Households	797	2000 Renter Households	443
Overall Median Price	\$ 69,900	2001 Average 2-Bedroom Rent	\$ 397
2001 Median Sales Price-New	NA		
-Existing	\$ 69,900		
-First Time Homebuyer	\$ -		
% Annual Increase in Median Sales Price	NA	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	1.71	Rental Affordability Index	0.76
1990 Owner Vacancy Rate	0.6%	1990 Rental Vacancy Rate	4.9%
2000 Owner Vacancy Rate	3.0%	2000 Rental Vacancy Rate	5.1%
Market Turnover	0.4%		
% Housing Cost Burdened for 2000	18.0%	% Housing Cost Burdened for 2000	34.6%
% Units Built Pre-1940	30.1%		
% Seasonal Housing	2.3%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	78
Subsidized Frail Elderly Beds/Units	235
Frail Elderly per Bed/Unit	0.3
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	0
Expiring Federal Rental Subsidies (units)	None
Pre-'76 Mobile Homes	25

Change in Jobs, Labor Force, and Housing Units: 1993-2000



## 34 Fort Kent Market



The Fort Kent economy depends on potatoes, lumber, education, and health care. The latter two provide a measure of economic stability to the region. Still, incomes are low, and population is declining.

On the positive side, nearly 400 new jobs were created from 1993 to 2000, mostly in retail trade and services. This outpaced both household growth and new housing additions. Housing costs remain low in the area. Most homes are selling within the \$65,000 to \$85,000 range, a relative bargain compared to southern and coastal regions. But when incomes are taken into account, still nearly a third of renters pay 30% or more of their incomes for housing.

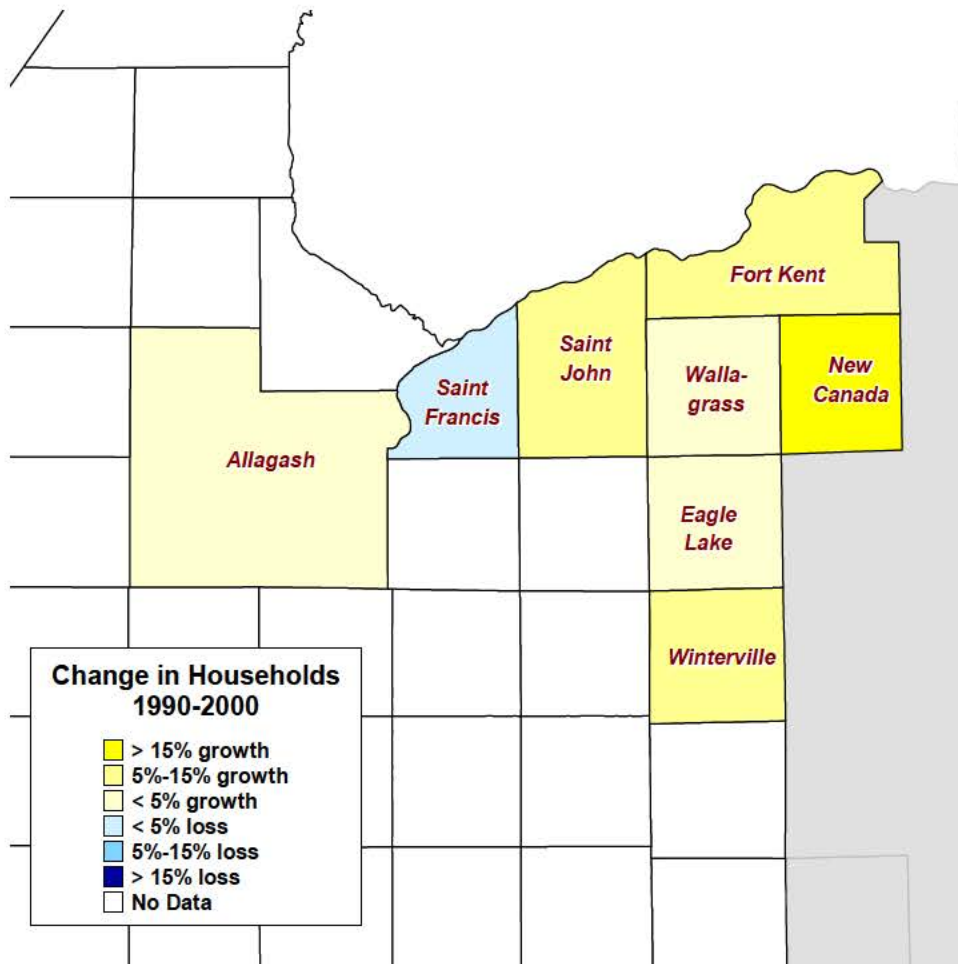
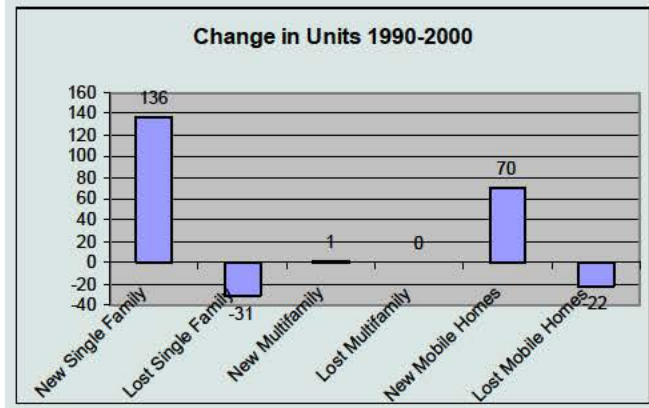


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	7,855
Change in Population 1990-2000	-242
% Change in Population 1990-2000	-3.0%
<b>HOUSEHOLDS</b>	
2000 Households	3,199
Change in Households 1990-2000	284
% Change in Households 1990-2000	9.7%
<b>INCOME</b>	
2000 Median Income	\$ 28,036
Change in Income 1990-2000	\$ 5,873
% Change in Median Income 1990-2000	26.5%

Housing Types-2000

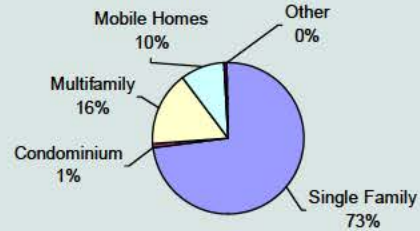


TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	74.5%	2000 % Renters	25.5%
2000 Owner Households	2,384	2000 Renter Households	815
Overall Median Price	NA	2001 Average 2-Bedroom Rent	\$ 476
2001 Median Sales Price-New	NA		
-Existing	NA		
-First Time Homebuyer	\$ 65,000		
% Annual Increase in Median Sales Price	NA	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	1.71	Rental Affordability Index	0.84
1990 Owner Vacancy Rate	1.1%	1990 Rental Vacancy Rate	3.9%
2000 Owner Vacancy Rate	2.9%	2000 Rental Vacancy Rate	7.9%
Market Turnover	0.0%		
% Housing Cost Burdened for 2000	17.5%	% Housing Cost Burdened for 2000	31.2%
% Units Built Pre-1940	27.2%		
% Seasonal Housing	30.5%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	191
Subsidized Frail Elderly Beds/Units	320
Frail Elderly per Bed/Unit	0.6
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	8
Expiring Federal Rental Subsidies (units)	None
Pre-'76 Mobile Homes	18

Change in Jobs, Labor Force, and Housing Units: 1993-2000





## 35 Madawaska Market



The Madawaska region is holding steady economically. Manufacturing is down by just 100 jobs during the 1990s - a good record considering the soft paper economy. Retail jobs are down by 200, due in part to the weak Canadian dollar. But growth in health care employment and other services has mostly taken up the slack. Incomes, however, grew very slowly, at less than a third of the statewide rate of growth.

Still, the last State of Maine's Housing Report in 1999 found that "few regions in Maine have a housing stock as affordable and decent as the Madawaska area," and the new data does not change that conclusion. A lower percent of owners and renters are cost-burdened here compared to the rest of the state. Most of the units are newer than the rest of Maine, there are fewer old mobile homes, and vacancy rates are healthy. The outlook here is for continued affordable housing.

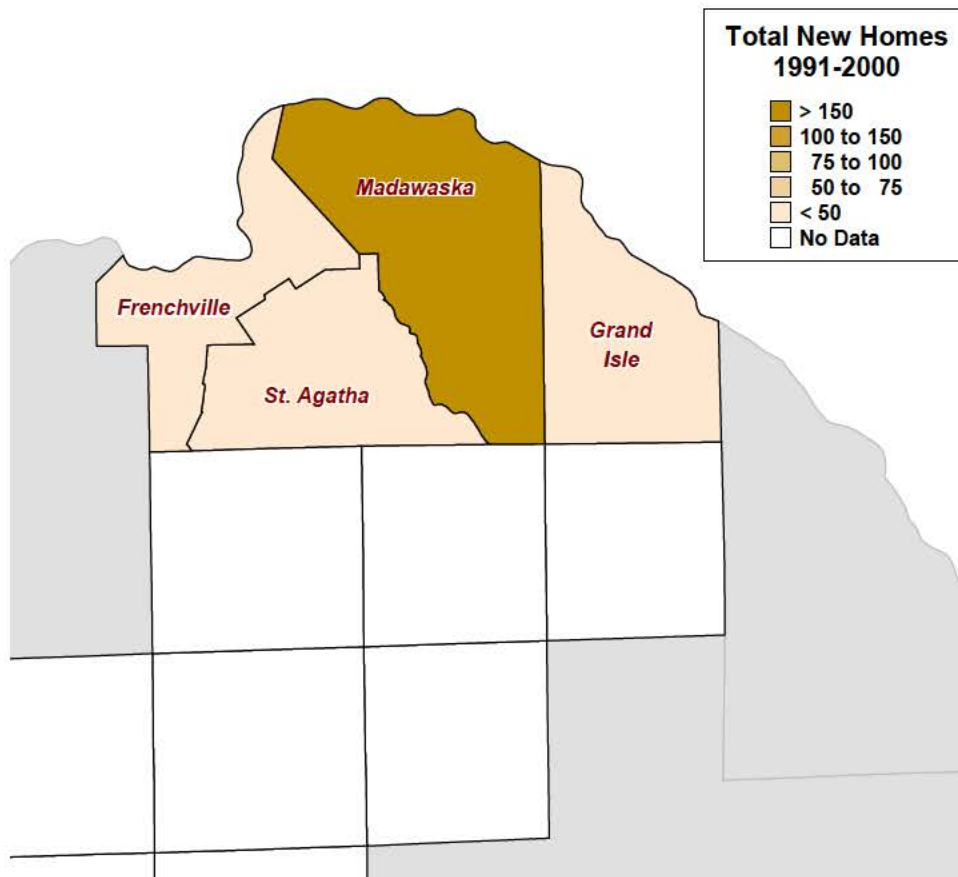
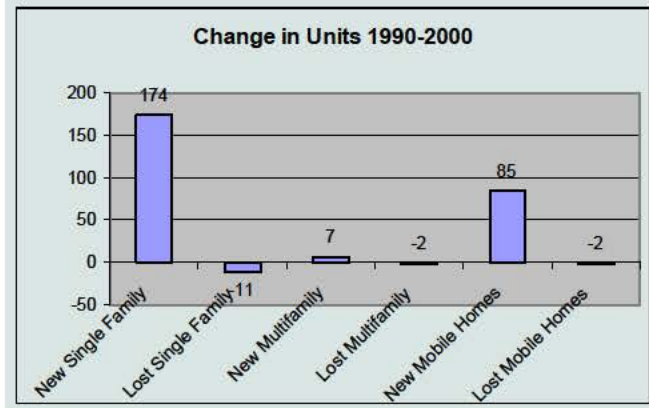


TABLE 1 - PEOPLE

<b>PEOPLE</b>	
2000 Population	7,694
Change in Population 1990-2000	-574
% Change in Population 1990-2000	-6.9%
<b>HOUSEHOLDS</b>	
2000 Households	3,316
Change in Households 1990-2000	131
% Change in Households 1990-2000	4.1%
<b>INCOME</b>	
2000 Median Income	\$ 31,127
Change in Income 1990-2000	\$ 3,450
% Change in Median Income 1990-2000	12.5%

Housing Types-2000

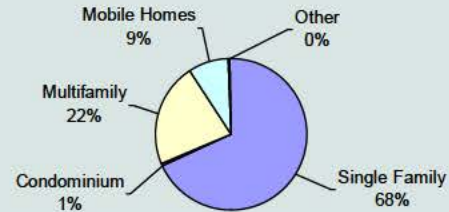


TABLE 2 - OWNERS AND RENTERS

OWNERS		RENTERS	
2000 % Owners	75.2%	2000 % Renters	24.8%
2000 Owner Households	2,492	2000 Renter Households	824
Overall Median Price	\$ 147,000	2001 Average 2-Bedroom Rent	\$ 409
2001 Median Sales Price-New	NA		
-Existing	\$ 147,000		
-First Time Homebuyer	\$ 39,500		
% Annual Increase in Median Sales Price	NA	% Annual Increase in 2-Bedroom Rent	NA
Home Affordability Index	1.71	Rental Affordability Index	1.18
1990 Owner Vacancy Rate	1.2%	1990 Rental Vacancy Rate	10.2%
2000 Owner Vacancy Rate	2.6%	2000 Rental Vacancy Rate	7.3%
Market Turnover	0.0%		
% Housing Cost Burdened for 2000	18.8%	% Housing Cost Burdened for 2000	25.4%
% Units Built Pre-1940	25.1%		
% Seasonal Housing	22.9%		

TABLE 3 - SPECIAL ISSUES

<b>FRAIL ELDERLY</b>	
Frail, Low -Income Elderly	175
Subsidized Frail Elderly Beds/Units	378
Frail Elderly per Bed/Unit	0.5
<b>HOMELESSNESS</b>	
2001 Bednights	No Shelter
Bednights per day	No Shelter
<b>OTHER ISSUES</b>	
Supportive Housing Units	6
Expiring Federal Rental Subsidies (units)	95
Pre-'76 Mobile Homes	23

Change in Jobs, Labor Force, and Housing Units: 1993-2000



## Appendix A — Map Notes

General notes on how to read and use the thematic maps contained in this report:

For the LMA-specific maps, data range breaks were set based on all maps sharing a common theme. This technique enables the user to compare color shading and data trends across the maps as well as within each map. Please note that because of the range consistency, many maps will have ranges with no entries. For example, comparing median home sales prices requires ranges below 100,000 and above 200,000 – LMA01 has no towns falling in the lower ranges, and LMA14 has no towns in the highest range.

The data sources for these thematic maps vary and are detailed in a separate appendix. All data was compiled by MSHA at either the town-level, the LMA-level, or both.

Maps were made with MapInfo Professional GIS Software, version 7.0.

### Statewide Maps Showing data by LMA

THEME	DESCRIPTION
Reference	Labor Market Area boundaries are also used as Housing Market Areas. Labeled with LMA number and LMA name.
Affordability	<p>Homeownership affordability is a MSHA index based on median incomes and median home prices with taxes and mortgage payments factored in.</p> <p>An index value of .95 means that a family making the median area income could afford a house selling at 95% of the median sales price. A value of 1.25 means that the family making median income can afford a house at 25% higher price than the area median sales price. For this map, the breaks are:</p> <p>Most affordable = &gt;1.25 More affordable = 1.05 to 1.25 Average = 0.95 to 1.05 Less affordable = 0.75 to 0.95 Least affordable = &lt; 0.75</p>
Frail Elderly	Number of Frail, Low-Income Elderly people divided by available subsidized housing units or beds for this population.
Homeless Bed Nights per Capita	Number of homeless shelter bed nights divided by total population. Data is reflective of shelter locations and not indicative of total homeless population or their origins.
Jobs to Housing Units	Change in jobs from 1993 to 2000 divided by change in Housing Units over the same period.
Expiring Subsidies	Expiring Federal Rental Subsidies
First Time Homebuyers	Median purchase price for First Time Home Buyers (FTHB) Program, 2001
Price/Income Ratio	Median sales price (MLS 2001) divided by Median Income (Census 2000) – another affordability ratio/indicator. LMAs with fewer than 5 MLS sales were excluded.



## **LMA-Specific Maps**

<b>LMA</b>	<b>MAP</b>	<b>THEME</b>	<b>DESCRIPTION</b>
Kittery-York	LMA01	Home Sales Prices	Median home sales price for 2001 from MLS records. Towns with fewer than 4 MLS sales were excluded.
Portland	LMA04		
Boothbay Harbor	LMA06		
Augusta	LMA12		
Belfast	LMA14		
Ellsworth-Bar Harbor	LMA20		
Sanford	LMA02	Rental Vacancy Rate	Rental unit vacancy rate from Census 2000
Biddeford	LMA03		
Bangor	LMA17		
Patten-Island Falls	LMA26		
Millinocket-East Millinocket	LMA27		
Bath-Brunswick	LMA05	Frail Elderly	Low-income frail elderly population by town shown with number of subsidized units serving this population
Bucksport	LMA15		
Rumford	LMA22		
Sebago Lakes Region	LMA07	Household Change	Percent change in household count from 1990 to 2000, based on Census
Calais	LMA25		
Greenville	LMA30		
Presque Isle-Caribou	LMA32		
Van Buren	LMA33		
Fort Kent	LMA34		
Lewiston-Auburn	LMA08	New Single Family Construction	New Single Family Homes built from 1991-2000
Norway-Paris	LMA10		
Rockland	LMA09	Seasonal Housing	Percentage of housing units that are seasonal – from Census 2000
Stonington	LMA11	Homeowner Burdened	Percentage of homeowners paying more than 30% of their income for housing
Waterville	LMA13	Renter Burdened	Percentage of renters paying more than 30% of their income for housing
Dexter-Pittsfield	LMA19		
Lincoln-Howland	LMA23		
Jonesport-Milbridge	LMA16	Age of Housing	Percent of homes built before 1940
Machias-Eastport	LMA18		
Farmington	LMA24		
Houlton	LMA28		
Dover-Foxcroft	LMA31		
Outer Bangor	LMA21	New Construction	Total new homes built from 1991-2000 including mobile homes
Skowhegan	LMA29		
Madawaska	LMA35		

## Appendix B — Sources of Data

Population 2000; Census 2000 Summary File 1
Population 1990; Census 1990 Summary File 1
Households 2000; Census 2000 Summary File 1
Households 1990; Census 1990 Summary File 1
Median Household Income 2000; Census 2000 Demographic Profile Table 3 (weighted average of town values)
Median Household Income 1990; Census 1990 Summary File 1 (weighted average of town values)
Housing Units 2000; Census 2000 Summary File 1
Owner Households 2000; Census 2000 Summary File 1
Median Sales Price New Homes 2001; Maine State Housing Authority, from Multiple Listing Service files
Median Sales Price Existing Homes 2001; Maine State Housing Authority, from Multiple Listing Service
Median Sales Price First-Time Homebuyer Homes 2001; Maine State Housing Authority program
Median Sales Price 1997; Maine State Housing Authority, from Multiple Listing Service files
Home Affordability Index 2000; Maine State Housing Authority calculation
Owner Vacancy Rate 1990; Census 1990 Summary File 1
Owner Vacancy Rate 2000; Census 2000 Summary File 1
Total Number of Multiple Listing Service Sales; Maine State Housing Authority
Market Turnover (defined as Total MLS Sales divided by Total Number of Owners)
Percentage of Households Paying More than 30% of Monthly Income for Owner Costs; Census 2000 Demographic Profile Table 4
Renter Households 2000; Census 2000 Summary File 1
Median Two-Bedroom Rent 2001; Maine State Housing Authority survey
Median Two-Bedroom Rent 1999; Maine State Housing Authority survey
Rental Affordability Index; Maine State Housing Authority calculation (for a hh at 60% of median income)
Rental Vacancy Rate 1990; Census 1990 Summary File 1
Rental Vacancy Rate 2000; Census 2000 Summary File 1
Percentage of Households Paying More than 30% of Monthly Income for Gross Rent; Census 2000 Demographic Profile Table 4
Structure Built Pre-1940; Census 2000 Demographic Profile Table 4
Total Housing Units; Census 2000 Summary File 1
Vacant Units For Seasonal, Recreational, or Occasional Use; Census 2000 Summary File 1
Frail, Low-Income Elderly (Over Age 75 and At or Below 60% of Area Median Income); Maine State Housing Authority
Subsidized Frail Elderly Units or Beds; Maine State Housing Authority: Includes subsidized assisted living facilities, independent apartments, residential care beds, nursing care beds, and adult family care homes.
Homeless Bednights 2001; Maine State Housing Authority survey
Supportive Housing Units; Maine State Housing Authority
Expiring Federal Rental Subsidies; Maine State Housing Authority
Pre 1976 Mobile Homes; Low Income Heating Assistance Program (LIHEAP) data, 2001
New Single Family Homes; Maine State Housing Authority, from the Bureau of Property Taxation. Includes modular homes.
Lost Single Family Homes; Maine State Housing Authority, from the Bureau of Property Taxation. Includes homes lost to fire or demolition, but not homes lost to conversions.
New Multifamily Homes; Maine State Housing Authority, from the Bureau of Property Taxation
Lost Multifamily Homes; Maine State Housing Authority, from the Bureau of Property Taxation. Includes homes lost to fire or demolition, but not homes lost to conversions
New Mobile Homes; same as above. Covers only mobile homes, not modular or stick-built homes.
Lost Mobile Homes; same as above.
Change in Jobs 1993-2000; Maine Department of Labor, Maine Employment Statistical Handbooks of 1993 and 2000, nonfarm wage and salary employment (by location of job)
Change in Labor Force; Maine Department of Labor, Maine Employment Statistical Handbooks of 1993 and 2000, labor force (by location of worker)
Single Family Homes; Census 2000 Demographic Profile Table 4
Condominiums; Census 2000 Demographic Profile Table 4
Multifamily Homes; Census 2000 Demographic Profile Table 4
Mobile Homes; Census 2000 Demographic Profile Table 4

## Planning Decisions, Inc.



Planning Decisions is a 20-year old Maine research firm with offices in South Portland, Hallowell, and York. The two principals, Mark Eyerman and Frank O'Hara, have a combined total of over 50 years of Maine planning experience. The firm has expertise in housing and community development, economic development, smart growth, downtown revitalization, workforce development, community visioning, and strategic planning.

## Mitchell Geographics, Inc.



Mitchell Geographics, Incorporated (MGI) is a full-service Geographic Information Systems consulting firm, located in Portland, Maine. MGI specializes in helping organizations explore the geography of their work, and leverage that geography for improved information management and decision support systems. MGI operates with a small full-time staff, and has a number of highly talented analysts and programmers throughout the country.





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The mission of the Maine State Housing Authority is to assist Maine people to obtain and maintain decent, safe, affordable housing and services suitable to their unique housing needs.

In carrying out this mission, MSHA will provide leadership, maximize resources, and promote partnerships to develop and implement sound housing policy.