

IV. Housing by SMPDC

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- Housing/Affordability
- Households In Need of Affordable Housing
- Future Affordable Housing Needs
- Statistical Analysis
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- Workforce Housing Charrette by Workforce Housing Coalition, 2013
- Housing Facts for York County by Main State Housing Authority

Housing

Housing statistics are being delivered and analyzed in very different ways than has been done in previous census and other reporting methods. This analysis will look at alternative methods of reporting rather than the previous way comprehensive plans have looked at things. Housing statistics are being delivered in two reports. The first report comes from the U.S. Census American Community Survey ACS and the second is an Affordable Housing Fact Sheet of York County prepared by Maine State Housing Authority has also been included in this report.

Household Change

The rate of growth of Wells' households closely matched that of the Town's population. In 1980 there were 2,591 households in Wells. By 1990 there were over 3,056 households, an increase of 465 households during this 10-year period. From 1990 to 2000, household growth was even more rapid as Wells added 948 households for a 2000 total of 4,004, these figures are based on year round housing units occupied on a 12 month bases. Since 2000 year round housing has only jumped to 4412 units. Housing in Wells has taken a drastic change finding itself in the middle of a development boom to provide seasonal housing for part time residence desiring the opportunity to vacation and season in this region. The number of total housing units in Wells now numbers 8,011 of that number of units 3,599 of them were considered vacant at the time of the study, suggesting these units is seasonal in nature.

Understanding how the number of households is changing is important for planning purposes since in terms of land use and municipal services, this figure is often the key unit for determining demand on public services. Knowing this information in a community like wells is even more important since there is a major demand being put on services during the summer months when the population more than doubles based on the number of total housing units available compared to the year round residency number.

During the 1980s and 1990s, Wells continued to witness changes in the composition of households. Household size dropped at a rapid rate during the 1990s: according to the 2000 census it was just 2.35 persons per household compared to 2.55 in 1990, 2.59 in 1980 and 2.83 in 1970. York County, as a whole, also saw household size drop from 2.75 persons per household in 1980 to 2.63 in 1990 to 2.54 in 2000. This decrease in household size is the result of lower birth rates, higher divorce rates, increased longevity among seniors and a greater number of younger and elderly individuals living independently in single households. Based upon regional and national trends, this figure is likely to continue to drop, and in fact have dropped to the most recent family size of 2.37 based on the year round housing figures.

This phenomenon of an increasing population with a decrease in the size of households has a significant effect on growth and residential development. In effect, it requires a greater number of households to house the same number of people. This affects the number of housing units as well as the amount of land needed for residential uses.

Below is a breakdown of the units added to the town's stock since 2005 and the estimated value added to the communities assessed value:

Residential			
	New Home Permits	Other Permits	Estimated Value
2012	99	395	22,569,187.05
2011	104	490	28,691,222.32
2010	95	459	25,701,287.00
2009	61	434	22,444,905.72
2008	129	444	23,495,473.21
2007	122	565	27,117,347.00
2006	186	541	32,639,894.98
2005	164	853	68,761,814.79

Source: Town of Wells Building Permit Records

Housing Stock Characteristics

In addition to total housing supply and growth, it is also important to examine the composition of a municipality's housing growth. The availability of different types of housing units (i.e., single family, multi-family, manufactured (mobile) and renter occupied versus owner occupied) is significant if the housing needs of all segments of the community are to be served adequately. According to 2000 Census data, Wells had a total of 4,333 year-round housing units compared to 8011 units according to the ACE reports in 2012. Among these units, 4,004 were occupied and 329 were vacant-a vacancy rate of about 8.2%, which is vastly less than the current numbers of today, which indicate that the Vacant or Seasonal units are equal to 3966 and the occupied units are 4045. It is assumed that most of the vacant units were considered rental units, but *it* is possible that some of these were not really vacant housing units but were actually lodging units.

Housing Conditions

A large percentage of the Town's housing units (about 54%) have been built since 1980. Consequently, Wells is quite likely to have only a few substandard housing units. However, Wells has only been enforcing building codes since the late 1980s, so some units built prior to that time may have not been built to today's standards.

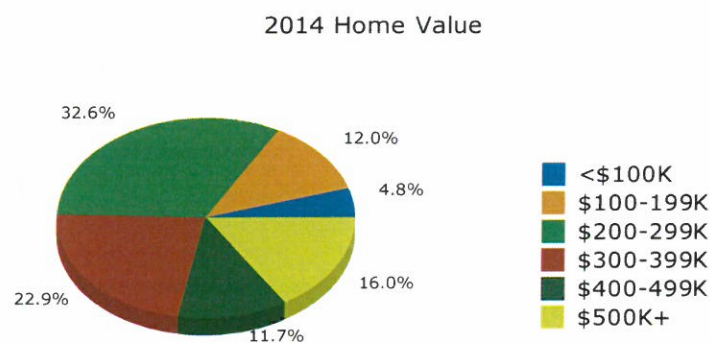
Housing Affordability

The Maine State Housing Authority (MSHA) tracks the status of Maine's housing by town and housing market. MSHA includes Wells in the York, ME LMA housing market, which is quiet different than previous reporting that categorized Wells in the Biddeford market. This suggests a major change in the housing occurring in the Southern Maine area in general. MSHA's chief indicator of housing affordability is its Affordability Index, which compares the affordable housing price for a household

earning the median income level in a given area with the actual median home sale price in that area for the past year.

Affordability in York County has been on the decline for several years. As recently as 2000, the county's overall Affordability Index stood at 0.97, but has fallen every year since then to its current level of 0.78, and now has dipped further to 0.74 as of 2013. During that span, the county's median home sale price ballooned from \$124,500 to \$184,000—an increase of 48% in just three years, the most recent report has shown that the York LMA Median home price has now jumped to \$300,000

Another issue related to affordability is that Wells has put emphases on exempting affordable units from its residential growth ordinance. Accessory units that are attached to existing units are exempt from the growth ordinance, as are certain types of general and elderly affordable units. These exemptions are playing a strong role in increasing the Town's inventory of affordable units.



Households In Need of Affordable Housing

The Maine Growth Management Law defines the affordability of homes and apartments as follows:

A home (apartment) is affordable to a household if that household can pay its mortgage, utilities and property taxes for a cost that does not exceed 28-33% of its gross income. An apartment is affordable to a household if that household can pay rent and utilities for a cost that does not exceed 30% of its gross income.

The law further requires that new housing stock be provided in the community that can be afforded by households that have incomes categorized as very low, low and moderate. Very low income is defined as income less than 50% of the county median. Low income is 50 to 80% of the county median and moderate income is 80 to 120% of the median. As of 2012 the county median income level was estimated by the Maine State Housing Authority (MSHA) to be \$54,180. To more easily define Very Low, Low, and Moderate levels for the area, this figure has been rounded up slightly to \$54,000.

Therefore, the income levels are:

- Very Under \$27,000
- Low: \$27,000 to \$43,000
- Moderate: \$43,000 to \$65,000

Not all households within the very low, lower, and moderate-income ranges have an unfulfilled need for housing. Some are renters who are in an acceptable unit at a price that is affordable to them. Some are renters who because of their stage in life would not choose to buy a home even if they had the opportunity. Others, including many senior households or people whom inherit family property, may have a relatively low income but already own a home and are content where they are.

Based on the income to housing cost thresholds defined above, as well as current interest rates, utility rates and property tax bills, MSHA estimates that, to afford a housing unit, a York County household's income should be at least 33.75% of the value of the home. By this standard, if a household earns \$54,000 per year, its maximum affordability level for a housing unit would be about \$190,000.

An issue that is very difficult to quantify is that while the number represented above in this chapter are the County numbers the town of Wells numbers are very different. According the MSHA data, the town of Wells Median Home Price is \$245,000 requiring a Medium Household Income of \$66,661 to be capable of affording a home roughly \$227,000.

Future Affordable Housing Needs

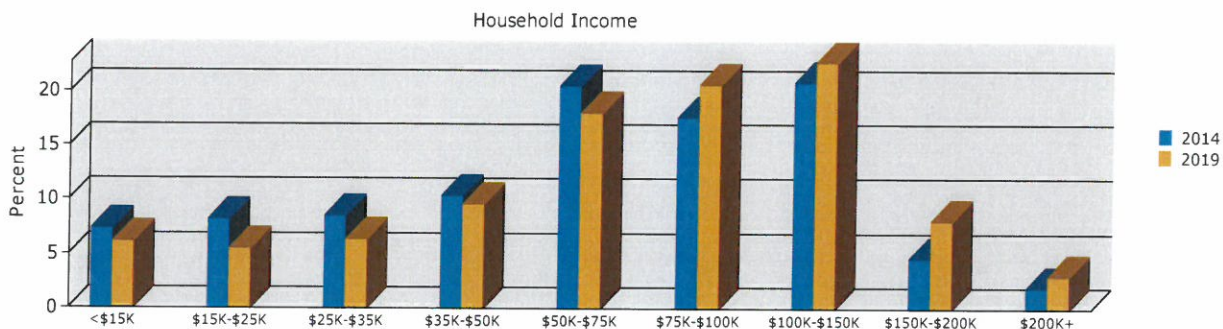
In 2012 and 2013, the Town of Wells went through a series of studies to look at the Housing needs and how best to meet them. In 2012, the Greater Portland Council of Governments and the Southern Maine Planning and Development Commission developed a study group under the name of Sustain Southern Maine. This group looked at a number of issues for the Cumberland and York County regions of the State. One of the initiatives analyzed was that of Housing needs and how best to achieve the needs. The town of Wells was considered a community that should be looked at, due to the growth that had been occurring and the lack of a defined downtown village area. In the analysis and public input, it was determined that a village area, which not only served the community commercially, but residentially, should be located in the Route 109/Chapel road area. This area made the most sense for the infill of mixed use development to support a village area. Since that time the SMPDC has developed draft Village District language for the community to consider in the future.

The other analysis that was undertaken in Wells was through the Workforce Housing Coalition of the Greater Seacoast out of Southern New Hampshire. This analysis also zoomed in on the area of the Route 109 region with direct access to the Transportation Center in order to achieve more access to Public Transportation

As the analysis is all tied together to look at the community as a whole, it is important to consider the future aging population. The population data has shown an increase to an aging population. With that being the case, the community needs to consider alternative forms of housing. When thinking about this, it is not only in terms of the traditional elderly housing, or aging in place

developments, which should also be amongst the mix in housing styles for the future, but also think in terms of affordable 1-story housing units developed with flexibility built in to handicapped accessibility for the independent living person, bathrooms with shower facilities for the less mobile etc.

Housing these needs to come in even more shapes and sizes than has been provided in the past.



Statistical Analysis

On the next several pages are a series of Housing statistics that are provided by the U.S. census Bureau, American Community Survey (ACS) as well as the Maine State Housing Authority 2013 York, Maine LMA Housing Market.

Sustain Southern Maine Land Use Policies & Development Standards Analysis

Town: Wells

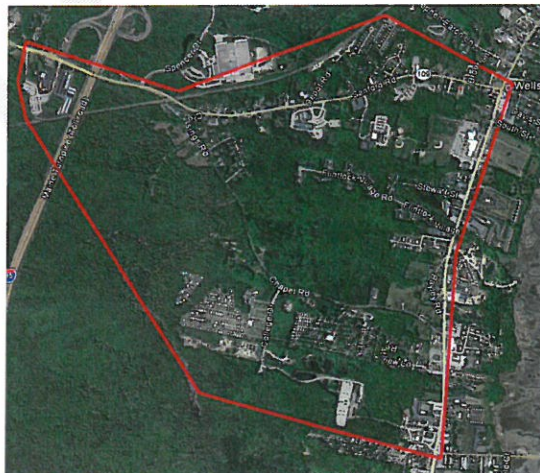
Background

While some of the amenities of a town center may be in place, the separation of centers contributes to a lack of town identity. There are few places for by-chance social interaction among residents, and day-to-day goods and services are either unavailable or scattered far apart from each other. Most businesses, spread out on major roadways, appear to be aimed at pass-through traffic rather than local residents

The goal with the study is to create a conceptual master plan for Wells Village as a baseline for how the community's comprehensive plan may be updated. The Village is considered the triangular area bounded by Route 109, Route 1, and Chapel Road; it extends to the Transportation Center.

Within this area, the objectives are to explore:

- how the interchange area might develop,
- what intensity and mix of use certain large parcels of undeveloped land in this area might attract,
- what additional street connections would benefit the village,
- re-envision street cross sections to slow traffic and make bicycling and walking more attractive.
- concepts for new development that depict the use of design standards the town may explore adopting.



Growth forecasts: Based on projections done in the late 2000's and adjusted after 2010 census, results were made available. The town may host 2328 additional housing units in the next 25-35 years along with nearly 1200 jobs. If 50% of those units and 75% of those jobs were captured within this village area, that would mean 1164 housing units and 900 could be realized (an average of 54 units and 38 jobs per year over 30 years). If however, only 25% of the units and 50% of the projected jobs were captured within this area, some 560 units and 600 jobs (on average 19 units and 20 jobs annually over a 30 year horizon) would result.

Identity: Strive to establish a village center that hosts municipal services, and a mix of commercial and residential development, an area that would become the focus of civic life in Wells.

Mix of uses: Strive for a mix that can share traffic, customers, and parking; and that will allow customers and residents to meet a reasonable number of needs within walking distance of homes and job locations. The mix can build on the substantial array of convenience goods and services (food, hardware, drug stores, banking and other personal services, etc.) already in the Wells shopping areas.

Street connections: Improve vehicular and pedestrian connections within the pilot area. Consider whether and how at least one additional east-west and/or one additional north-south connection can be made through the pilot area. For example, is there a way to extend College Drive to Route 1 at Mile Road or to connect Flintock Village with Chapel Road or Route 109? Consider alternatives, such as, but not limited to addition of transit service, which may make it easier for current and future residents and workers to utilize the train service.

Depot Book: Be aware of Depot Brook's status as a critical natural resource, which makes up the northern border of the study, and of the related buffers/treatment requirements to protect the stream.

Commercial: There are a variety of commercial uses along Rt 109; a large printing company, a distribution center for Shaw's Supermarkets, automotive supply and repair shops, gift shops, etc. Route 1 is the main commercial center of town with everything from lodging and dining facilities, to fuel stations, gift shops, antique stores, convenience stores, hardware stores, etc.

Residential: There is a variety of single and multi family housing units along Rt 109 and Chapel Rd.

Other: The Maine Turnpike interchange makes up the northwest corner of the study area, an Amtrak train station and park-n-ride lot are adjacent to it, which has year-round bus service to Sanford, making it a true multimodal center. The area also has some vacant land in the vicinity allowing for the possibility of Transit Orient Development projects.

Civic elements include a Town Hall, Elementary School, High School, Urgent Care medical facility located along Rt 109. York County Community College is located off of Chapel Rd. The Junior High School and Public Library are off of Route 1.

Existing Land Use Policies

Comprehensive Plan and Zoning: The Town of Wells Comprehensive Plan is due to be updated in 3 years. This study is a way to lay some groundwork in how the new comp plan looks at these areas. The existing Comprehensive Plan has the area designated as:

- G1 - Developed Areas and previously designated growth areas
- T2 - Community College (transitional area)
- R1 - Rural Area previously designated (rural)
- R2 - Chapel Road Rural extension (rural)

The study area contains portions of the following zoning districts:

- Light Industrial District and Transportation Center Zone around the Maine Turnpike interchange
- Residential Commercial District along Rt 109
- General Business district along Route 1,
- Residential A District and Rural District on either side of Chapel Rd.

Policies Statements Inconsistent with Village Center Objectives

The main area being considered as a potential Village Center is currently in the Rural zoning district on the west side of Chapel Rd. The comprehensive plan looks at this area as place for active forest management with the future potential as protected open space.

Existing Development Standards

There are 3 primary zones located in the defined study area, the Residential A (RA), Residential Commercial (RC) and the Rural (R) districts.

- Buildings are to be less than 30' (3 stories) in height in residential districts (RA, RC) and less than 40' (or 3 stories) in the Rural district
- Residential density is in the range of 1 to 2 units per acre of net lot area (depending on whether on public sewer.) in residential districts. Density of 1 unit per acre if on sewer or 1 unit per 100,000 ft² without sewer in the Rural district.

Development Standards Inconsistent with Village Center Objectives

In Wells, the Rural district standards are inconsistent with the creation of a Village Center. The permitted lot sizes are too large and residential densities too low to create the necessary amount of demand to support village center businesses. Even the current Residential/Commercial district does not provide for densities high enough to support a commercial mixed use village center. The creation of a new zoning district specific to Village Center design is most appropriate.

The current lack of one multi-use center at the core of Wells, combined with the recent growth of the town provides a powerful opportunity to create a successful center over the next decades. Strategically placing infill residential development and small businesses, and creating better connections throughout the area will lead to the development over time of a town center, supported by market incentives, town planning and community support. The development of a mixed use Village zone would be appropriate, which included: High density residential development (10-15 units per acre) along with a commercial/retail use list. This area would also be right for a design component that reflects New England Village.

DRAFT



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Partnering to strengthen our economy, environment and community

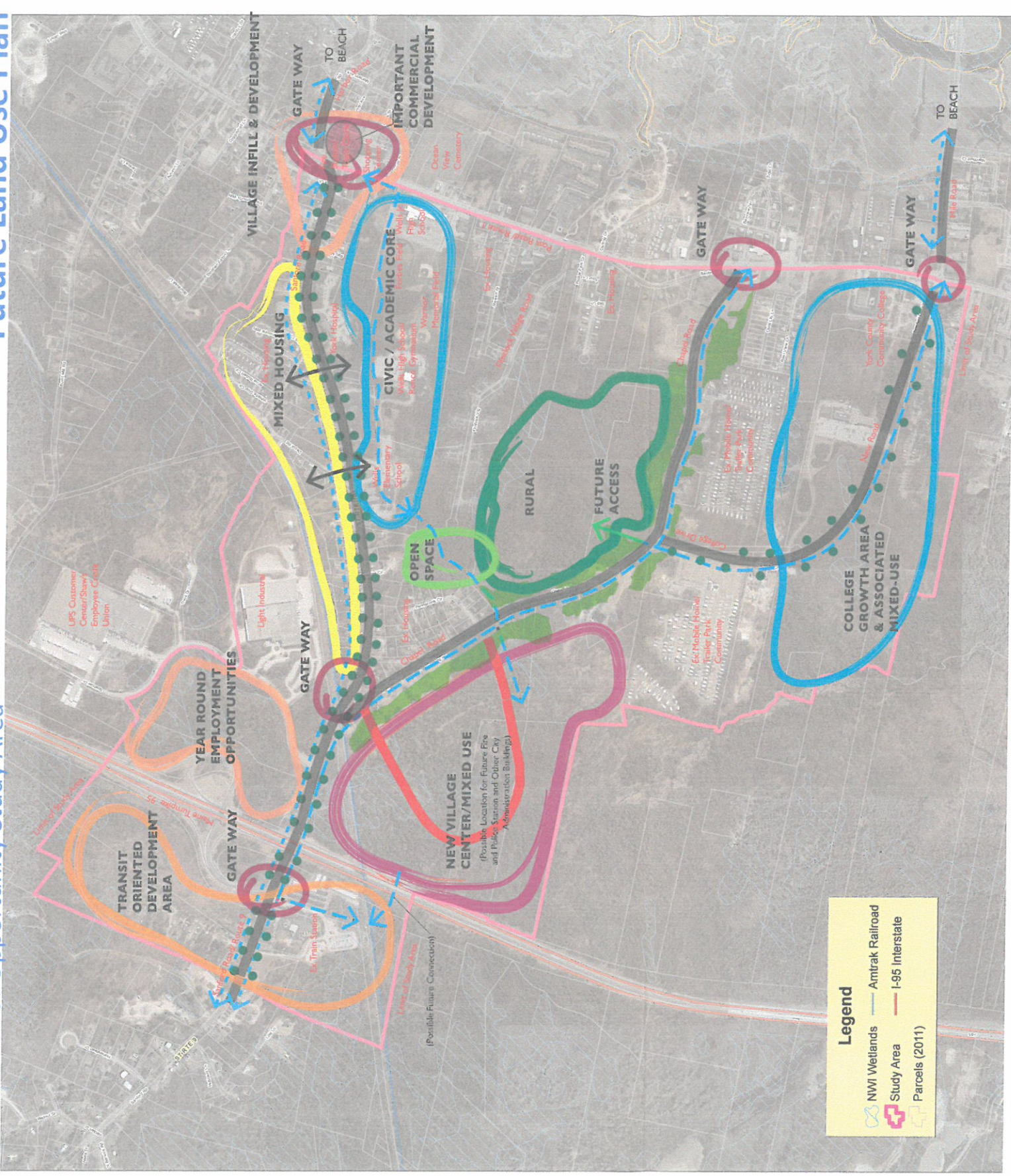
Richardson & Associates Landscape Architects

11 Middle Street, Saco, ME 04072, Tel: 207.286.9291

WELLS MAINE

Wells Center of Opportunity Study Area

Future Land Use Plan



ZONES

Village Center/Mixed Use

- New Village Center
- Municipal
- Civic
- Recreational Opportunities
- Retail/ Commercial
- Paths, Trails
- Open Space

Business Related Development

- Transit Oriented Development Area
- Year-Around Development Area
 - Larger Footprint Buildings

Academic Core

- College Growth Area / Student Services
 - Coffee shop, Bookstores, Supplies
 - Convenient Stores
 - Copy Shop
 - Internet Services
- Civic/Academic Core/Athletic Activities
 - Schools, Recreational Fields
 - Gymnasiums

Housing

- Mixed Housing/ In Residence Business Opportunities
- Live/Work Opportunities
- In Home Business
- Model & Modest Housing
- Single Family Duplex
- Year round affordable housing



Rural

- Streetscape
- Wayfinding

Circulation

- Sidewalks/ Multi-Use Paths
- Multi-use Paths
- Sidewalks
- New Roads
- Streets with Bike Lanes and Sidewalks
- Key Connections & Access Points

Gateways

- Off Ramps - Turnpike/Route 9
 - Sanford Road and Route 1
 - Chapel Road and Route 1
 - York County Community College
 - Sanford Road and Chapel Road
- Streetscape
 - Wayfinding

Street Treatments

- Traditional Street Trees and Lighting
- Wooded Buffer

0 400' 800' 1600'

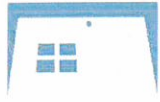


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Where to find more information...



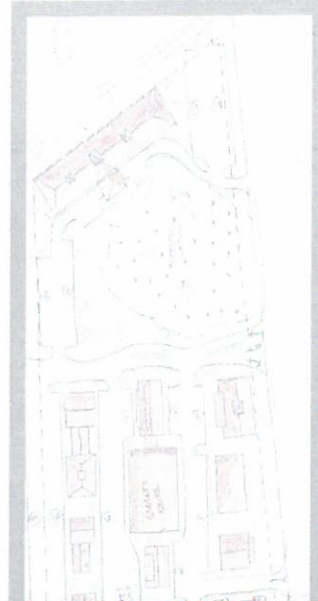
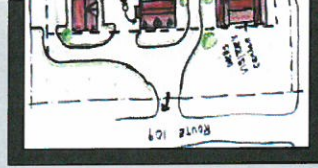
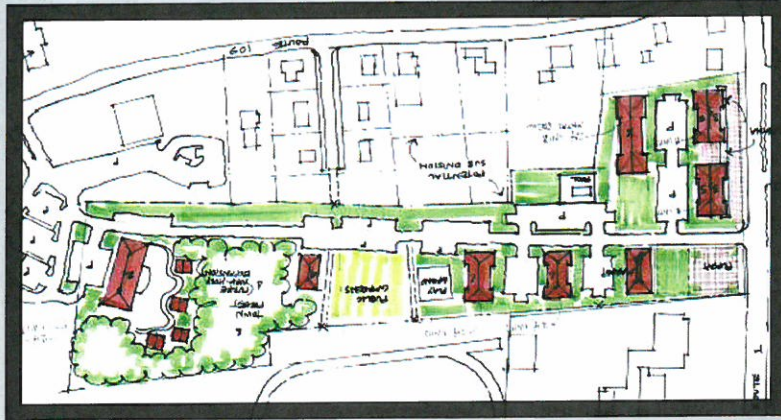


WORKFORCE HOUSING COALITION
OF THE GREATER SEACOAST
Opening Doors to Vibrant Communities

WELLS, MAINE

WORKFORCE HOUSING CHARRETTE

October 17-18, 2013



Sponsored by:



Introduction

The Workforce Housing Coalition of the Greater Seacoast organized a workforce housing design charrette in Wells Maine over the course of 2013. Held over a two-day period, the process included a Site-walk, Listening Session, and Design Workshop, culminating in a Design Reveal on October 18, 2013. This, our fourth annual design charrette, produced conceptual designs for the development of two sites in Wells that included workforce housing opportunities.

What is a charrette?

A charrette is an intensive planning session where citizens, designers, and others collaborate on a vision for development. Charrettes often take place in multiple sessions in which the group divides into sub-groups. Each sub-group then presents its work to the full group as material for further dialogue. Such charrettes serve as a way of quickly generating multiple design concepts while integrating the aptitudes and interests of a diverse group of people.

A charrette is a unique opportunity to...

- ▶ Envision workforce housing developments possible under current regulations.
- ▶ Suggest modifications to current regulations to better suit workforce housing.
- ▶ Test the financial feasibility of design concepts.
- ▶ Provide proposals to decision-makers for potential development of the subject sites.

The charrette process can be summarized in nine steps.

1. Identify study area.
2. Reach out to property owners and stakeholders.
3. Research study area.
4. Recruit volunteer teams.
5. Walk the site with owners and stakeholders.
6. Listen to needs and concerns of neighbors and stakeholders.
7. Creation of design options by volunteer team members.
8. Present designs and recommendations to all stakeholders.
9. Prepare a Summary Publication with recommendations.

Typical charrette team members include:

- ▶ Design and planning professionals - Architects, landscape architects, engineers, environmental consultants, municipal and consulting planners.
- ▶ Financing and Development professionals - Developers, construction estimators, bankers and realtors.

Charrette team members are unpaid volunteers, contributing an average of 12 hours, plus travel time, to the Wells charrette process. This amounts to over 300 volunteer hours of professional talent and time put into the Wells project.

Why Wells Maine?

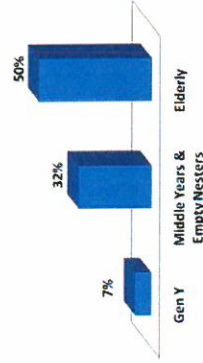
Wells Housing Facts

Wells Maine, like many coastal communities in Southern Maine, is a desirable community to live in. While many residents are able to pay to purchase a home, many are not.

In order for a home to be considered affordable, the cost of a monthly mortgage payment plus utilities should not exceed 30% of the owner's monthly income. Likewise, affordable rental housing.

A study conducted by Maine Housing, 2012 Housing Facts for York County¹, revealed that in Wells, the median price for a home in 2012 was \$220,500, which could only be afforded with an annual income of \$58,861. For rentals, data are only available at the county level and indicate that 10,657 households (xx%) in York County are unable to afford the average two-bedroom rent of \$886 per month with utilities, as it would require a \$35,436 yearly income, figures also determined by the Maine Housing study.

Wells, % of Renter Households that are Rent-Burdened



¹ Maine Housing, 2012 Housing Facts for York County
² Graph: Sustain Southern Maine Population and Housing Market Analysis 2013



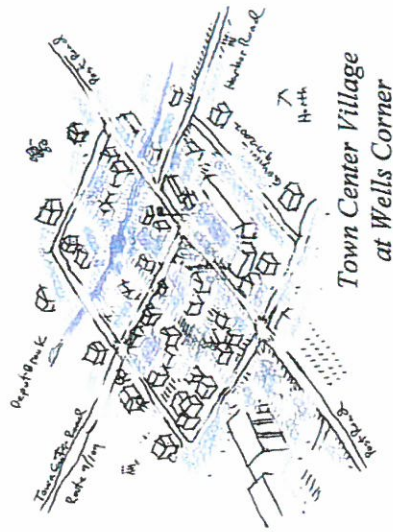
Sustain Southern Maine's 2013 Population and Housing Market Analysis reports some startling facts about Wells' housing situation.¹

- ▲ About 61% of Wells' households can't afford the median priced home.
- ▲ Half of elderly tenants are rent-burdened, paying 35% or more of their incomes for rent. Surprisingly, only 7% of Gen Ys are rent-burdened.
- ▲ Over half of Wells' housing units have 3+ bedrooms. Larger homes are more expensive and may be harder for Gen Y households to purchase.
- ▲ While the town does offer 0-2 bedroom housing options, competition with seasonal uses limits their availability for year-round residents and drives their costs up.

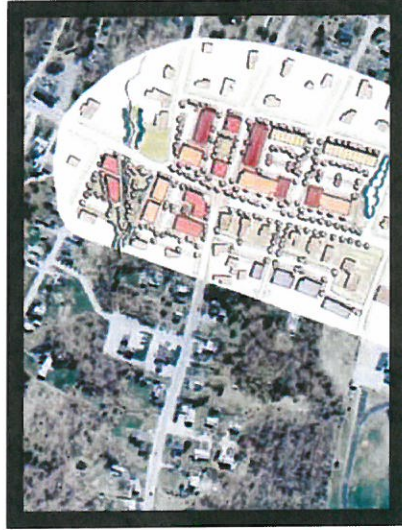
Why the Transportation Center and Wells Corner?

Two areas of potential development were the focus of the charrette. The first location is an area near the train station, also known as the Transportation Center. The second is an area close to the intersection of Route 109 and Route 1, known as Wells Corner.

Potential development in both these areas of town has been the focus of residents' attention, as well as several planning efforts over the years. In 2002, the Town of Wells developed an initial concept for the creation of a town center in the Wells Corner area.



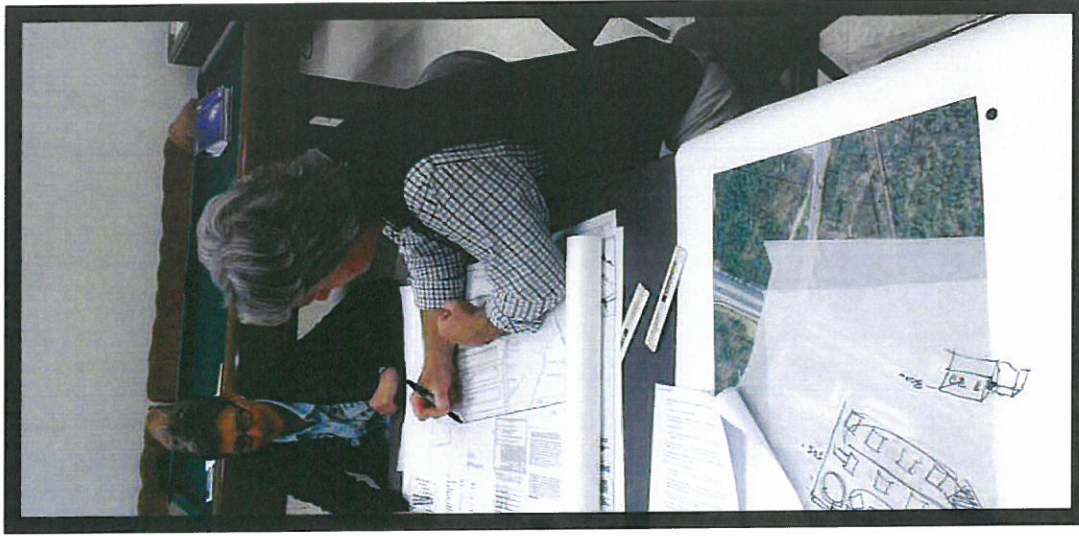
Then in 2006, the Town of Wells worked with partners from the EPA's Office of Smart Growth, Maine Sea Grant, and Sparh and Dabrowski Consultants to conduct a three-day design workshop for the "gateway" area from the Transportation Center to Wells Corner, with special attention on sustaining the environmental health of Depot Brook.



In 2013, the Town worked with partners from the Sustain Southern Maine initiative to develop a concept for centers of opportunity in Wells and consistently, these two areas were identified as focus areas for planner by stakeholders.

So with attention focused on the Transportation Center and Wells Corner, the Town of Wells worked with Maine Sea Grant to identify property owners in the two areas who might be interested to voluntarily include their properties in the study area that would become the focus of the charrette. It was made clear to the property owners that the charrette was a brainstorming session and that they were under no obligation to take any action as a result of participating in the workshop. Ultimately, the response to the invitation was very positive, and five owners (One in the Transportation District and four in Wells Corner) agreed to include their properties in the charrette study area.

The Town of Wells and the Workforce Housing Coalition Committee jointly decided to evaluate the potential for future development of workforce housing in two distinct areas - Wells Corner and Transportation Center.



¹ Sustain Southern Maine Population and Housing Market Analysis 2013

It Takes Teamwork

The Wells charrette was made possible only through the dedicated participation of nearly 40 people. *We would like to thank them all for joining us.*

Charrette Planning Committee

Kristen Grant, Maine Sea Grant and UMaine Cooperative Extension - Chair
Jonathan Carter, Town Manager, Town of Wells
Tom Emerson, Studio B-E Design Consulting
Tom House, THA Architects
Ashlee Iber, WHC Executive Director
Jack Mettee, Mettee Planning Consulting
Rebecca Perkins, Orr & Reno
Ralph Pope, Coldwell Banker Residential Realty
Kim Rogers, G. L. Rogers & Company Inc.
Gayle Sanders, Gayle Sanders Home Design



Wells Corner Design Team

Tom House, THA Architects - Team Leader
Richard Clark, Selectman, Town of Wells
Jeff Clifford, Altus Engineering
Elizabeth Dudley, Ironwood Designs
Bob Georgitis, Kasperzak Land Holdings
Greg Gosselin, Gosselin Realty Group
Nick Isaak, Isaak Design
Hiroko Lindsey, Lindsey Architects
Jack Mettee, Mettee Associates
Rip Patten, Credere Associates
George Reagan, NH Housing Finance Authority
Gayle Sanders, Gayle Sanders Home Design

Transportation District Design Team

Tom Emerson, Studio B-E Design Consulting - Team Leader
Jodine Adams, Code Enforcement Officer, Town of Wells
Francine Cram, Kennebunk Savings Bank
Valerie Giguere, Underwood Engineering
Kristi Kenney, K.W. Architects
Mike Livingston, Town of Wells
Kim Rogers, G.L. Rogers & Company Inc.
Paul Schumacher, So. ME Regional Planning Commission
Ina Toth, RE/MAX Realty One
Adam Wagner, DeStefano Architects

Worked with both teams

Kristen Grant, UMaine Cooperative Extension/Sea Grant
Jonathan Carter, Town of Wells Town Manager
Ralph Pope, Coldwell Banker Residential Brokerage

Property Owners

Jonathan Hall
Kathy Levesque
Pam Moody Maxon
Moe and (Teresa??) Steele



Charrette Sponsors

Kennebunk Savings Bank
Town of Wells Maine
York Hospital

Additional Support provided by:

Coldwell Banker Residential Realty
Congdon's Doughnuts
Dairy Queen
Hannaford Supermarket
IGA Supermarket
Lindt & Sprungli
Mike's Clam Shack
Pizza by Para
Town of Wells Maine
When Pigs Fly Bakery



Stakeholder Listening Session

Input from stakeholders is a key ingredient of the charrette process. Charrette site property owners, abutters, neighborhood residents, business owners and community members were invited to a Stakeholder Listening Session on Thursday, October 17 from 5:00 pm to 6:30 pm at the Wells Activity Center.

The purpose of a public session is to give charrette team members and property owners an opportunity to hear community members' hopes and concerns about potential future development of the sites.

The session started with a presentation on workforce housing by Ashlee Iber, Workforce Housing Coalition Executive Director. It included informa-



Ideas for the Transportation Center

What would you like to see?

- ▶ Attractive and affordable housing for seniors and young professionals
- ▶ Employment opportunities
- ▶ Extension of water and sewer systems
- ▶ Linkages to community services, shopping and entertainment
- ▶ Pedestrian-friendly
- ▶ Recreational area or dog park
- ▶ Small-town feel

What wouldn't you like to see?

- ▶ Any housing at all
- ▶ Indian Casino
- ▶ Massive development west of the turnpike
- ▶ Too much density
- ▶ Too much development

Opportunities?

- ▶ Enhanced gateway - seen first by train riders/people coming into town off the turnpike
- ▶ Making things more available to people who don't own a car, whether or not they live in the area, including those who are on vacation
- ▶ Train stop or C&J Bus stop

Challenges?

- ▶ Pump station costs - \$250K - \$100+ per foot - Extend beyond workforce housing
- ▶ Regulations - Excessive Town Hall requirements - no such thing as "affordable"
- ▶ Sewer system - How funded? - Bond - Will people want to spend their taxes on its upkeep?
- ▶ Sewer system - Final alternate funding source - Hotel, retail, business
- ▶ Sewer system design - Pipes - Where to stop - Bulk of water - Would have to dig trenches
- ▶ Traffic management

"It's important that the town is involved in the decision-making process"

--- Rip Patten, Credere Associates

tion on what is meant by workforce housing, who needs workforce housing, and the need for workforce housing in Wells. The charrette process was explained and the audience was invited to ask questions of the three member panel - Ashlee Iber, Workforce Housing Coalition Executive Director; Kristen Grant, Maine Sea Grant and UMaine Cooperative Extension; and Jonathan Carter, Town Manager, Town of Wells.

Kristen Grant initiated a brainstorming activity to generate ideas, hopes and concerns about potential development at the sites.

Participants were asked to consider: **What would you like to see? What wouldn't you like to see? What are the unique considerations associated with this site? Opportunities? Challenges?** Participants wrote ideas on notes that were then read aloud and posted together by theme, which are captured here. These ideas were then recorded and reviewed with the charrette team members prior to beginning the designing, in order to guide their process.



Themes from the Stakeholder Listening Session

Some consistent themes emerged regarding both sites. Stakeholders expressed a desire for:

- ▲ Housing that is attractive and affordable to seniors and young people.
- ▲ Linkages between services like banking, schools, retail, salons, eateries, and entertainment.
- ▲ Development that is pedestrian-friendly and have a small-town feel.
- ▲ More local employment opportunities.

Two primary concerns stood out.

- ▲ Water and sewer lines.

The area near the transportation center lacks town sewer and water. Jonathan Carter, Town Manager, Town of Wells, reported that land has been purchased by the sanitary district for a pump station in the area of the Transportation Center. How these water and sewer improvements would be funded was at issue as well, specifically whether tax payers would be held responsible for the cost.

Town officials explained that a funding option could include an offer to a potential developer of a tax incentive to bring water and sewer lines to the Transportation Center area. Wells Code Enforcement Officer, Jodine Adams, mentioned that the sewer district is working also on a grant to bring the sewer lines over to the Transportation Center.

Ideas for Wells Corner

What would you like to see?

- ▲ Attractive and affordable housing for young people
- ▲ Attention to other sites - Clam Shell Alley & Route 1 provide good access
- ▲ Employment opportunities
- ▲ Mixed-use 3-4 story structure at corner
- ▲ Village - Town center
- ▲ Walkable, pedestrian-friendly

What wouldn't you like to see?

- ▲ Housing near the Junior High School
- ▲ More traffic

Opportunities?

- ▲ Design - Eliminate overhead utilities
- ▲ Jobs - Create year round jobs in the private sector
- ▲ Make local zoning more accommodating for free-standing accessory dwelling units - Use accessory dwelling units for workforce housing
- ▲ Make workforce housing like Hidden Pond Resort in Kennebunkport (modular) - a development model
- ▲ Merge vacant backyards of all individual properties
- ▲ Shared parking - Business by day/residents by night

Challenges?

- ▲ Capacity for public services
- ▲ Change - Some residents were resistant to change
- ▲ Character - Maintaining historic fabric of the community
- ▲ Development costs - Who would pay for this and future development?
- ▲ Lack of local attractions - Why would single young adults or young couples without children want to live in Wells?
- ▲ Seniors putting more strain on local medical providers when many are not taking new patients
- ▲ Traffic - Increased traffic! - Need alternate route developed - Reduce traffic impact
- ▲ Vacant sites - When the new public safety building is done, what happens to the site at the intersection of Route 109/1?
- ▲ Young families increasing the strain on schools

- ▲ Increased traffic.

Increased traffic concerned many community members. From May to October, traffic volumes increase significantly in most areas of the Town. Comments were adamantly against development that would exacerbate traffic issues.

"Slowly, the sanitary district and the water district are realizing that things are starting to happen."

---Jonathan Carter, Town Manager, Town of Wells

SITE 1: The Transportation Center

Observations from the Site-walk

The site being evaluated is two parcels, currently used as a privately owned self storage facility. The site is adjacent to Interstate 95, off exit 19. To the property's west is the Wells Transportation Center. The Transportation Center area houses Amtrak Downeaster Train Service, and several other businesses, such as a bussing company.

Within approximately one mile east of the site are various community services (town hall, library, police station, hospital and medical offices), retail and other consumer services (banking, supermarket, and shopping).

The Transportation Center is not currently zoned for residential development or a town center type of building density. Dimensional standards suit highway/commercial/transportation-oriented uses, and current permitted uses are not compatible with the development of workforce housing.

To accomplish development of workforce housing, zoning would need to be modified to include multi-family housing as an allowed use. Additionally, extending the water and sewer would also be necessary to spur development on that site and adjacent properties.

The charrette team members met for the first site walk with Jonathan Hall, owner of Wells Storage Solutions lots. During the discussion, a key theme was the opportunity to be "car-less" in Wells. As a tourist destination, the "car-less vacation" that promotes visitors to use the Downeaster train linking them to the local trolley service was seen as an opportunity, especially if a hotel were available at the site.

Jonathan Carter, Town Manager, Town of Wells, told the group that town officials envisioned more development when the train station was built 10 years ago. "That hasn't happened," Carter said, explaining that the lack of sewer and water service discouraged development, and likewise, the lack of development discourages the extension of sewer and water service.



Transportation Center Designs & Rationale

The intent is to create a mixed use, Transit Oriented Development (TOD). The site's location adjacent to the highway and to the train station will allow it to become a multi-modal transportation hub. Future residents could access employment centers in either the Dover/Portsmouth, New Hampshire area or Portland, Maine via car, bus or railway without contributing to traffic congestion. Locating supporting retail within walking distance of the residential uses will also reduce traffic and enhance current and future Transportation Center user experiences while making the area attractive to future residents.

Transition from transportation-only to transit-oriented, mixed-use zoning and completion of the water and sewer infrastructure to support it will allow for appropriate development to occur in the Transportation Center area. Making the zone comprehensive enough to include areas on either side of the highway interchange will spread the cost of infrastructure improvements over a larger number of property owners, potentially reducing the amount of the Town's contribution.

The concept design for the Transportation Center area includes mixed-uses - retail, restaurant, traveler services, workforce housing units, short and extended stay residential units.

The site is a great location for an extended stay hotel for tourists and summer workers due to its accessibility to the summer beach trolley and the Amtrak train, which carries passengers north to Portland and south to Portsmouth New Hampshire and to Boston Massachusetts.

Transportation Center Zoning & Infrastructure

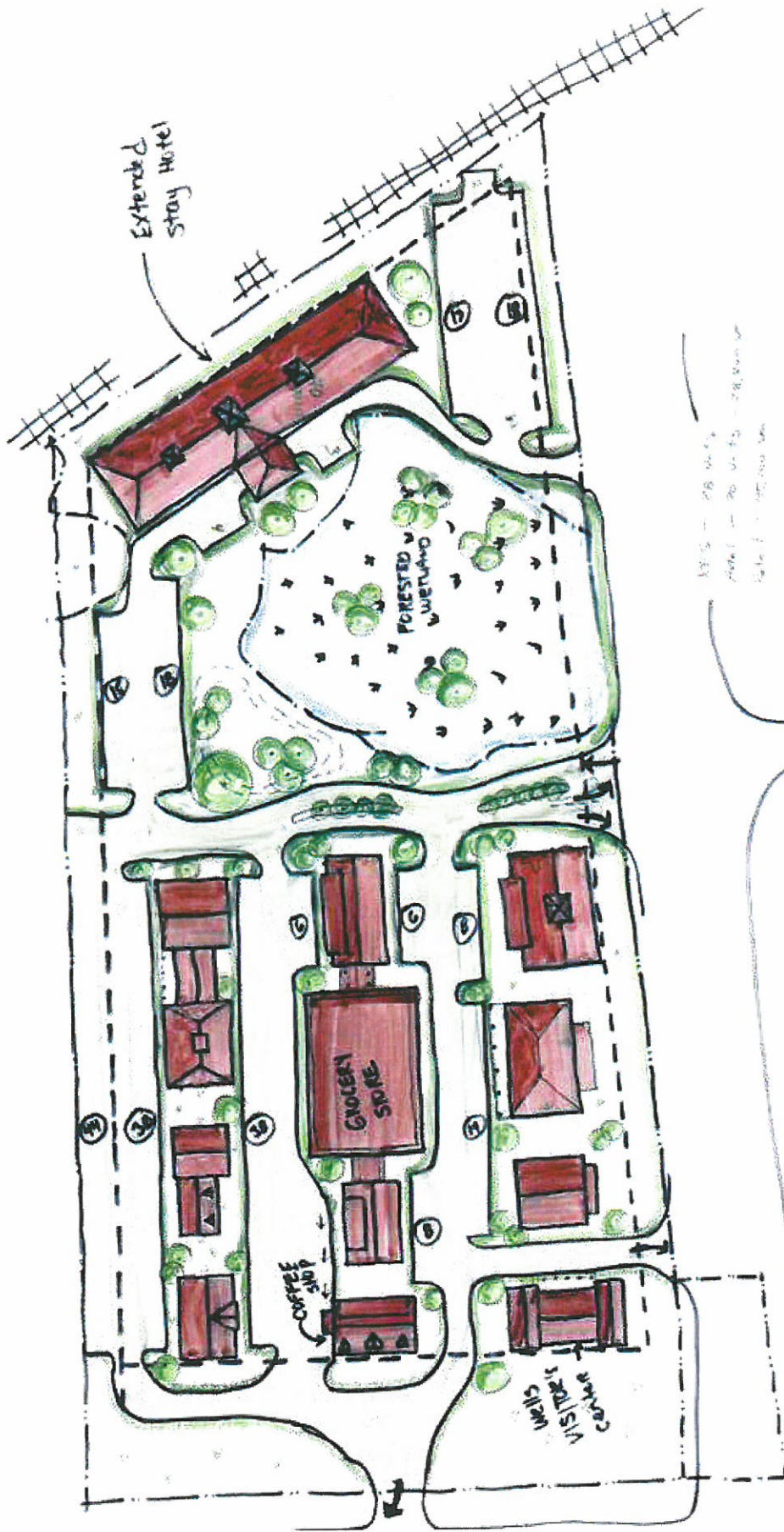
The presence of public water and sewer is certainly required for higher density development, such as workforce housing. The town might want to consider a public/private venture to enable construction of the needed infrastructure. Creation of a TIF (Tax Increment Financing) district may also want to be considered.

Current zoning of the Transportation Center site is 20,000 sq. ft. sewer; 100 ft. coverage, 45 ft. or 3-story maximum building height. Setbacks are 40 ft. state highway, 25 ft. lot line or railroad.

"The first thing we asked was how many units are allowed under the current zoning of the area? The answer was zero. So, we were going to go home, but we decided to take another stab at it."

---Adam Wagner, DeStefano Architects



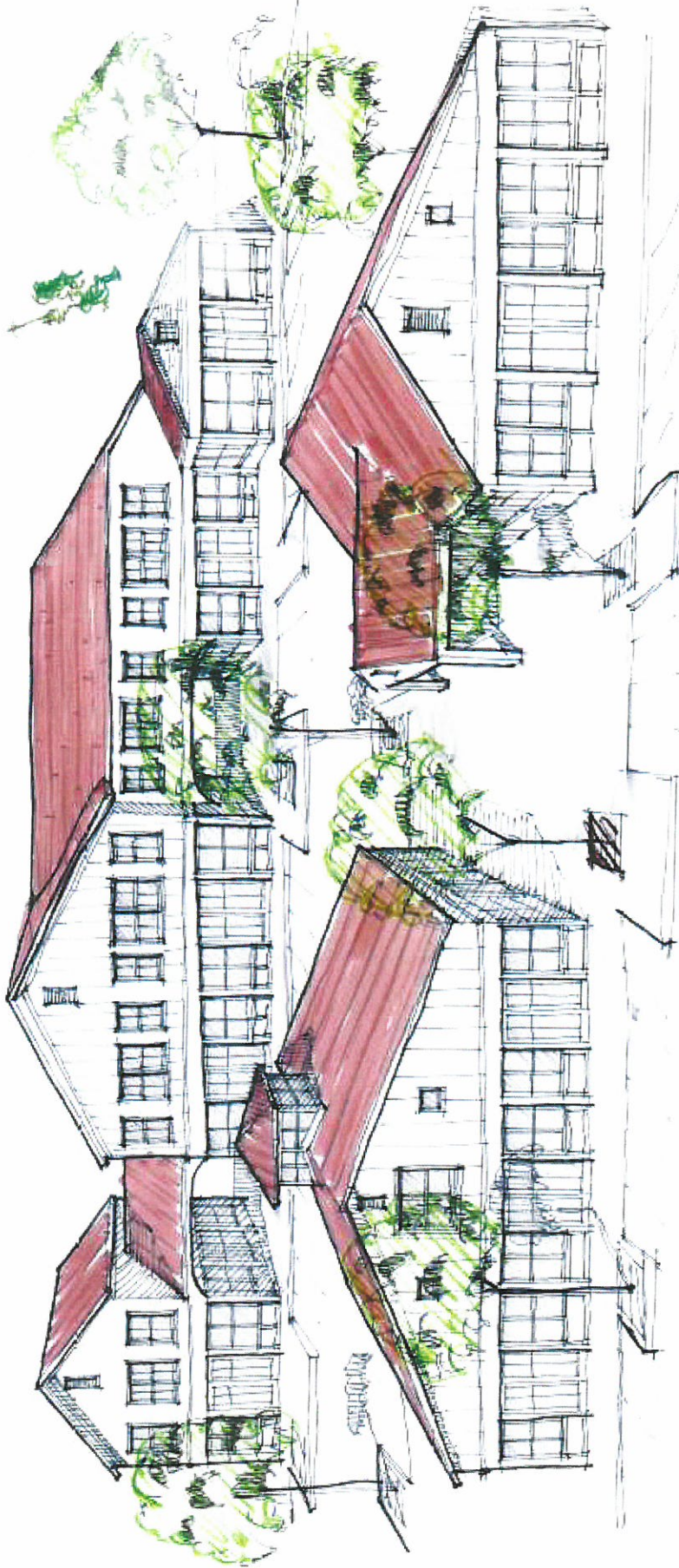


Transportation Center Concept Design

The design is comprised of mixed-use buildings with retail space on the ground floors, as well as a Visitor's Center and a coffee shop, and 29 residential units above. Workforce housing would be one-bedroom (700 sq. ft.) and two-bedroom (850 sq. ft.) units.

The design also includes a 28,800 sq. ft. extended stay hotel. There would be a need to offset the housing development costs. The hotel could be used as housing for summer workers and shorter term tourist stays. These hotel units would be equipped with kitchenettes, making them appropri-

ate for extended stays. The design is in keeping with architecture styles appropriate to the Seacoast area and includes natural forest and wetland areas.



Transportation Center Concept Design: Retail units on the ground floor with workforce housing rental units above

SITE 2: Wells Corner

Observations from the site walk

The Wells Corner study area is located at the heart of what most residents would consider the de facto town center. Wells Corner is the core of the town's:

- ▶ Municipal services - town hall, police and fire stations, library, and activity center;
- ▶ Academic institutions - elementary, junior high, and high schools, and at the outskirts, York County Community College;
- ▶ Medical services - urgent care center, medical offices;
- ▶ Small business district - grocery store, restaurants, home and personal care businesses.

But while Wells Corner is home to these amenities, a recognized town center has not been identified. This is because the town's original center was Ogunquit Village, which formed its own town in the 1980's. The creation of definable town center has been under consideration among officials and residents for decades though, and this goal formed the main planning theme of the charrette.

Four property owners representing five, privately-owned parcels were officially considered in the Wells Corner study area (inc lot map with study area defined). The parcels' total acreage equals **XX** and includes:

- ▶ Two large, undeveloped lots that do not have Route 1 frontage;
- ▶ A massage/spa business and personal residence;
- ▶ A motel with **XX** units and personal residence;



- ▶ A pet grooming business and personal residence.

Current regulations in the study area are for General/Business zoning which includes a wide range of permitted uses, and dimensional standards are geared to a highway/commercial zone. Some of these existing standards may not be compatible with the goal of creating a town center that provides a gathering place for the community and retains small town character.

The charrette team members met for the second site walk with Pam Moody Mixon, Moe and (Teresa?) Steele, and Kathy Levesque, owners of four of the five properties included in the study area. During the discussions, key themes included creating:

- ▶ A walkable town center;
- The proximity of the area's services promotes a "park once" opportunity, enabling community members to walk between businesses, schools, and municipal services. Walkability is also key due to the need to ensure safe travel for students walking in the vicinity of the three schools. Shared parking for schools, residences, and business was also considered as a way to manage parking demand between daytime and nighttime uses.
- ▶ A community gathering place where outdoor social, educational, and arts events could be held;
- ▶ Housing affordable and attractive to local, young people and families;
- ▶ An access road between Route 109 and Route 1 to provide travel alternatives and alleviate traffic pressure on the Wells Corner intersection.



Wells Corner Designs & Rationale

One of the main design goals was to create a walk-able community. Housing that is within walking distance to services, retail, restaurants, and schools can reduce traffic congestion and the cost of bussing students. Housing opportunities established within walking distance to the existing middle school, which is located near the Wells Corner area, could potentially entice a larger applicant pool of teachers and other school workers.

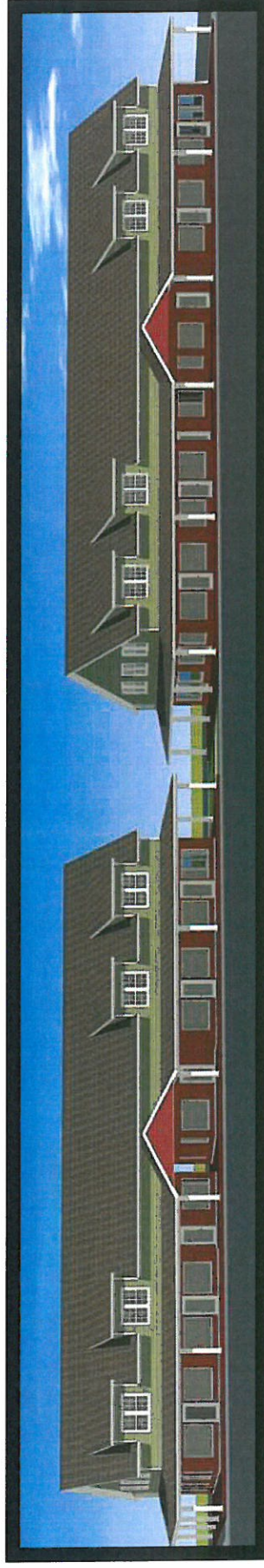
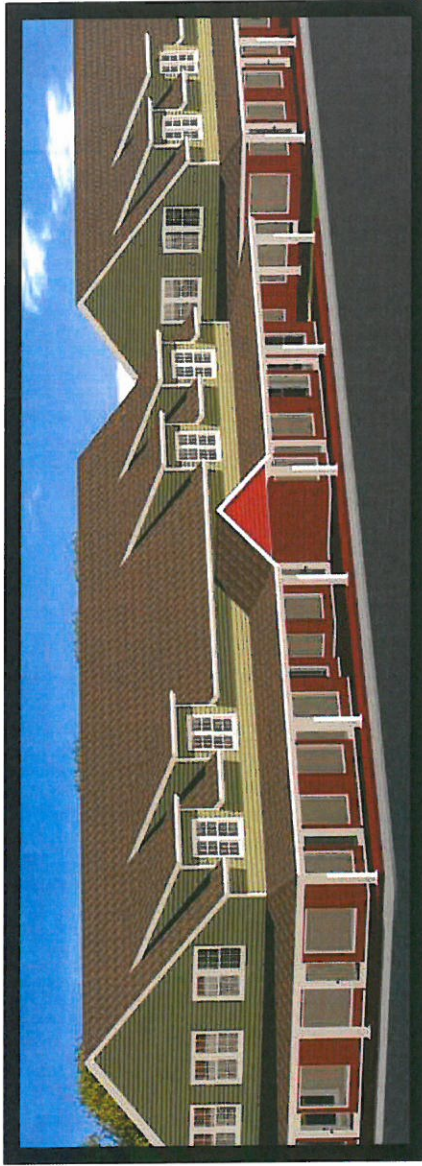
One design concept includes combining the three focus area parcels to produce three multi-use buildings that would allow both small retail and residential units. Eight residential units in each, totaling 24 units - work-force housing, market-rate housing, or a combination.

An alternative is to keep the three parcels as private individually-owned lots and adding accessory units or individual buildings to increase the number of housing units on each parcel, utilizing the existing available open space. Charrette team members recommend that the additional units would be best located at the back of the lots.

There also remains the option to supplement or tie into the York Hospital location nearby. Partnering with the hospital could potentially create shared parking for patients during the day and residents at night.

“Workforce housing is available to the middle income households in the community.”

----George Reagan, NH Housing Finance Authority



Wells Corner Zoning & Infrastructure

The design team recommends the following allowances and changes to the Town's zoning and building design standards to accommodate workforce housing development and to achieve the goals of the project.

- ▶ Create a Town Center overlay district;
 - ⇒ Mixed uses including live, work, shop opportunities. Permitted uses to include:
 - Multi-family residential;
 - Small business/retail - grocery, convenience, bookstore, personal and professional services;
 - Restaurant/cafe;
 - Art/craft gallery.
 - Option of conditional use permit to allow flexibility of uses if applicant meets additional standards.
- ⇒ Flexible design standards that build on the existing, small town New England character of the area, while retaining existing, historical buildings and addressing:
 - Scale, height, roofing, windows, facades, materials, landscaping.
- ⇒ Dimensional standards t allow greater density:
 - 5,000 sq. ft. lot/per unit, as Wells Beach area;
 - Smaller front setbacks; zero lot line;
 - Reduce road frontage minimum requirement;
 - Increase building height maximum to ~40 - 45 feet, such as 3 stories with dormered 4th floor.
- ⇒ With increased density, develop environmental impact standards to promote low impacts development that addresses

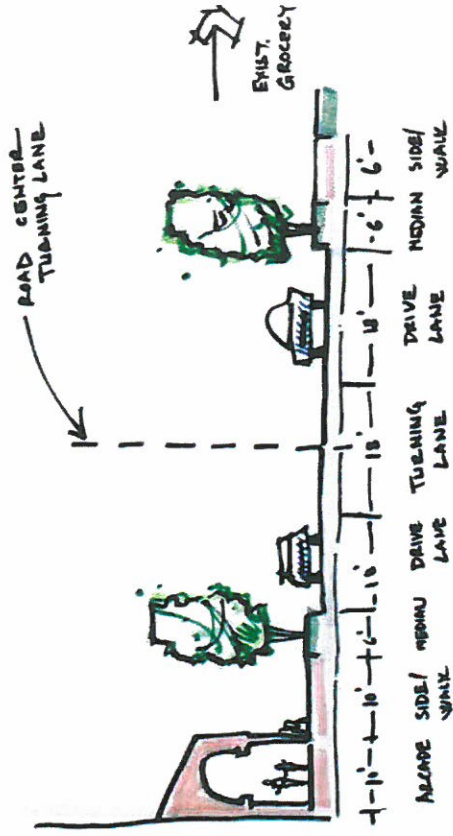
impervious cover, storm water management, etc.

- ⇒ Pedestrian-friendly streetscape.
- ⇒ Lower existing parking requirements; manage parking demand throughout the area including shared parking
- ▶ Provide incentives for development of workforce housing:
 - ⇒ Density bonus.

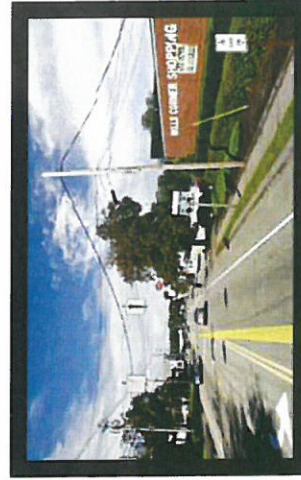
Aside from slowing traffic, a welcoming pedestrian-oriented experience can be reached by maximizing a physical separation from traffic.

The following techniques and goals may be incorporated to support existing Town measures, as practical, to increase pedestrian safety, traffic calming and other "complete streets":

- ▶ Curb extensions or "bump-outs" to shorten crossing distances;
- ▶ Wide sidewalks for events and café dining;
- ▶ Street trees for traffic calming and climate enhancement;
- ▶ Medians to separate and slow traffic;
- ▶ Medians as stopping points for pedestrian crosswalks;
- ▶ Pavement markings;



- ▶ Pavement surface and accent treatments;
- ▶ Signs, signals, and lighting;
- ▶ High visibility crosswalks;
- ▶ Pedestrian activated lights;
- ▶ Pedestrian scale lighting and amenities at crosswalks to accentuate the areas for pedestrian safety;
- ▶ Embracing barrier-free design and universal accessibility.



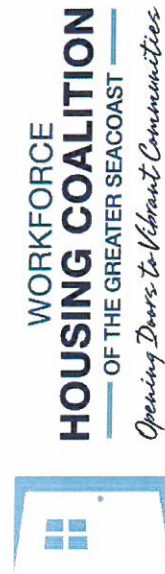
About the Workforce Housing Coalition

The Greater Seacoast of Southern Maine and New Hampshire is one of the least affordable regions in the country. Many cannot afford to live in the communities in which they work, so they endure long commutes: it's harmful to the environment and limits time spent at family and volunteer activities. Some decide to leave the area, leaving behind employers who are unable to hire and retain the workers they need to sustain and grow their businesses.

The Workforce Housing Coalition of the Greater Seacoast is a 501c3 non-profit organization with an office in Portsmouth New Hampshire. Our mission is to be a catalyst for the development of a range of housing options for the diverse workforce in the Greater Seacoast region. We build support for workforce housing by educating municipal officials, developers and community members about the benefits of a balanced supply of housing options for our area's diverse workforce.

With the support of members, the Coalition tackles the complex issues that contribute to the Greater Seacoast region's limited housing options. We offer planners and developers advice and resources on how to meet the housing need. Through our annual design charrettes we inspire dialogue and generate concept designs that include innovative ways to increase the local supply of workforce housing.

Since our inception in 2001, we have helped nearly two dozen communities in the Greater Seacoast region of New Hampshire and Maine improve their housing regulations. In turn, local developers have created over 350 new units of workforce housing. Learn more about how you can support the Workforce Housing Coalition and help to promote a friendlier climate for workforce housing development in your community, visit www.seacoastwhc.org.



2012 Housing Facts for York County

Homeownership Affordability Index

	Year	Index	Median Home Price ¹	Median Income ²	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income
York County	2008	0.76	\$218,500	\$53,366	\$69,906	\$166,801
	2009	0.90	\$184,950	\$53,848	\$59,900	\$166,263
	2010	0.83	\$205,900	\$55,476	\$66,685	\$171,289
	2011	0.94	\$200,000	\$52,839	\$56,187	\$188,085
	2012	0.94	\$205,000	\$52,860	\$56,482	\$191,853
Kennebunkport		0.58	\$423,750	\$66,476	\$114,492	\$246,037
Ogunquit		0.70	\$328,500	\$60,436	\$86,253	\$230,175
Old Orchard Beach		0.74	\$183,000	\$40,696	\$55,233	\$134,834
York		0.75	\$340,000	\$66,737	\$89,486	\$253,565
Kittery		0.75	\$262,000	\$54,262	\$71,951	\$197,587
Biddeford		0.80	\$178,000	\$41,543	\$51,989	\$142,235
York, ME LMA Housing Market		0.81	\$284,970	\$61,090	\$75,537	\$230,467
Portsmouth, NH-ME MA Housing Market		0.84	\$259,900	\$59,582	\$70,909	\$218,385
Saco		0.86	\$223,000	\$53,431	\$62,137	\$191,756
Acton		0.87	\$174,600	\$44,384	\$51,092	\$151,676
Kennebunk		0.87	\$247,750	\$64,031	\$73,435	\$216,023
Arundel		0.88	\$252,500	\$60,306	\$68,680	\$221,712
Portland-South Portland MA Housing Market		0.89	\$215,000	\$54,459	\$61,133	\$191,529
Alfred		0.89	\$196,725	\$48,019	\$53,814	\$175,539
Congressional District 1		0.91	\$197,900	\$51,223	\$56,135	\$180,581
Parsonsfield		0.92	\$145,000	\$38,664	\$42,006	\$133,462
York County		0.94	\$205,000	\$52,860	\$56,482	\$191,853
Wells		0.96	\$220,500	\$56,584	\$58,861	\$211,969
Maine		0.96	\$165,000	\$45,530	\$47,305	\$158,811
Shapleigh		0.97	\$192,000	\$49,247	\$51,013	\$185,352
Eliot		0.98	\$258,150	\$68,723	\$69,968	\$253,556
Sanford Micropolitan Housing Market		1.00	\$146,900	\$42,501	\$42,320	\$147,529
Lebanon		1.02	\$170,000	\$46,109	\$45,229	\$173,309
Sanford		1.06	\$135,000	\$41,402	\$38,939	\$143,537
Dayton		1.07	\$220,000	\$65,490	\$61,321	\$234,958
Lyman		1.07	\$199,900	\$57,839	\$53,976	\$214,206
South Berwick		1.09	\$216,000	\$65,638	\$60,090	\$235,943
Rochester-Dover, NH-ME MA Housing Mark		1.11	\$181,500	\$55,856	\$50,492	\$200,780
North Berwick		1.12	\$176,638	\$54,493	\$48,668	\$197,780
Berwick		1.12	\$166,500	\$54,055	\$48,222	\$186,639
Newfield		1.20	\$130,000	\$41,942	\$35,060	\$155,518
Limington		1.20	\$158,000	\$52,273	\$43,594	\$189,458
Hollis		1.21	\$180,000	\$58,169	\$48,162	\$217,398
Buxton		1.23	\$165,950	\$55,206	\$45,040	\$203,405
Limerick		1.30	\$134,500	\$48,909	\$37,495	\$175,443
Waterboro		1.39	\$135,000	\$53,277	\$38,260	\$187,986

The Homeownership Affordability Index is the ratio of Home Price Affordable at Median Income to Median Home Price. An index of less than 1 means the area is generally unaffordable - i.e., a household earning area median income could not cover the payment on a median priced home (30 year mortgage, taxes and insurance) using no more than 28% of gross income.

2012 Housing Facts for York County

Households Unable to Afford Median Home

Location	Households Unable to Afford Median Home		Total Households	Median Home Price ¹	Income Needed to Afford Median Home	
	Percent	Number			Annual	Hourly
Kennebunkport	71.8%	1,144	1,594	\$423,750	\$114,492	\$55.04
Kittery	69.1%	3,021	4,373	\$262,000	\$71,951	\$34.59
Ogunquit	68.3%	337	493	\$328,500	\$86,253	\$41.47
Arundel	66.5%	1,066	1,603	\$252,500	\$68,680	\$33.02
York	65.6%	3,637	5,546	\$340,000	\$89,486	\$43.02
Old Orchard Beach	65.6%	2,883	4,396	\$183,000	\$55,233	\$26.55
Portsmouth, NH-ME MA Housing Market	63.7%	4,409	6,918	\$259,900	\$70,909	\$34.09
York, ME LMA Housing Market	63.1%	7,617	12,067	\$284,970	\$75,537	\$36.32
Biddeford	60.7%	5,219	8,602	\$178,000	\$51,989	\$24.99
Kennebunk	59.7%	2,837	4,750	\$247,750	\$73,435	\$35.31
Acton	58.5%	604	1,033	\$174,600	\$51,092	\$24.56
Saco	58.2%	4,501	7,728	\$223,000	\$62,137	\$29.87
Portland-South Portland MA Housing Market	57.2%	87,411	152,926	\$215,000	\$61,133	\$29.39
Alfred	56.1%	677	1,206	\$196,725	\$53,814	\$25.87
Congressional District 1	55.4%	156,802	282,823	\$197,900	\$56,135	\$26.99
Parsonsfield	54.9%	433	789	\$145,000	\$42,006	\$20.20
Eliot	54.5%	1,388	2,545	\$258,150	\$69,968	\$33.64
York County	53.9%	44,275	82,149	\$205,000	\$56,482	\$27.15
Maine	53.1%	301,417	567,261	\$165,000	\$47,305	\$22.74
Shapleigh	52.1%	575	1,104	\$192,000	\$51,013	\$24.53
Wells	52.0%	2,182	4,193	\$220,500	\$58,861	\$28.30
Sanford Micropolitan Housing Market	49.5%	5,286	10,683	\$146,900	\$42,320	\$20.35
Lebanon	49.0%	1,106	2,259	\$170,000	\$45,229	\$21.74
Sanford	47.4%	4,051	8,546	\$135,000	\$38,939	\$18.72
Lyman	45.6%	776	1,701	\$199,900	\$53,976	\$25.95
Dayton	45.2%	331	731	\$220,000	\$61,321	\$29.48
Rochester-Dover, NH-ME MA Housing Market	44.7%	3,507	7,849	\$181,500	\$50,492	\$24.28
Berwick	44.5%	1,256	2,820	\$166,500	\$48,222	\$23.18
South Berwick	44.2%	1,225	2,770	\$216,000	\$60,090	\$28.89
North Berwick	43.1%	791	1,835	\$176,638	\$48,668	\$23.40
Newfield	41.4%	267	646	\$130,000	\$35,060	\$16.86
Limington	40.1%	575	1,434	\$158,000	\$43,594	\$20.96
Buxton	38.8%	1,220	3,142	\$165,950	\$45,040	\$21.65
Hollis	37.3%	631	1,692	\$180,000	\$48,162	\$23.16
Limerick	35.3%	403	1,140	\$134,500	\$37,495	\$18.03
Waterboro	31.5%	902	2,863	\$135,000	\$38,260	\$18.39

Unattainable Homes as a Percentage of Homes Sold

Location	Percentage of Unattainable Homes	Affordable Homes Sold	Unattainable Homes Sold
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2012 Housing Facts for York County

Ogunquit	83.9%	9	47
Kennebunkport	80.8%	15	63
Biddeford	76.6%	36	118
Old Orchard Beach	76.6%	41	134
Kittery	75.0%	29	87
York	72.0%	68	175
Portsmouth, NH-ME MA Housing Market	68.2%	57	122
Arundel	66.7%	11	22
Saco	65.4%	71	134
York, ME LMA Housing Market	62.8%	218	368
Portland-South Portland MA Housing Market	60.1%	1,805	2,717
Kennebunk	58.6%	82	116
Acton	58.5%	22	31
Congressional District 1	57.8%	3,341	4,568
Parsonsfield	57.7%	11	15
York County	56.2%	1,073	1,378
Shapleigh	56.1%	18	23
Alfred	55.0%	9	11
Wells	54.0%	114	134
Maine	53.7%	6,229	7,237
Eliot	52.4%	30	33
Sanford Micropolitan Housing Market	50.0%	133	133
Lebanon	47.2%	28	25
Sanford	45.9%	93	79
Newfield	41.4%	17	12
Dayton	41.2%	10	7
Berwick	40.0%	39	26
South Berwick	39.6%	32	21
Lyman	39.1%	28	18
North Berwick	38.5%	24	15
Rochester-Dover, NH-ME MA Housing Market	35.7%	110	61
Hollis	31.3%	22	10
Buxton	30.4%	48	21
Waterboro	25.3%	62	21
Limerick	23.3%	23	7
Limington	17.0%	39	8

Rental Affordability Index

York County	Year	Index	Average	Renter	Income Needed	2 BR Rent
			2 BR Rent (with utilities) ³	Household Median Income ²	to Afford Average 2 BR Rent	Affordable to Median Income
	2008	0.88	\$945	\$33,363	\$37,814	\$834
	2009	0.92	\$912	\$33,557	\$36,494	\$839
	2010	0.98	\$884	\$34,636	\$35,370	\$866
	2011	0.89	\$928	\$33,217	\$37,139	\$830
	2012	0.95	\$886	\$33,781	\$35,436	\$845

2012 Housing Facts for York County

Biddeford	0.83	\$863	\$28,817	\$34,513	\$720
Sanford	0.89	\$831	\$29,585	\$33,235	\$740
Sanford Micropolitan Housing Market	0.90	\$831	\$29,922	\$33,235	\$748
Portland-South Portland MA Housing Market	0.91	\$970	\$35,387	\$38,786	\$885
Maine	0.92	\$800	\$29,554	\$31,986	\$739
York County	0.95	\$886	\$33,781	\$35,436	\$845
York, ME LMA Housing Market	0.97	\$999	\$38,894	\$39,958	\$972
Congressional District 1	0.99	\$835	\$33,091	\$33,414	\$827

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

Renter Households Unable to Afford Average 2 Bedroom Rent

Location	Households		Total Renter Households	Average 2 BR Rent (with utilities) ³	Income Needed to Afford Average 2 BR Rent	
	Unable to Afford Average 2 BR Rent Percent	Number			Annual	Hourly
Biddeford	58.6%	2,285	3,901	\$863	\$34,513	\$16.59
Sanford	55.8%	1,874	3,360	\$831	\$33,235	\$15.98
Sanford Micropolitan Housing Market	55.4%	1,996	3,606	\$831	\$33,235	\$15.98
Portland-South Portland MA Housing Market	54.3%	25,039	46,143	\$970	\$38,786	\$18.65
Maine	53.7%	82,993	154,519	\$800	\$31,986	\$15.38
York County	52.4%	10,657	20,352	\$886	\$35,436	\$17.04
York, ME LMA Housing Market	51.3%	1,104	2,152	\$999	\$39,958	\$19.21
Congressional District 1	50.5%	40,357	79,949	\$835	\$33,414	\$16.06

Demographics

	% Change						
	1990-2012	1990	2008	2009	2010	2011	2012
Population	21.0%	164,587	204,186	202,700	202,737	204,443	199,102
Households	32.8%	61,848	84,003	82,125	82,138	84,092	82,149

Endnotes

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²Source: Claritas

³Source: MaineHousing Quarterly Rent Survey. All rent data reported adjusted to include the cost of utilities (heat, hot water, and electricity).

2013 Housing Facts for York County

Homeownership Affordability Index

York County	<u>Year</u>	<u>Index</u>	Median Home Price ¹	Median Income ²	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income
	2009	0.90	\$184,950	\$53,848	\$59,900	\$166,263
	2010	0.83	\$205,900	\$55,476	\$66,685	\$171,289
	2011	0.94	\$200,000	\$52,839	\$56,187	\$188,085
	2012	0.94	\$205,000	\$52,860	\$56,482	\$191,853
	2013	0.91	\$210,000	\$54,180	\$59,666	\$190,693
Ogunquit		0.49	\$404,500	\$53,096	\$108,152	\$198,584
Kennebunkport		0.56	\$396,000	\$58,810	\$104,508	\$222,843
York		0.63	\$347,000	\$59,962	\$95,306	\$218,315
Old Orchard Beach		0.71	\$210,000	\$43,372	\$60,979	\$149,364
Kittery		0.71	\$252,500	\$51,731	\$72,647	\$179,801
York, ME LMA Housing Market		0.74	\$300,000	\$60,335	\$82,012	\$220,706
Portsmouth, NH-ME MA Housing Market		0.80	\$252,600	\$57,951	\$72,471	\$201,990
Biddeford		0.81	\$179,900	\$43,460	\$53,532	\$146,052
Arundel		0.84	\$254,500	\$61,381	\$73,370	\$212,914
Kennebunk		0.87	\$255,500	\$64,816	\$74,126	\$223,409
Alfred		0.88	\$216,250	\$54,609	\$62,035	\$190,365
Portland-South Portland MA Housing Market		0.90	\$222,500	\$57,471	\$64,091	\$199,518
Congressional District 1		0.91	\$208,000	\$53,888	\$59,525	\$188,304
York County		0.91	\$210,000	\$54,180	\$59,666	\$190,693
Saco		0.92	\$208,900	\$56,806	\$61,481	\$193,014
Wells		0.93	\$245,000	\$61,845	\$66,661	\$227,299
Dayton		0.94	\$208,500	\$57,681	\$61,344	\$196,050
Eliot		0.95	\$254,000	\$68,682	\$72,666	\$240,074
Acton		0.97	\$193,000	\$52,540	\$54,112	\$187,394
Maine		0.97	\$169,900	\$47,728	\$49,034	\$165,374
Shapleigh		0.99	\$197,000	\$53,287	\$53,861	\$194,899
Parsonsfield		0.99	\$150,000	\$43,722	\$44,076	\$148,796
Newfield		0.99	\$145,000	\$39,478	\$39,788	\$143,869
North Berwick		1.06	\$200,000	\$59,791	\$56,396	\$212,040
South Berwick		1.07	\$220,100	\$69,557	\$65,287	\$234,497
Rochester-Dover, NH-ME MA Housing Mark		1.09	\$191,000	\$61,296	\$56,324	\$207,862
Berwick		1.10	\$182,000	\$58,776	\$53,670	\$199,315
Sanford Micropolitan Housing Market		1.12	\$140,000	\$44,053	\$39,398	\$156,542
Sanford		1.13	\$121,500	\$41,867	\$37,129	\$137,005
Buxton		1.13	\$177,000	\$55,723	\$49,215	\$200,406
Hollis		1.20	\$170,000	\$56,470	\$47,196	\$203,406
Lyman		1.31	\$167,350	\$61,371	\$46,905	\$218,961
Limerick		1.31	\$134,200	\$49,847	\$37,938	\$176,329
Waterboro		1.35	\$147,000	\$56,284	\$41,766	\$198,098
Lebanon		1.35	\$141,900	\$54,325	\$40,175	\$191,876
Cornish		1.42	\$112,000	\$45,500	\$31,970	\$159,398
Limington		1.49	\$138,500	\$56,762	\$38,114	\$206,262

The Homeownership Affordability Index is the ratio of Home Price Affordable at Median Income to Median Home Price. An index of less than 1 means the area is generally unaffordable - i.e., a household earning area median income could not cover the payment on a median priced home (30 year mortgage, taxes and insurance) using no more than 28% of gross income.

2013 Housing Facts for York County

Households Unable to Afford Median Home

<u>Location</u>	Households Unable to Afford Median Home		Total Households	Median Home Price ¹	Income Needed to Afford Median Home	
	Percent	Number			Annual	Hourly
Ogunquit	82.3%	381	463	\$404,500	\$108,152	\$52.00
York	76.4%	4,179	5,470	\$347,000	\$95,306	\$45.82
Kennebunkport	73.6%	1,168	1,586	\$396,000	\$104,508	\$50.24
Kittery	70.8%	3,113	4,398	\$252,500	\$72,647	\$34.93
York, ME LMA Housing Market	67.5%	8,078	11,962	\$300,000	\$82,012	\$39.43
Old Orchard Beach	65.7%	2,996	4,562	\$210,000	\$60,979	\$29.32
Arundel	65.3%	1,037	1,587	\$254,500	\$73,370	\$35.27
Portsmouth, NH-ME MA Housing Market	64.8%	4,504	6,947	\$252,600	\$72,471	\$34.84
Wells	62.9%	2,653	4,221	\$245,000	\$66,661	\$32.05
Biddeford	59.5%	5,150	8,653	\$179,900	\$53,532	\$25.74
Kennebunk	59.4%	2,838	4,779	\$255,500	\$74,126	\$35.64
Alfred	57.9%	696	1,202	\$216,250	\$62,035	\$29.82
Portland-South Portland MA Housing Market	56.2%	85,436	151,963	\$222,500	\$64,091	\$30.81
Congressional District 1	55.4%	155,391	280,710	\$208,000	\$59,525	\$28.62
York County	55.1%	45,448	82,437	\$210,000	\$59,666	\$28.69
Saco	54.9%	4,317	7,859	\$208,900	\$61,481	\$29.56
South Berwick	54.8%	1,504	2,745	\$220,100	\$65,287	\$31.39
Eliot	54.6%	1,391	2,549	\$254,000	\$72,666	\$34.94
Dayton	53.3%	390	732	\$208,500	\$61,344	\$29.49
Maine	52.3%	292,965	559,674	\$169,900	\$49,034	\$23.57
Acton	51.5%	530	1,029	\$193,000	\$54,112	\$26.02
Shapleigh	50.6%	554	1,093	\$197,000	\$53,861	\$25.89
Newfield	50.4%	327	649	\$145,000	\$39,788	\$19.13
Parsonsfield	50.4%	409	811	\$150,000	\$44,076	\$21.19
North Berwick	47.1%	852	1,808	\$200,000	\$56,396	\$27.11
Rochester-Dover, NH-ME MA Housing Market	45.6%	3,551	7,784	\$191,000	\$56,324	\$27.08
Sanford Micropolitan Housing Market	45.3%	4,860	10,733	\$140,000	\$39,398	\$18.94
Sanford	45.0%	3,871	8,611	\$121,500	\$37,129	\$17.85
Berwick	44.8%	1,253	2,798	\$182,000	\$53,670	\$25.80
Buxton	43.4%	1,366	3,145	\$177,000	\$49,215	\$23.66
Hollis	40.6%	675	1,662	\$170,000	\$47,196	\$22.69
Cornish	38.1%	243	636	\$112,000	\$31,970	\$15.37
Limerick	36.3%	412	1,136	\$134,200	\$37,938	\$18.24
Lebanon	36.2%	812	2,241	\$141,900	\$40,175	\$19.32
Lyman	34.1%	583	1,711	\$167,350	\$46,905	\$22.55
Limington	32.2%	462	1,433	\$138,500	\$38,114	\$18.32
Waterboro	31.6%	906	2,868	\$147,000	\$41,766	\$20.08

Unattainable Homes as a Percentage of Homes Sold

<u>Location</u>	Percentage of <u>Unattainable Homes</u>	<u>Affordable</u> <u>Homes Sold</u>	<u>Unattainable</u> <u>Homes Sold</u>
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2013 Housing Facts for York County

Ogunquit	90.0%	6	54
York	83.6%	44	224
Kennebunkport	79.6%	20	78
Kittery	79.4%	26	100
Old Orchard Beach	77.4%	43	147
Biddeford	76.6%	39	128
Portsmouth, NH-ME MA Housing Market	76.6%	45	147
Arundel	73.2%	11	30
York, ME LMA Housing Market	69.7%	197	454
Eliot	66.7%	22	44
Kennebunk	63.5%	76	132
Alfred	60.7%	11	17
Portland-South Portland MA Housing Market	59.9%	2,104	3,143
Congressional District 1	57.3%	3,908	5,254
York County	56.8%	1,218	1,603
Saco	56.7%	109	143
Wells	56.4%	122	158
Acton	55.9%	26	33
Dayton	55.2%	13	16
Newfield	55.2%	13	16
Maine	52.3%	7,278	7,990
Parsonsfield	51.6%	15	16
Shapleigh	51.1%	23	24
North Berwick	46.5%	23	20
Berwick	45.3%	47	39
Rochester-Dover, NH-ME MA Housing Market	42.5%	119	88
Sanford Micropolitan Housing Market	41.2%	194	136
South Berwick	41.1%	43	30
Cornish	38.9%	11	7
Sanford	37.5%	140	84
Hollis	34.0%	31	16
Buxton	33.7%	57	29
Limerick	29.3%	29	12
Lyman	28.6%	20	8
Limington	27.8%	26	10
Lebanon	22.9%	37	11
Waterboro	17.0%	93	19

Rental Affordability Index

York County	Year	Index	Average	Renter	Income Needed	2 BR Rent
			2 BR Rent (with utilities) ³	Household Median Income ²	to Afford Average 2 BR Rent	Affordable to Median Income
	2009	0.92	\$912	\$33,557	\$36,494	\$839
	2010	0.98	\$884	\$34,636	\$35,370	\$866
	2011	0.89	\$928	\$33,217	\$37,139	\$830
	2012	0.95	\$886	\$33,781	\$35,436	\$845

2013 Housing Facts for York County

	2013	0.85	\$1,008	\$34,313	\$40,335	\$858
Portland-South Portland MA Housing Market	0.81	\$1,114	\$36,234	\$44,561	\$906	
York County	0.85	\$1,008	\$34,313	\$40,335	\$858	
Maine	0.90	\$826	\$29,841	\$33,028	\$746	
Congressional District 1	0.91	\$924	\$33,599	\$36,954	\$840	

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

Renter Households Unable to Afford Average 2 Bedroom Rent

<u>Location</u>	<u>Households</u>		<u>Total</u> <u>Renter</u> <u>Households</u>	<u>Average</u> <u>2 BR Rent</u> <u>(with utilities)</u> ³	<u>Income Needed</u> <u>to Afford</u> <u>Average 2 BR Rent</u>	
	<u>Unable to Afford</u> <u>Average 2 BR Rent</u> <u>Percent</u>	<u>Number</u>			<u>Annual</u>	<u>Hourly</u>
Portland-South Portland MA Housing Market	59.4%	28,785	48,437	\$1,114	\$44,561	\$21.42
York County	57.0%	12,457	21,861	\$1,008	\$40,335	\$19.39
Maine	54.5%	87,379	160,458	\$826	\$33,028	\$15.88
Congressional District 1	54.0%	44,980	83,221	\$924	\$36,954	\$17.77

Demographics

	<u>% Change</u>	<u>1990</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
	<u>1990-2013</u>						
Population	21.1%	164,587	202,700	202,737	204,443	199,102	199,396
Households	33.3%	61,848	82,125	82,138	84,092	82,149	82,437

Endnotes

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²Source: Claritas

³Source: MaineHousing Quarterly Rent Survey. All rent data reported adjusted to include the cost of utilities (heat, hot water, and electricity).

2012 Housing Facts for York, ME LMA Housing Market

Homeownership Affordability Index

	Year	Index	Median Home Price ¹	Median Income ²	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income
York, ME LMA Housing Market	2008	0.63	\$320,000	\$61,917	\$97,803	\$202,587
	2009	0.80	\$250,500	\$62,650	\$78,511	\$199,892
	2010	0.71	\$287,650	\$64,434	\$90,155	\$205,586
	2011	0.82	\$275,000	\$60,718	\$74,382	\$224,481
	2012	0.81	\$284,970	\$61,090	\$75,537	\$230,467
Ogunquit		0.70	\$328,500	\$60,436	\$86,253	\$230,175
York		0.75	\$340,000	\$66,737	\$89,486	\$253,565
York, ME LMA Housing Market		0.81	\$284,970	\$61,090	\$75,537	\$230,467
Congressional District 1		0.91	\$197,900	\$51,223	\$56,135	\$180,581
York County		0.94	\$205,000	\$52,860	\$56,482	\$191,853
Wells		0.96	\$220,500	\$56,584	\$58,861	\$211,969
Maine		0.96	\$165,000	\$45,530	\$47,305	\$158,811
North Berwick		1.12	\$176,638	\$54,493	\$48,668	\$197,780

The Homeownership Affordability Index is the ratio of Home Price Affordable at Median Income to Median Home Price. An index of less than 1 means the area is generally unaffordable - i.e., a household earning area median income could not cover the payment on a median priced home (30 year mortgage, taxes and insurance) using no more than 28% of gross income.

Households Unable to Afford Median Home

Location	Households Unable to Afford Median Home		Total Households	Median Home Price ¹	Income Needed to Afford Median Home	
	Percent	Number			Annual	Hourly
Ogunquit	68.3%	337	493	\$328,500	\$86,253	\$41.47
York	65.6%	3,637	5,546	\$340,000	\$89,486	\$43.02
York, ME LMA Housing Market	63.1%	7,617	12,067	\$284,970	\$75,537	\$36.32
Congressional District 1	55.4%	156,802	282,823	\$197,900	\$56,135	\$26.99
York County	53.9%	44,275	82,149	\$205,000	\$56,482	\$27.15
Maine	53.1%	301,417	567,261	\$165,000	\$47,305	\$22.74
Wells	52.0%	2,182	4,193	\$220,500	\$58,861	\$28.30
North Berwick	43.1%	791	1,835	\$176,638	\$48,668	\$23.40

Unattainable Homes as a Percentage of Homes Sold

Location	Percentage of Unattainable Homes	Affordable Homes Sold	Unattainable Homes Sold
Ogunquit	83.9%	9	47
York	72.0%	68	175
York, ME LMA Housing Market	62.8%	218	368
Congressional District 1	57.8%	3,341	4,568
York County	56.2%	1,073	1,378
Wells	54.0%	114	134
Maine	53.7%	6,229	7,237
North Berwick	38.5%	24	15

2012 Housing Facts for York, ME LMA Housing Market

Rental Affordability Index

	<u>Year</u>	<u>Index</u>	<u>Average 2 BR Rent (with utilities)³</u>	<u>Renter Household Median Income²</u>	<u>Income Needed to Afford Average 2 BR Rent</u>	<u>2 BR Rent Affordable to Median Income</u>
York, ME LMA Housing Market	2008	0.89	\$1,098	\$38,886	\$43,931	\$972
	2009	0.90	\$1,093	\$39,227	\$43,737	\$981
	2010	0.90	\$1,117	\$40,060	\$44,683	\$1,002
	2011	0.86	\$1,099	\$37,784	\$43,958	\$945
	2012	0.97	\$999	\$38,894	\$39,958	\$972
Maine		0.92	\$800	\$29,554	\$31,986	\$739
York County		0.95	\$886	\$33,781	\$35,436	\$845
York, ME LMA Housing Market		0.97	\$999	\$38,894	\$39,958	\$972
Congressional District 1		0.99	\$835	\$33,091	\$33,414	\$827

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

Renter Households Unable to Afford Average 2 Bedroom Rent

<u>Location</u>	<u>Households Unable to Afford Average 2 BR Rent</u>		<u>Total Renter Households</u>	<u>Average 2 BR Rent (with utilities)³</u>	<u>Income Needed to Afford Average 2 BR Rent</u>	
	<u>Percent</u>	<u>Number</u>			<u>Annual</u>	<u>Hourly</u>
Maine	53.7%	82,993	154,519	\$800	\$31,986	\$15.38
York County	52.4%	10,657	20,352	\$886	\$35,436	\$17.04
York, ME LMA Housing Market	51.3%	1,104	2,152	\$999	\$39,958	\$19.21
Congressional District 1	50.5%	40,357	79,949	\$835	\$33,414	\$16.06

Demographics

	<u>% Change 1990-2012</u>	<u>1990</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
Population	24.4%	22,363	29,500	30,055	30,247	30,601	27,830
Households	39.7%	8,636	12,646	12,667	12,753	13,104	12,067

Endnotes

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²Source: Claritas

³Source: MaineHousing Quarterly Rent Survey. All rent data reported adjusted to include the cost of utilities (heat, hot water, and electricity).

2013 Housing Facts for York, ME LMA Housing Market

Homeownership Affordability Index

York, ME LMA Housing Market	Year	Index	Median	Median	Income Needed	Home Price
			Home Price ¹	Income ²	to Afford Median Home Price	Affordable to Median Income
	2009	0.80	\$250,500	\$62,650	\$78,511	\$199,892
	2010	0.71	\$287,650	\$64,434	\$90,155	\$205,586
	2011	0.82	\$275,000	\$60,718	\$74,382	\$224,481
	2012	0.81	\$284,970	\$61,090	\$75,537	\$230,467
	2013	0.74	\$300,000	\$60,335	\$82,012	\$220,706
Ogunquit		0.49	\$404,500	\$53,096	\$108,152	\$198,584
York		0.63	\$347,000	\$59,962	\$95,306	\$218,315
York, ME LMA Housing Market		0.74	\$300,000	\$60,335	\$82,012	\$220,706
Congressional District 1		0.91	\$208,000	\$53,888	\$59,525	\$188,304
York County		0.91	\$210,000	\$54,180	\$59,666	\$190,693
Wells		0.93	\$245,000	\$61,845	\$66,661	\$227,299
Maine		0.97	\$169,900	\$47,728	\$49,034	\$165,374
North Berwick		1.06	\$200,000	\$59,791	\$56,396	\$212,040

The Homeownership Affordability Index is the ratio of Home Price Affordable at Median Income to Median Home Price. An index of less than 1 means the area is generally unaffordable - i.e., a household earning area median income could not cover the payment on a median priced home (30 year mortgage, taxes and insurance) using no more than 28% of gross income.

Households Unable to Afford Median Home

Location	Households Unable to Afford Median Home		Total Households	Median Home Price ¹	Income Needed to Afford Median Home	
	Percent	Number			Annual	Hourly
Ogunquit	82.3%	381	463	\$404,500	\$108,152	\$52.00
York	76.4%	4,179	5,470	\$347,000	\$95,306	\$45.82
York, ME LMA Housing Market	67.5%	8,078	11,962	\$300,000	\$82,012	\$39.43
Wells	62.9%	2,653	4,221	\$245,000	\$66,661	\$32.05
Congressional District 1	55.4%	155,391	280,710	\$208,000	\$59,525	\$28.62
York County	55.1%	45,448	82,437	\$210,000	\$59,666	\$28.69
Maine	52.3%	292,965	559,674	\$169,900	\$49,034	\$23.57
North Berwick	47.1%	852	1,808	\$200,000	\$56,396	\$27.11

Unattainable Homes as a Percentage of Homes Sold

Location	Percentage of Unattainable Homes	Affordable Homes Sold	Unattainable Homes Sold
Ogunquit	90.0%	6	54
York	83.6%	44	224
York, ME LMA Housing Market	69.7%	197	454
Congressional District 1	57.3%	3,908	5,254
York County	56.8%	1,218	1,603
Wells	56.4%	122	158
Maine	52.3%	7,278	7,990
North Berwick	46.5%	23	20

2013 Housing Facts for York, ME LMA Housing Market

Rental Affordability Index

York, ME LMA Housing Market	Year	Index	Average 2 BR Rent (with utilities) ³	Renter Household Median Income ²	Income Needed to Afford Average 2 BR Rent	2 BR Rent Affordable to Median Income
	2009	0.90	\$1,093	\$39,227	\$43,737	\$981
	2010	0.90	\$1,117	\$40,060	\$44,683	\$1,002
	2011	0.86	\$1,099	\$37,784	\$43,958	\$945
	2012	0.97	\$999	\$38,894	\$39,958	\$972
York County		0.85	\$1,008	\$34,313	\$40,335	\$858
Maine		0.90	\$826	\$29,841	\$33,028	\$746
Congressional District 1		0.91	\$924	\$33,599	\$36,954	\$840

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

Renter Households Unable to Afford Average 2 Bedroom Rent

Location	Households Unable to Afford Average 2 BR Rent		Total Renter Households	Average 2 BR Rent (with utilities) ³	Income Needed to Afford Average 2 BR Rent	
	Percent	Number			Annual	Hourly
York County	57.0%	12,457	21,861	\$1,008	\$40,335	\$19.39
Maine	54.5%	87,379	160,458	\$826	\$33,028	\$15.88
Congressional District 1	54.0%	44,980	83,221	\$924	\$36,954	\$17.77

Demographics

	% Change						
	1990-2013	1990	2009	2010	2011	2012	2013
Population	23.9%	22,363	30,055	30,247	30,601	27,830	27,706
Households	38.5%	8,636	12,667	12,753	13,104	12,067	11,962

Endnotes

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²Source: Claritas

³Source: MaineHousing Quarterly Rent Survey. All rent data reported adjusted to include the cost of utilities (heat, hot water, and electricity).