

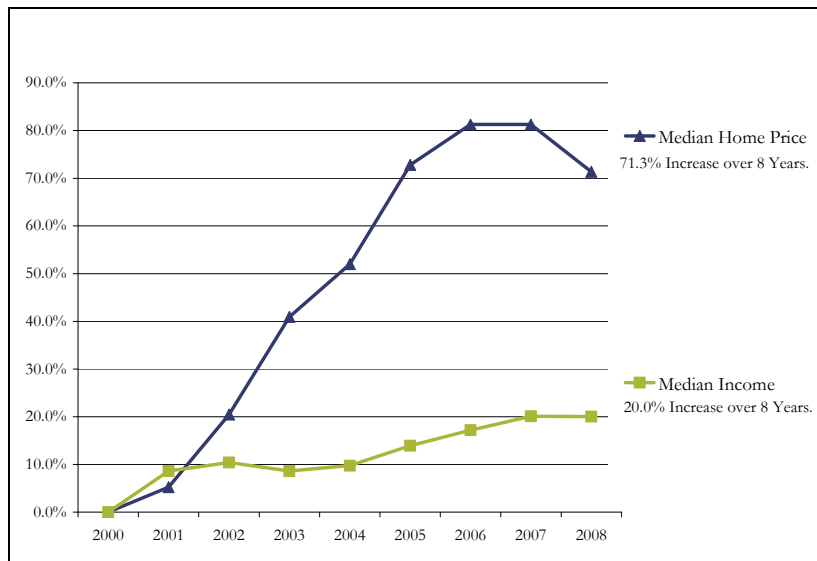
Androscoggin County Homeownership Facts 2008

Homeownership Affordability Index

Area	Year	Affordability Index	Median Home Price ¹	Median Income ²	Income Needed to Afford Median Home Price	Home Price Affordable at Median Income	Households Unable to Afford Median Home Price
Androscoggin County	2003	0.90	\$120,500	\$39,036	\$43,266	\$108,718	23,764 (55.0%)
	2004	0.86	\$129,950	\$39,452	\$45,859	\$111,794	25,096 (57.6%)
	2005	0.80	\$147,750	\$40,954	\$51,009	\$118,626	27,333 (61.5%)
	2006	0.77	\$155,000	\$42,126	\$54,473	\$119,865	28,466 (62.9%)
	2007	0.79	\$155,000	\$43,165	\$54,461	\$122,851	28,345 (61.3%)
	2008	0.84	\$146,500	\$43,149	\$51,518	\$122,702	27,012 (59.2%)
Lewiston	2008	0.66	\$133,500	\$33,111	\$50,338	\$87,812	10,966 (68.6%)
Auburn	2008	0.82	\$138,500	\$41,709	\$50,587	\$114,194	6,053 (59.7%)
Lisbon	2008	0.80	\$150,000	\$43,872	\$54,631	\$120,459	2,508 (63.5%)
Poland	2008	0.96	\$173,000	\$58,626	\$61,064	\$166,092	1,125 (52.1%)
Turner	2008	1.39	\$135,000	\$60,998	\$44,011	\$187,106	636 (30.2%)
Sabattus	2008	0.93	\$151,000	\$51,309	\$55,294	\$140,117	1,041 (54.8%)
Greene	2008	0.97	\$172,500	\$56,867	\$58,855	\$166,674	906 (51.9%)
Livermore Falls	2008	1.68	\$59,500	\$36,405	\$21,608	\$100,244	370 (27.0%)
Mechanic Falls	2008	0.83	\$149,450	\$42,772	\$51,626	\$123,820	832 (60.5%)
Durham	2008	0.87	\$230,475	\$68,110	\$78,470	\$200,046	958 (60.0%)
Livermore	2008	1.17	\$135,500	\$51,759	\$44,198	\$158,679	383 (41.5%)
Leeds	2008	0.99	\$122,000	\$42,341	\$42,661	\$121,084	425 (50.1%)
Minot	2008	0.89	\$207,500	\$60,305	\$68,054	\$183,872	580 (58.9%)

The 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.

Relative Increases in Income and Home Price³



Homeownership Demographics

Area	Year	Total Homeowner Households ²	Homeowner Households >50% to 80% AMI ⁴	Homeowner Households >30% to 50% AMI	Homeowner Households 30% AMI or Less	Average Household Size ²	Median Head of Household Age ²
Androscoggin County	2003	27,544	3,867	2,140	1,755	2.34	51.9
	2004	27,681	3,931	2,084	1,772	2.35	51.3
	2005	28,399	4,015	2,153	1,761	2.33	52.1
	2006	29,000	4,084	2,181	1,785	2.32	52.3
	2007	29,493	4,161	2,194	1,786	2.31	52.4
	2008	29,446	4,176	2,210	1,851	2.30	52.3
Lewiston	2008	7,645	858	438	459	2.08	55.9
Auburn	2008	5,877	804	426	341	2.20	53.3
Lisbon	2008	2,851	483	248	170	2.41	50.9
Poland	2008	1,918	340	193	142	2.54	51.7
Turner	2008	1,715	245	163	121	2.70	50.5
Sabattus	2008	1,610	296	170	95	2.51	49.5
Greene	2008	1,534	286	131	91	2.61	50.4
Livermore Falls	2008	959	134	82	76	2.29	52.4
Mechanic Falls	2008	1,012	131	79	105	2.57	51.3
Durham	2008	1,418	292	119	103	2.65	49.1
Livermore	2008	822	151	77	62	2.41	53.7
Leeds	2008	720	128	70	46	2.61	50.7
Minot	2003	896	173	75	56	2.71	49.9

Housing Stock Age and Condition

Type of Housing Unit	Housing Units, All Ages ⁵	Units Built 2000-06	Units Built 1990-99	Units Built 1980-89	Units Built 1970-79	Units Built 1960-69	Units Built 1950-59	Units Built 1940-49	Units Built Before 1940
All Units	44,681	2,653	4,838	5,841	6,092	4,191	3,917	3,183	13,966
Owned	29,291	2,636	3,980	4,164	4,284	2,847	2,668	1,813	6,899
Rented	15,390	17	858	1,677	1,808	1,344	1,249	1,370	7,067

Type of Housing Unit	Estimated Homes with Lead Paint Hazards ⁶
All Units	24,625
Owned	14,215
Rented	10,410

Endnotes

¹ This data is derived from Maine Real Estate Information System ("MREIS") and MREIS reserves all rights including all proprietary rights in the data set forth herein and any use or publication of this data or any portion thereof without the express written consent of MREIS is prohibited. Any reproduction, sale or exchange of this data, in whole or in part, is likewise prohibited. All rights to the data remain the exclusive property of MREIS to the extent owned by MREIS.

² Source of Homeowner Household data is: Claritas.

³ The Y Axis is an index defined as the ratio of the annual value to the year 2000 value.

⁴ Household Area Median Income (AMI).

⁵ Sources: U.S. Census 2000 and the MaineHousing New Construction Database.

⁶ Sources: U.S. Census 2000 and "HUD Guidelines for the Evaluation and Control of Lead-based Paint Hazards in Housing", Ch. 3, p. 7.