

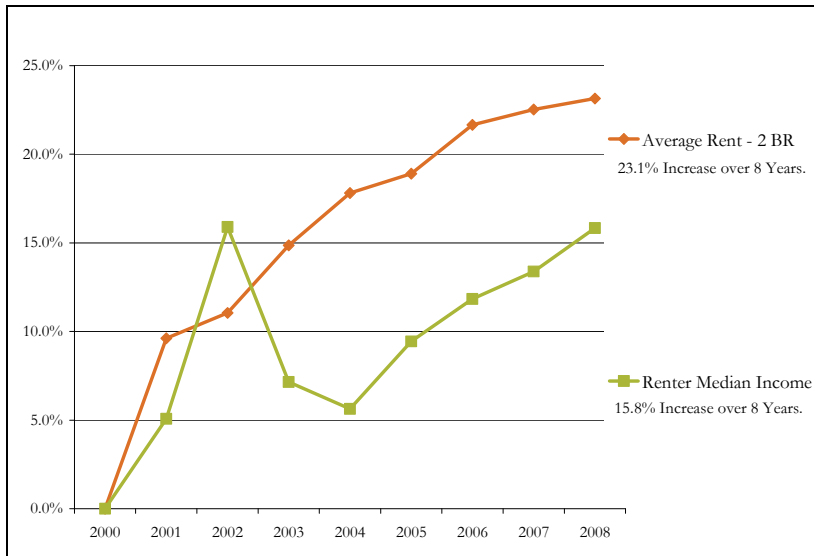
Cumberland County Rental Housing Facts 2008

Rental Affordability Index

Area	Year	Affordability Index	Average 2-BR Rent ¹	Renter Household Median Income	Income Needed to Afford Average 2-BR Rent	2-BR Rent ¹ Affordable at Median Income	Households Unable to Afford Average 2-BR Rent
Cumberland County	2003	0.85	\$961	\$32,665	\$38,454	\$817	21,531 (57.9%)
	2004	0.82	\$986	\$32,201	\$39,438	\$805	21,960 (59.9%)
	2005	0.84	\$995	\$33,363	\$39,806	\$834	21,519 (58.7%)
	2006	0.84	\$1,018	\$34,091	\$40,727	\$852	21,731 (58.8%)
	2007	0.85	\$1,018	\$34,566	\$40,718	\$864	21,459 (58.1%)
	2008	0.86	\$1,031	\$35,313	\$41,225	\$883	21,035 (57.6%)
Portland	2008	0.76	\$1,074	\$32,742	\$42,957	\$819	10,621 (63.1%)
South Portland	2008	0.93	\$1,057	\$39,284	\$42,279	\$982	2,055 (55.0%)
Brunswick	2008	0.93	\$911	\$33,807	\$36,429	\$845	1,579 (53.5%)
Windham	2008	0.92	\$1,010	\$37,111	\$40,412	\$928	654 (54.5%)
Scarborough	2008	1.14	\$1,014	\$46,267	\$40,549	\$1,157	593 (44.1%)
Gorham	2008	0.90	\$1,043	\$37,443	\$41,713	\$936	608 (55.9%)
Yarmouth	2008	1.06	\$1,036	\$43,922	\$41,449	\$1,098	444 (47.6%)
Standish	2008	1.14	\$928	\$42,396	\$37,115	\$1,060	189 (44.0%)
Falmouth	2008	1.33	\$956	\$50,916	\$38,241	\$1,273	241 (36.6%)
Freeport	2008	0.74	\$1,156	\$34,126	\$46,247	\$853	450 (61.6%)
Gray	2008	1.12	\$1,029	\$46,165	\$41,140	\$1,154	256 (40.6%)
Cumberland	2008	0.78	\$1,473	\$45,808	\$58,937	\$1,145	152 (61.1%)
Harpswell	2008	0.77	\$991	\$30,555	\$39,659	\$764	321 (64.0%)
Bridgton	2008	0.92	\$817	\$30,210	\$32,676	\$755	296 (54.3%)
Raymond	2008	1.39	\$836	\$46,570	\$33,428	\$1,164	57 (24.0%)
Naples	2008	0.87	\$871	\$30,454	\$34,824	\$761	145 (59.9%)
Harrison	2008	0.64	\$1,156	\$29,499	\$46,240	\$737	95 (75.4%)

The 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.

Relative Increases in Household Income and Rent:



Average Rents¹

Year	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4+-Bedroom
2003	\$575	\$759	\$961	\$1,181	\$1,497
2004	\$621	\$781	\$986	\$1,224	\$1,475
2005	\$626	\$786	\$995	\$1,214	\$1,450
2006	\$608	\$800	\$1,018	\$1,252	\$1,513
2007	\$624	\$804	\$1,018	\$1,235	\$1,553
2008	\$639	\$818	\$1,031	\$1,264	\$1,577

Renter Household Demographics

Area	Year	Total Renter Households ³	Renter Households with Income >50% to 80% AMI ⁴	Renter Households with Income >30% to 50% AMI	Renter Households with Income 30% AMI or Less	Average Household Size ³	Median Renter Head of Household Age ³
Cumberland County	2003	37,165	8,004	5,928	8,423	2.35	40.4
	2004	36,677	8,019	5,746	8,566	2.36	40.4
	2005	36,673	7,992	5,948	8,363	2.35	41.1
	2006	36,957	8,158	6,002	8,476	2.34	41.7
	2007	36,910	8,237	6,029	8,497	2.33	42.1
2008	36,532	8,159	5,987	8,398	2.33	42.8	
Portland	2008	16,822	3,259	2,273	3,304	2.03	42.1
South Portland	2008	3,737	776	482	693	2.20	42.7
Brunswick	2008	2,953	586	463	612	2.29	42.2
Windham	2008	1,201	300	211	165	2.51	41.8
Scarborough	2008	1,343	277	229	291	2.53	44.7
Gorham	2008	1,089	273	184	258	2.60	41.7
Yarmouth	2008	933	177	184	226	2.33	44.5
Standish	2008	430	101	90	65	2.64	39.3
Falmouth	2008	658	132	117	173	2.59	52.4
Freeport	2008	731	128	133	212	2.41	44.4
Gray	2008	631	179	69	77	2.50	42.4
Cumberland	2008	249	53	46	68	2.72	49.6
Harpswell	2008	502	120	82	106	2.17	47.3
Bridgton	2008	545	121	71	136	2.44	42.9
Raymond	2008	236	77	22	37	2.58	41.7
Naples	2008	242	67	39	46	2.45	42.4
Harrison	2008	126	28	21	25	2.44	43.0

Subsidized Housing Units

	Family Units	Senior Units	Disabled Units	Special Needs Units	Total Units
MaineHousing-Assisted	3,121	2,042	0	424	5,587
Total ⁵	4,279	3,589	55	424	8,347

Portable Housing Vouchers

	Total
MaineHousing-Assisted	143
Total ⁵	3,544

Endnotes

¹ Source of Rent data: MaineHousing Quarterly Rent Survey. All rent data reported adjusted to include the cost of utilities (heat, hot water and electricity).

² The Y Axis is an index defined as the ratio of the annual value to the year 2000 value.

³ Source of Renter Household data: Claritas.

⁴ Household Area Median Income (AMI).

⁵ Totals include units funded by MaineHousing, HUD, USDA Rural Development, and local housing authorities.