



A SURVEY CONDUCTED BY
PORTLAND RESEARCH GROUP

COMMISSIONED BY
MAINEHOUSING

PERCEPTIONS OF HOUSING IN MAINE

A survey of Maine people

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Executive Summary

In the spring of 2019 MaineHousing hired Portland Research Group to conduct a representative survey of Maine households. The purpose of the survey was to develop a better understanding of the housing needs and preferences of Maine households and to inform the federally required consolidated planning process. The survey was conducted in May 2019.

Primarily focusing on affordability, condition, and location, the survey examines how and why Maine people are less than satisfied with their primary residence. An additional section on preferences for housing during retirement was conducted to support short and long term strategic planning. A total of 52 questions were asked, including five screener questions.

To participate in the survey, respondents had to be less than satisfied with at least one aspect of their housing situation: affordability, condition, or location. Of the 1,758 people contacted, 43 percent were satisfied with all aspects of their current housing situation. The 1,010 who participated in the full survey were dissatisfied with at least one aspect of their current home.

Affordability

Almost half of survey respondents indicated that the ease of finding quality, affordable housing has become more difficult over the last three years. Of the 1,010 who participated in the full survey, 633 indicated they were less than satisfied with the affordability of their current primary residence. This issue led 24 percent of respondents to find additional employment. Of the three main focus areas, being “less than satisfied” with affordability was the most evenly distributed among the state’s regions. Younger, renting, middle income households reported spending the most on housing. Asked about the effectiveness of government initiatives for housing affordability, 55 percent stated that

decreasing property taxes would be the most effective intervention, followed by energy efficiency incentives and financial assistance to pay for heat.

Condition

Nearly two-thirds (665) of respondents were less than satisfied with the condition of their primary residence, spending on average \$1,545 for annual repairs. Exterior repairs were identified as the most pressing to be addressed within three months, followed by interior repairs and electrical work. Delayed maintenance could contribute to future affordability and safety issues, forcing homeowners who would prefer to stay in their home to move.

Location

Of the 1,758 people contacted, 431 indicated they were less than satisfied with their home’s location. A smaller subset of these individuals (167) indicated they were considering, planning, or definitely moving their primary residence. The majority of this group indicated they wanted to be closer to services and amenities, followed by a preference for a smaller more affordable home, and those who can no longer afford their home.

Respondents who were planning to move indicated they would prefer to own rather than rent, 65 percent to 35 percent respectively. Preferences such as housing tenure, proximity to services and amenities, and smaller more affordable homes will remain important considerations in housing development well into the future.

Retirement

All survey respondents participated in this section of the survey. Slightly more than a third of respondents indicated a preference to move in retirement, and the vast majority plan to remain in Maine.

Housing tenure preferences differ strongly with those who were less than satisfied with location, 85 percent indicated a preference to own in retirement compared to 65 percent of those seeking to relocate their primary residence. Volunteers to do house maintenance was the most commonly needed service to live independently, followed by transportation and in-home health care services. Most have not considered their housing arrangement during retirement, but some have considered communal, shared housing, and accessory dwelling units.

Conclusion

Affordability and condition are the issues leading Maine people to spend more on housing, and in some cases seeking additional employment or moving to address housing costs. Survey participants indicated strong support for community-level solutions to addressing affordability: encouraging working from home, building smaller and more affordable homes, supportive housing, and allowing accessory dwelling units.

Most Mainers like where they live and would like to stay within their community when they retire. Community amenities most noted were additional affordable homes (rented and owned), better roads, and public transportation. This survey is a good overview of the perceptions of housing in Maine, and provides a significant range of data to further study these issues.

Methodology

Structured web and telephone surveys containing 52 questions (includes screening questions and questions for qualified respondents) were conducted between May 1 and May 22, 2019. All respondents are Maine residents, age 18 or older. Those who participated via the web were from a well-respected online panel.

Questions covered primary residence housing situation, satisfaction with aspects of primary residence, costs associated with housing, affordability, loss of housing, refinancing, effectiveness of government initiatives for housing affordability, spending on routine repairs,

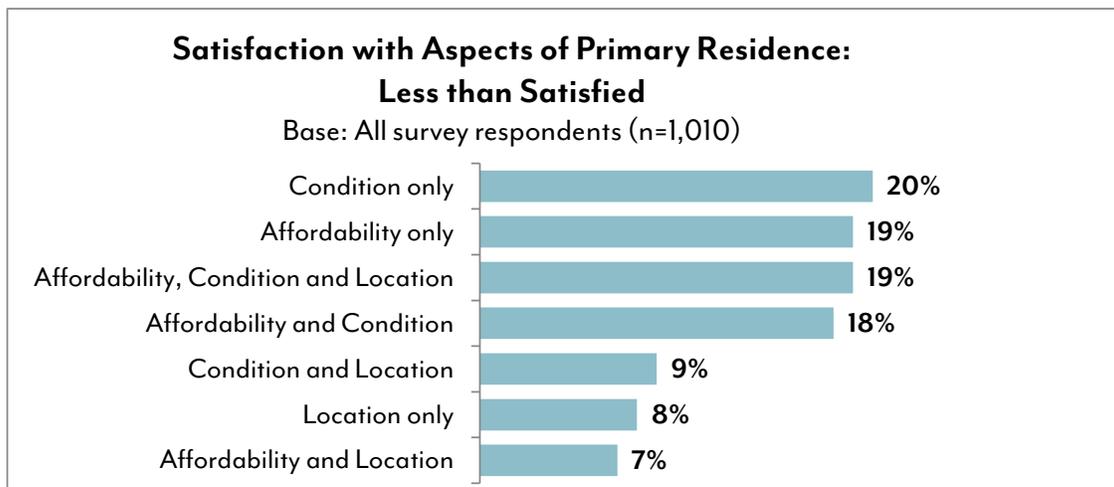
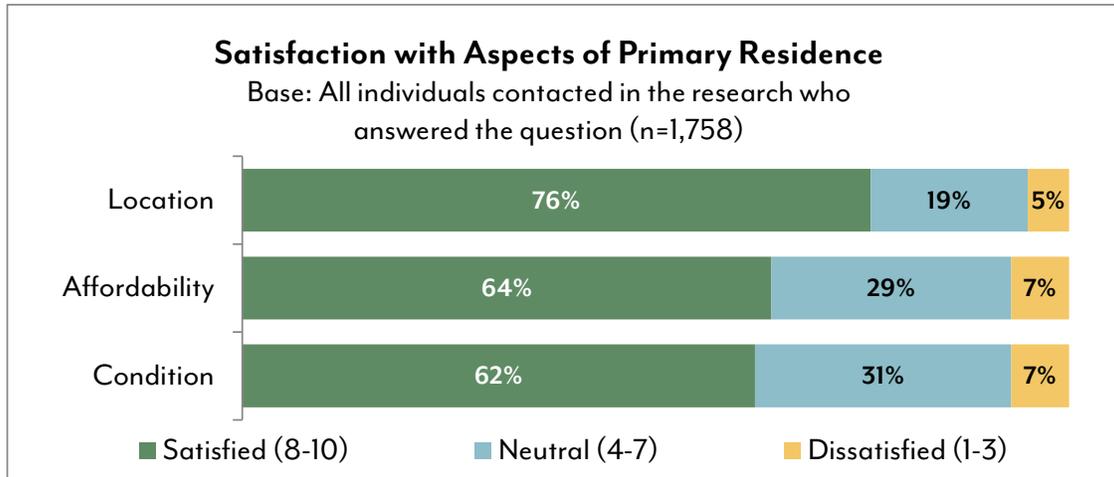
experience of cold, urgency of maintenance needs, awareness of organizations offering home repair services, consideration of moving, preferences regarding relocation, current housing type, level of concern over housing costs, ease of finding housing, duration at primary residence, impact of local regulations, support for community actions, importance of amenities and services, and demographics.

A total of 1,758 Maine people were contacted for this survey. Respondents needed to be less than satisfied with at least one aspect of their primary residence - its location, affordability, or condition to qualify for the study. Of the 1,758 people contacted, 748 were screened out which resulted in a total survey sample size of 1,010.

A random sample size of 1,010 yields a maximum sampling error of +/- 3.1 percentage points at the 95% level of confidence. That is, if the reported percentage is 50%, one can be 95% confident that the percentage for the entire population would fall within the range of 46.9% and 53.1%. Sample tolerances for smaller subgroups are broader, such as the market regions (n=47*; +/- 14.3 percentage points).

Initial Findings

Maine people like where they live. Three-quarters of all individuals contacted in this research are satisfied with the location of their primary residence. Maine people are about equally satisfied with the affordability and condition of their primary residence. Nearly one in five are less than satisfied with all three aspects: location, affordability, and condition.



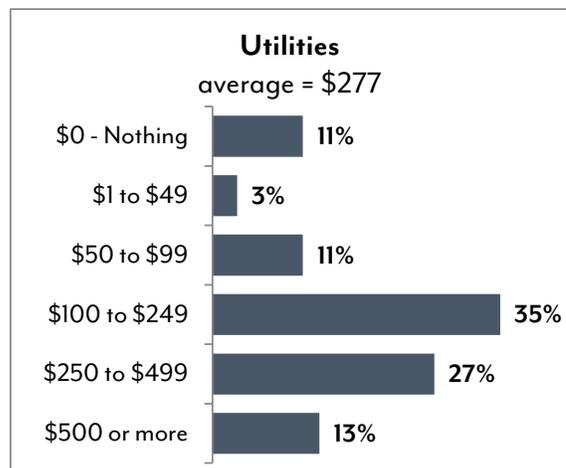
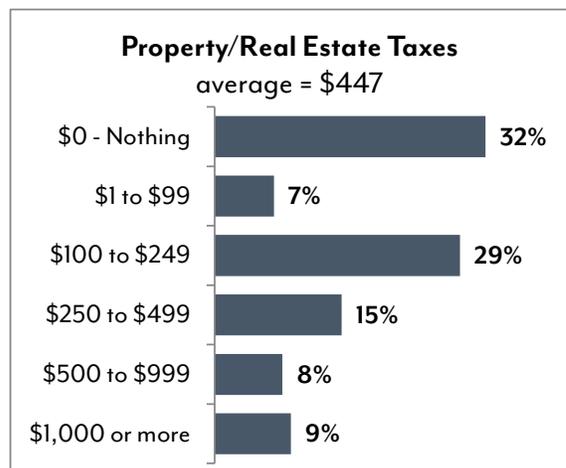
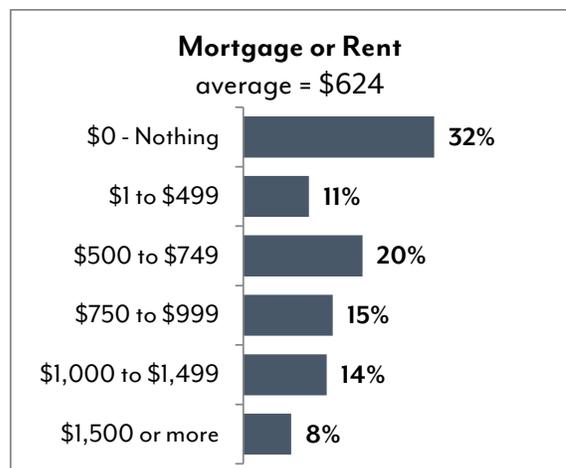
Dissatisfaction with Aspects of Primary Residence						
Percent "Less than Satisfied" Base: All survey respondents (n=1,010)						
Region	York & Cumberland (n=168)	Androscoggin, Franklin, Oxford (n=181)	Aroostook (n=156)	Hancock, Washington, Piscataquis, Penobscot (n=162)	Kennebec & Somerset (n=175)	Waldo, Knox, Lincoln, Sagadahoc (n=168)
Location	33%	48% ¹	47% ¹	47% ¹	44% ¹	38%
Affordability	68%	58%	61%	64%	65%	61%
Condition	60%	72% ¹	63%	64%	70% ¹	66%

¹Significantly higher than York & Cumberland column at the 95% level of confidence.

Affordability of Primary Residence

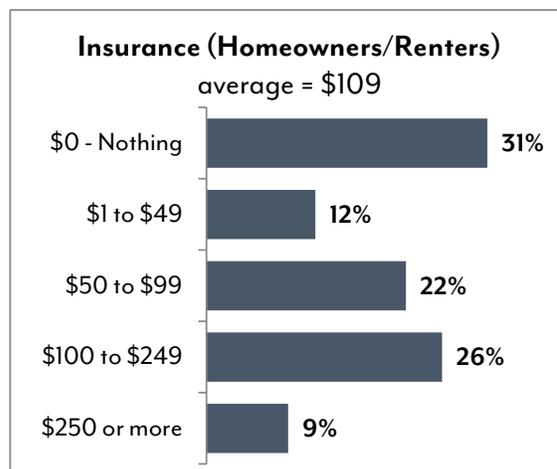
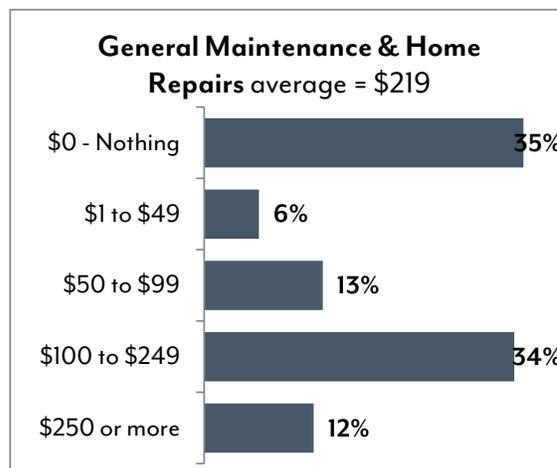
The base for questions one through seven were the respondents who were less than satisfied with their primary residence in terms of affordability. For each question n=633, unless otherwise noted.

Q1: Approximately how much do you pay per month, on average, for the following expenses?

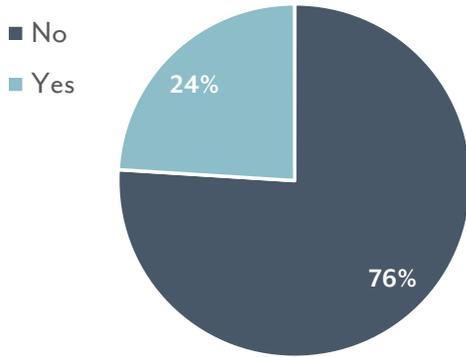


Key takeaways

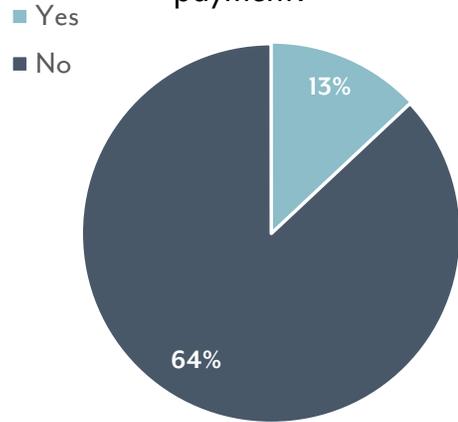
- 48 percent of all respondents (n=1,010) indicated that finding quality affordable housing over the last three years has become more or much more difficult.
- 32 percent of those less than satisfied with the affordability of their primary residence pay nothing in property taxes. The majority of these are likely renters who do not understand that part of their rent pays property taxes.
- 24 percent of those less than satisfied with the affordability of their primary residence had to find additional employment to afford their housing costs.



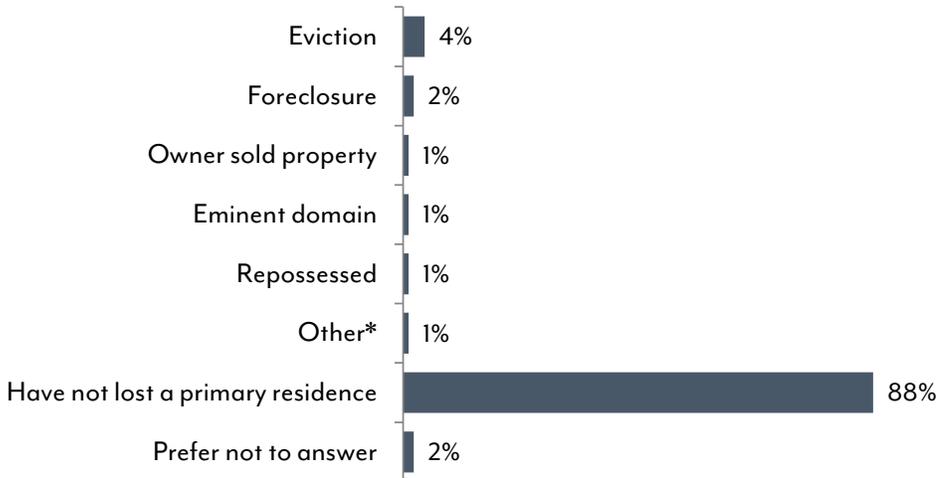
Q2. In the past year, have you or another member of your household had to find additional employment to afford primary residence housing related expenditures such as rent, mortgage, home repairs, utility cost, or property taxes?



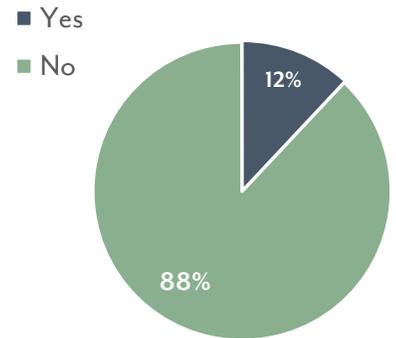
Q3. In the past year, have you had to skip a mortgage or rent payment?



Q4. In the past ten years, have you lost your primary residence to any of the following reasons?

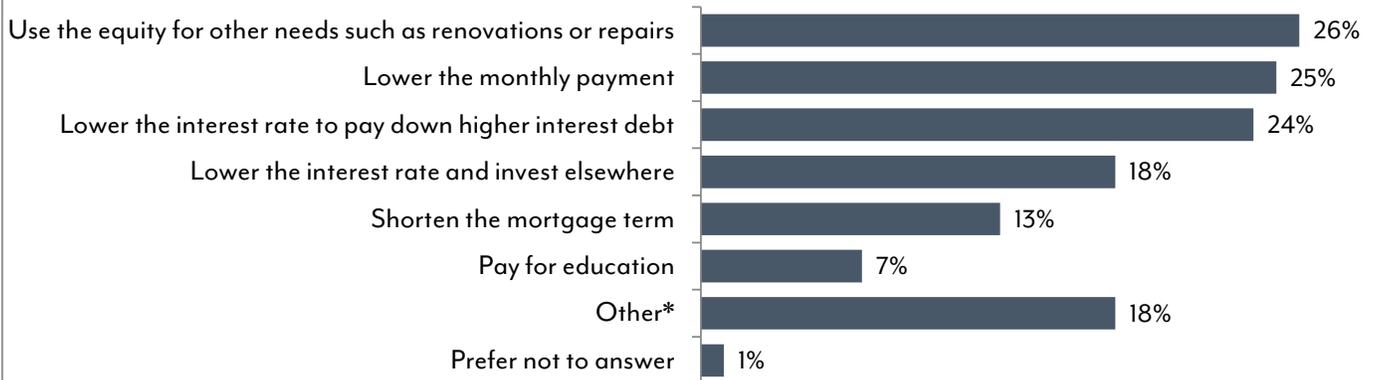


Q5. Refinanced in the last five years



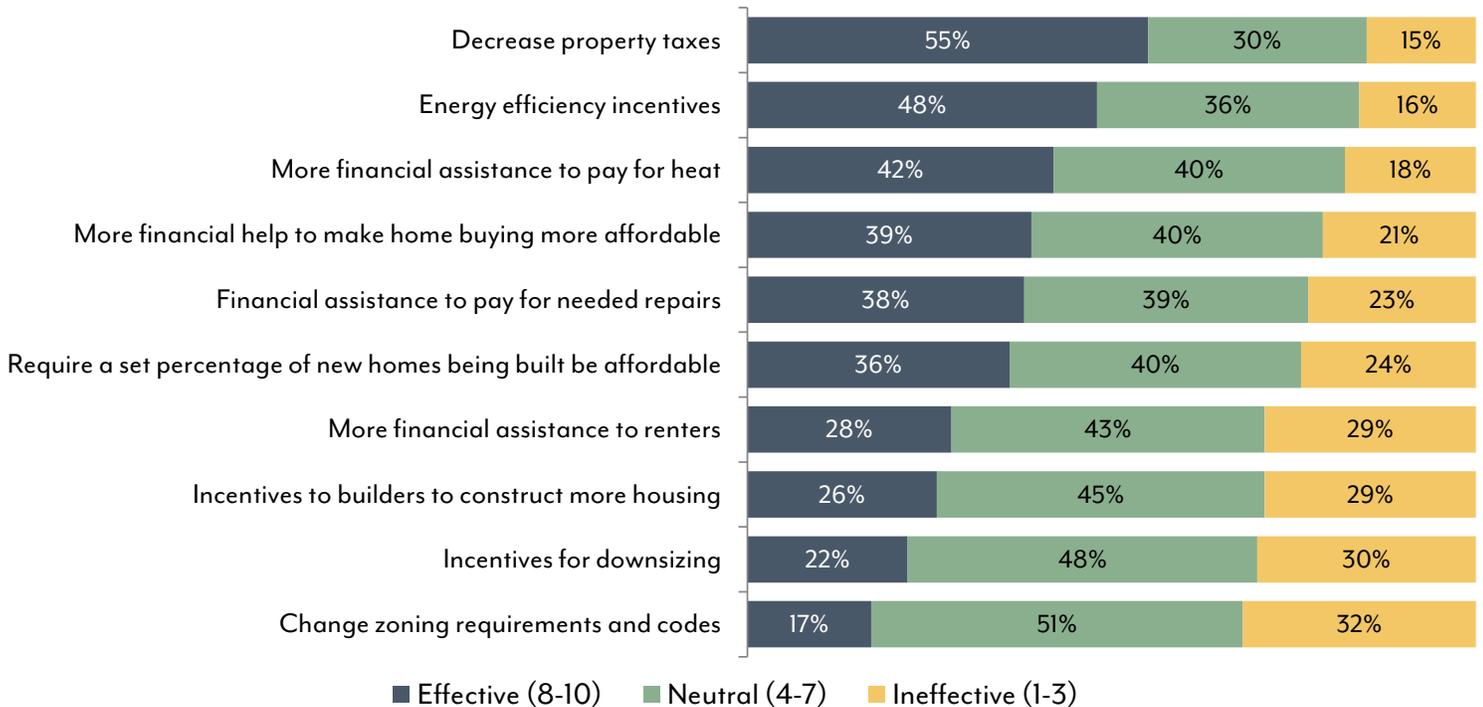
* See Appendix A.

Q6. What were the primary reasons why you refinanced your primary residence?



* See Appendix A.

Q7. Please rate the level of effectiveness you feel the following government initiatives would be to make housing more affordable for you using a ten-point scale where 1 means “Very Ineffective” and 10 means “Very Effective.”



Condition of Primary Residence

The base for questions 8 through 11 were the respondents who were less than satisfied with their primary residence in terms of condition. For each question n = 665, unless otherwise noted.

Key takeaways

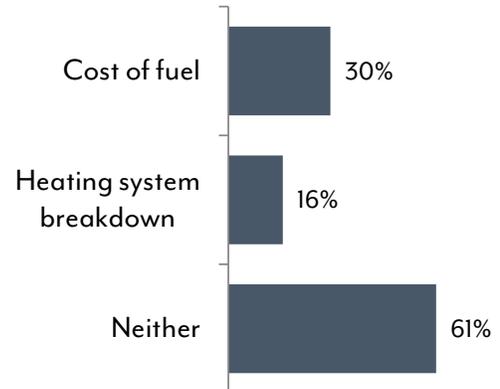
- Respondents on average spend \$1,545 annually in routine repairs on their primary residence.
- The cost of heating fuel is a larger concern than issues with the heating system.

Q8. In a typical year at your current primary residence, approximately how much do you spend on routine repairs and maintenance such as painting, plumbing, roofing, electrical work, etc.? Please include materials and any people or firms you may hire.

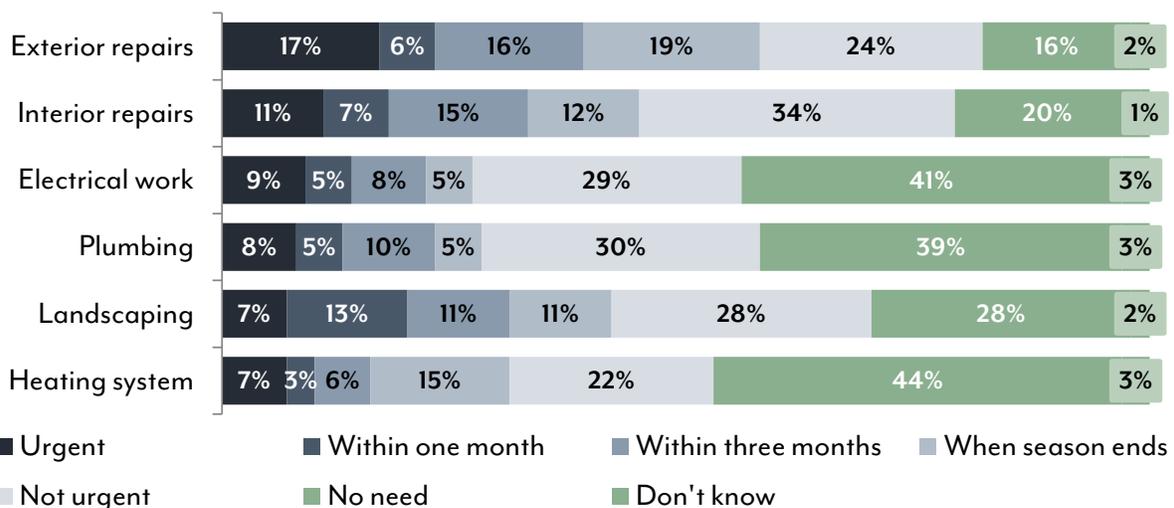


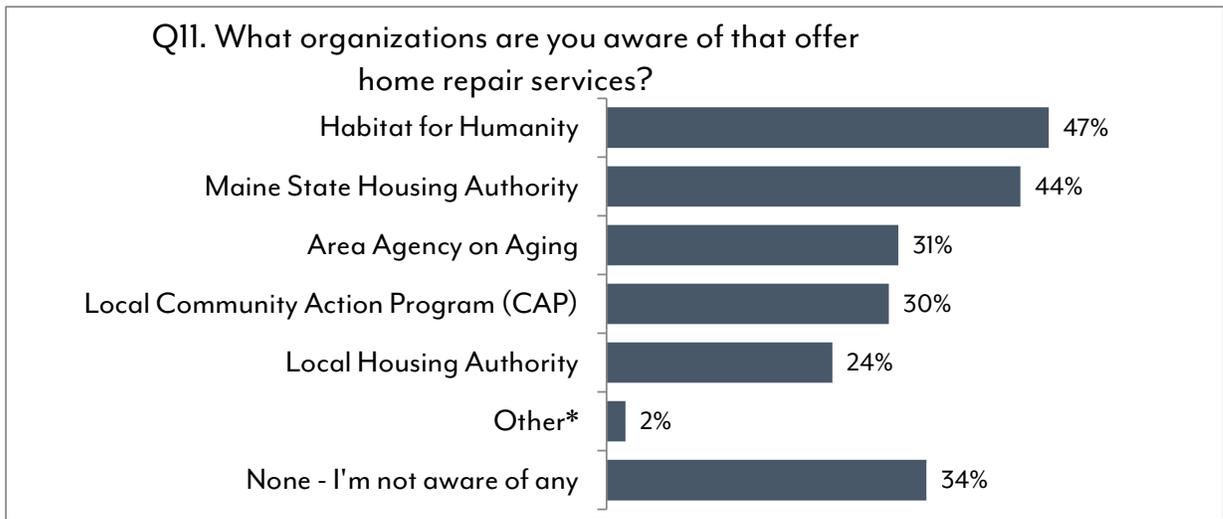
- The urgency for repairs was most significant from Aroostook County down to Sagadahoc.
- Exterior repairs were felt to be the most urgent.

Q9. In 2018 were you or anyone in your household cold in your primary residence due to the primary heating system breaking down or the cost of fuel?



Q10. Please indicate the repairs or maintenance you feel your primary residence needs, and if needed, how urgent you believe they are?





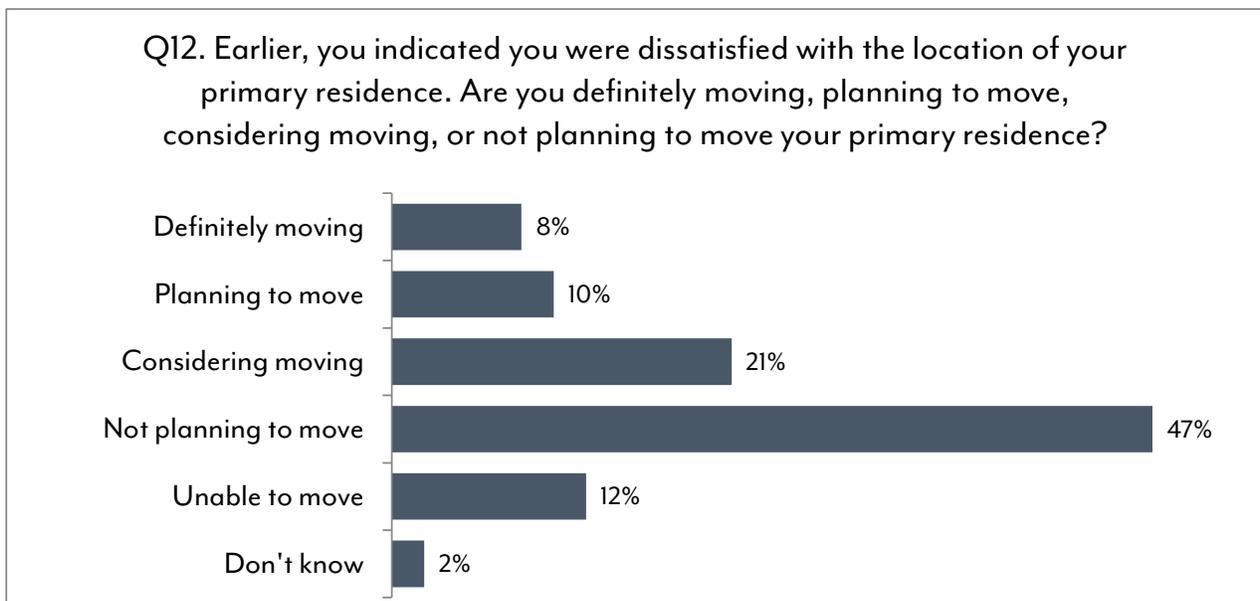
* See Appendix A.

Location of Primary Residence

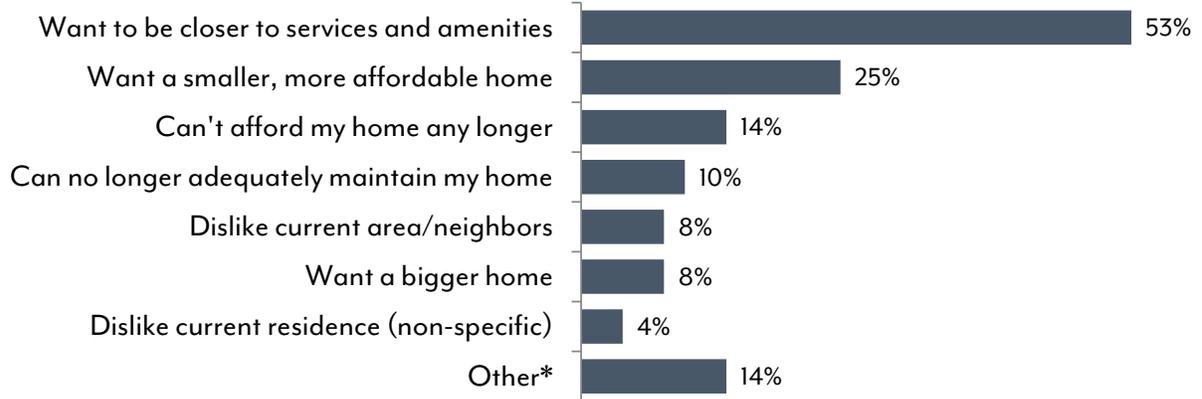
The base for questions 12 through 17 were the respondents who were less than satisfied with their primary residence in terms of location. For each question n = 431, unless otherwise noted.

Key takeaways

- There was no region of Maine where the percentage of those less than satisfied with location was over 48 percent.
- Both owners and renters are more satisfied with their location compared to its condition or affordability.
- Satisfaction with location is greatest along the southern coastal areas of Maine.
- People want stay in their home and if they relocate, stay in the same community or area.
- Those who want to relocate want: to be closer to services and amenities (53%); a smaller more affordable home (25%).
- People who want to move can't because they can't afford: moving costs (40%); to move where they'd prefer (24%).
- Those wanting to relocate in Maine, but outside their current community or area, preferred to move to the southern coastal region of Maine (Cumberland, Sagadahoc, and York).
- 54 percent of respondents found being closer to a grocery store/pharmacy an important consideration when moving.

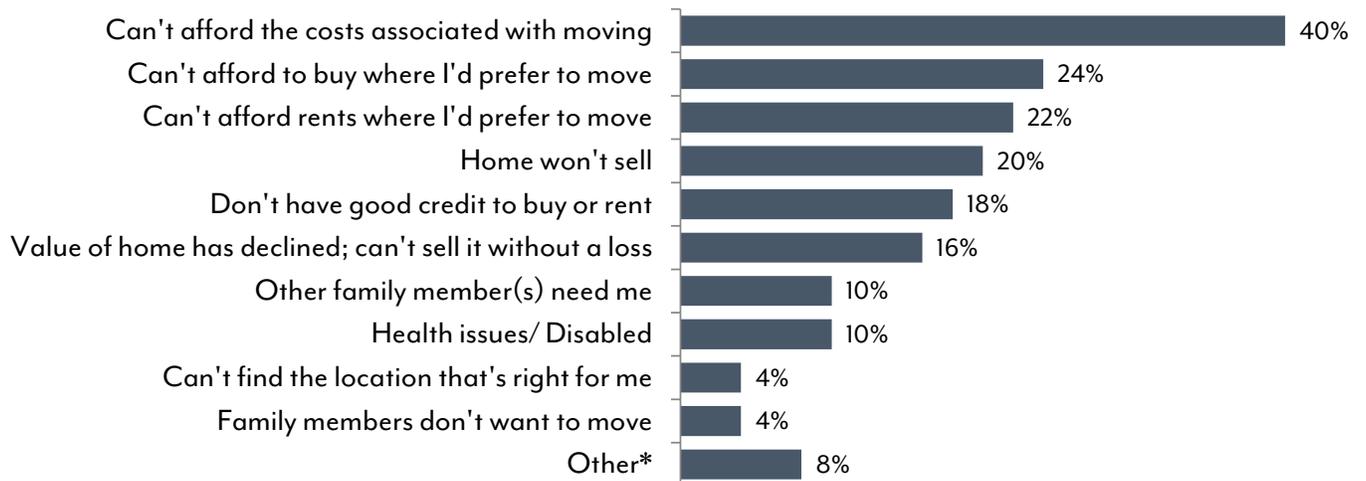


Q13. What are the reasons you would like to move your primary residence? (n=167)



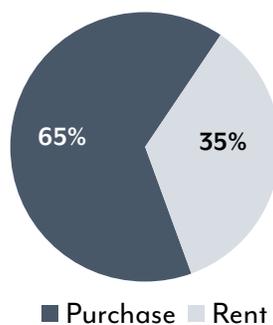
* See Appendix A.

Q14. What are the primary reasons you feel you are not able to move? (n=50)

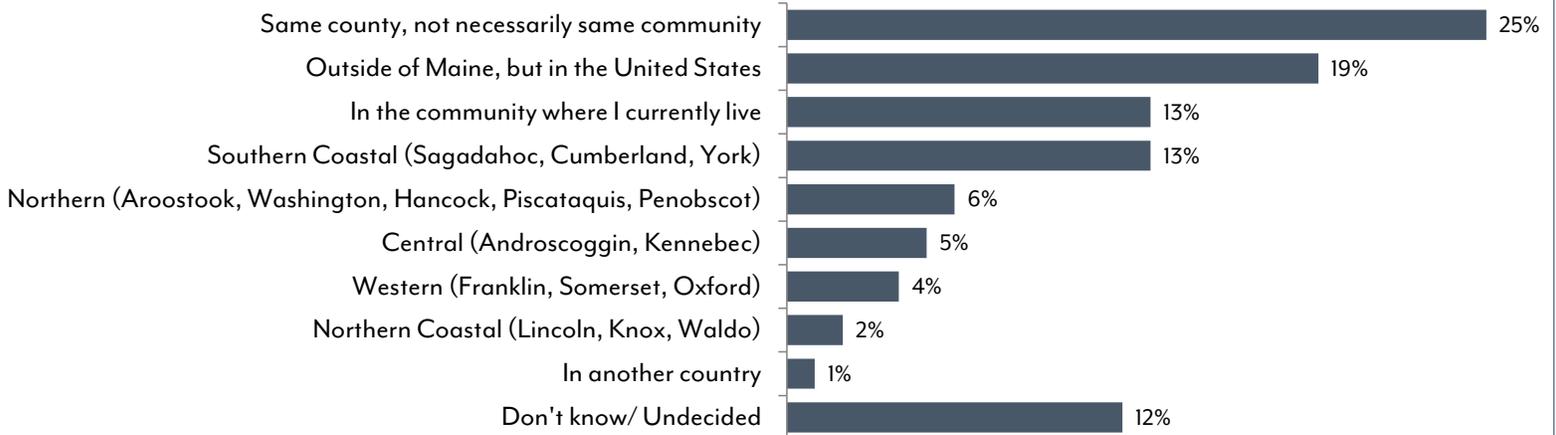


* See Appendix A.

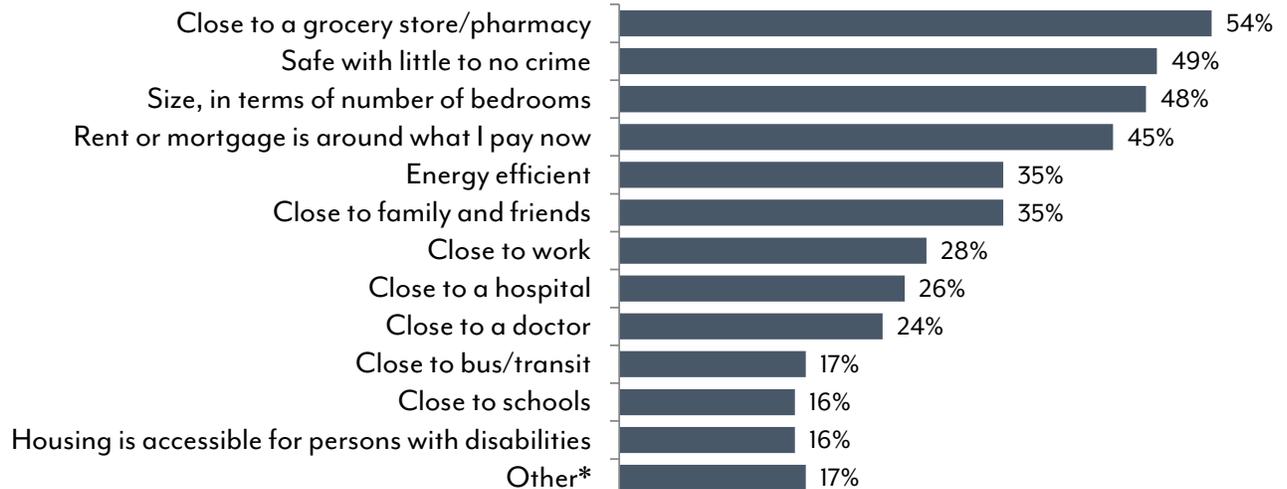
Q15. If you were to relocate your primary residence, would you prefer to rent or purchase the new home? (n=217)



Q16. To which region would you prefer to relocate your primary residence? (n=217)



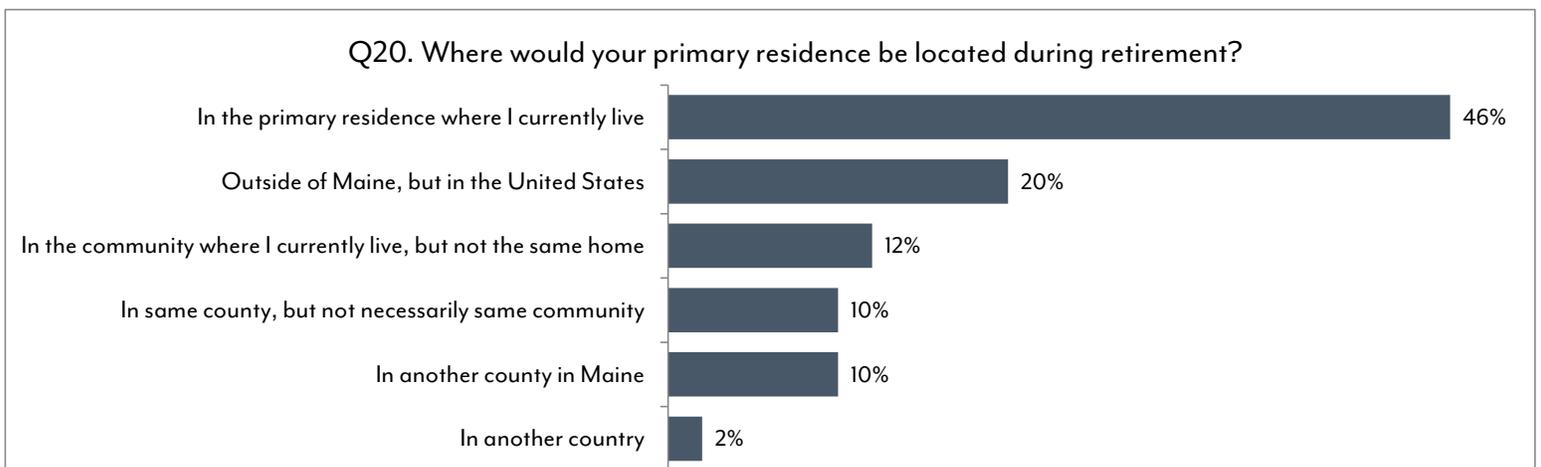
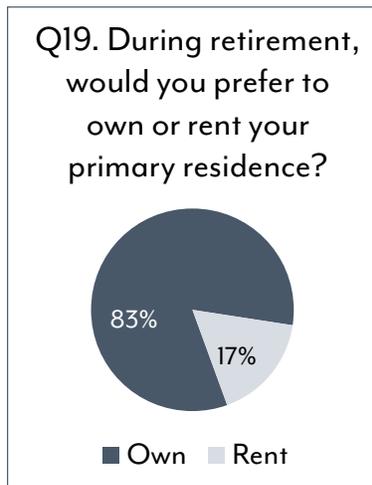
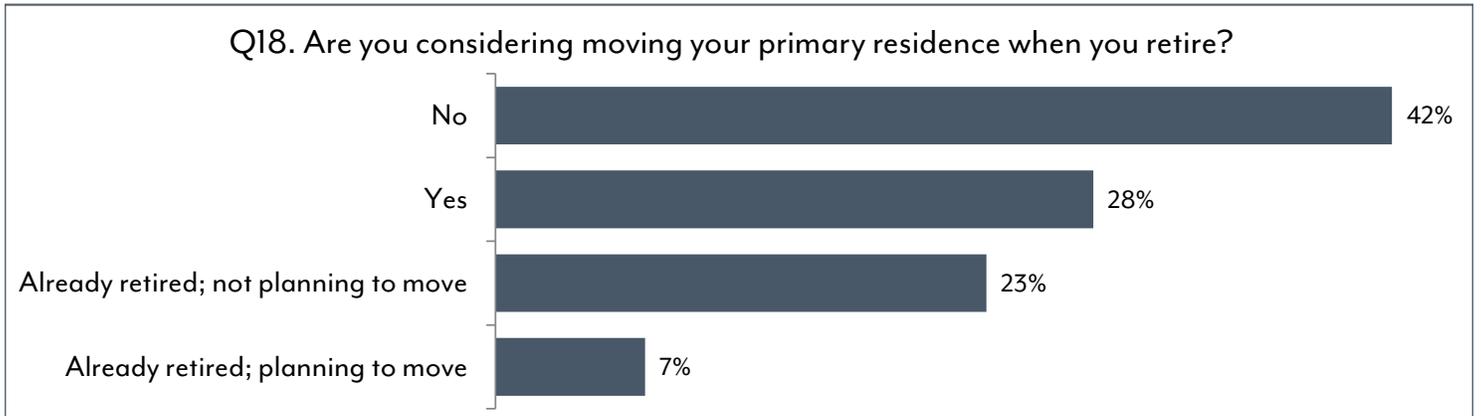
Q17. When moving to a new primary residence what factors would be most important to you? (n=217)



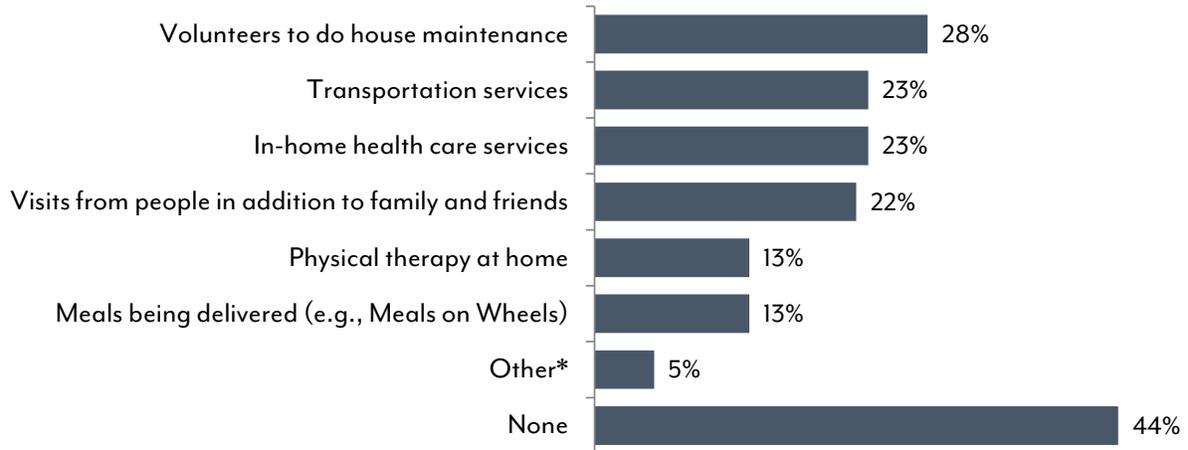
* See Appendix A.

Retirement: Housing Location, Needs, Types

The base for questions 18 through 22 were all the respondents. For each question n = 1,010, unless otherwise noted.

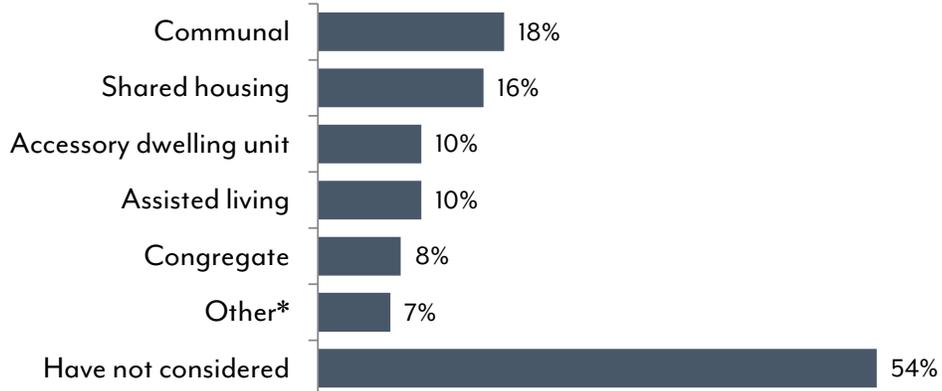


Q21. What kind of supports do you think you will need if you decide to live in an independent primary residence during retirement?



* See Appendix A.

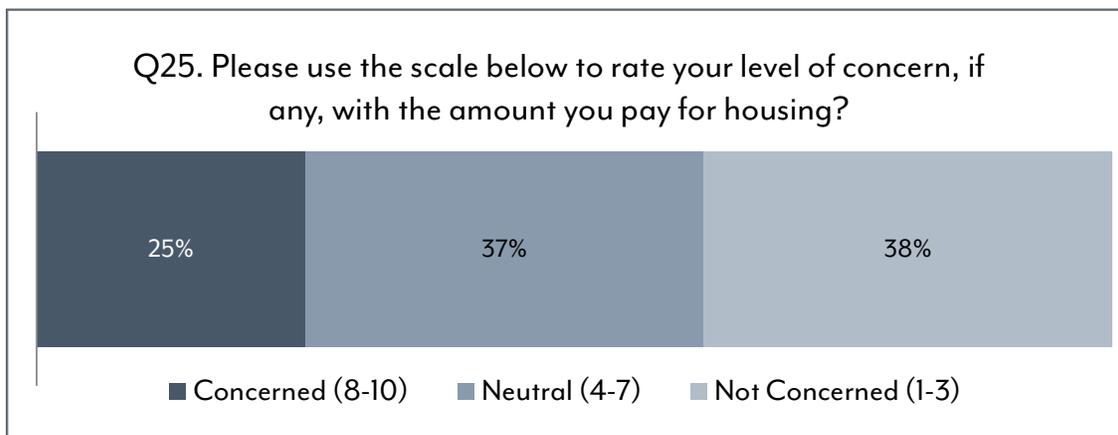
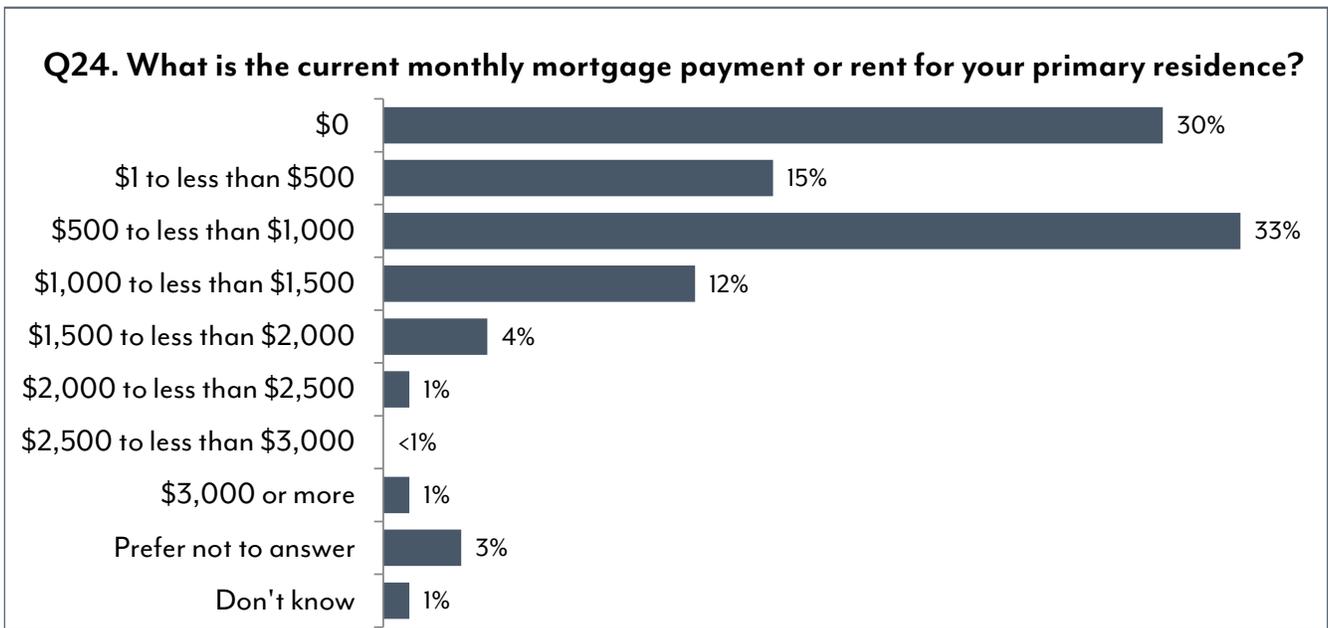
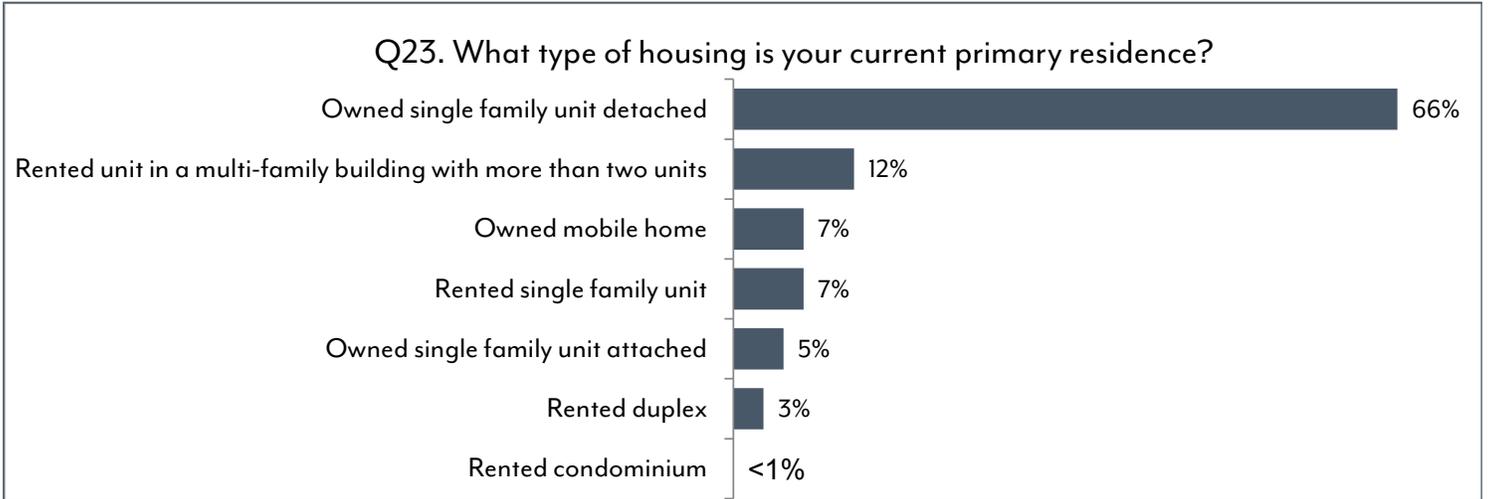
Q22. Which of the following types of housing arrangements have you considered living in during retirement?



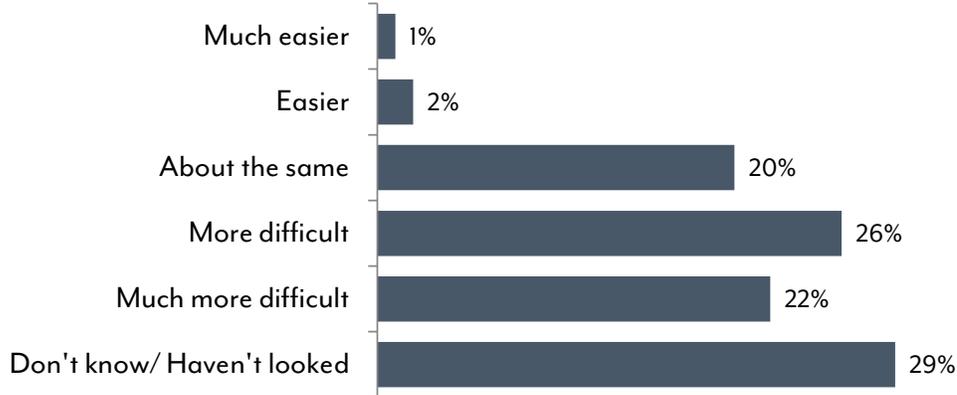
* See Appendix A.

Current Primary Residence: Type, Cost, Duration, Community

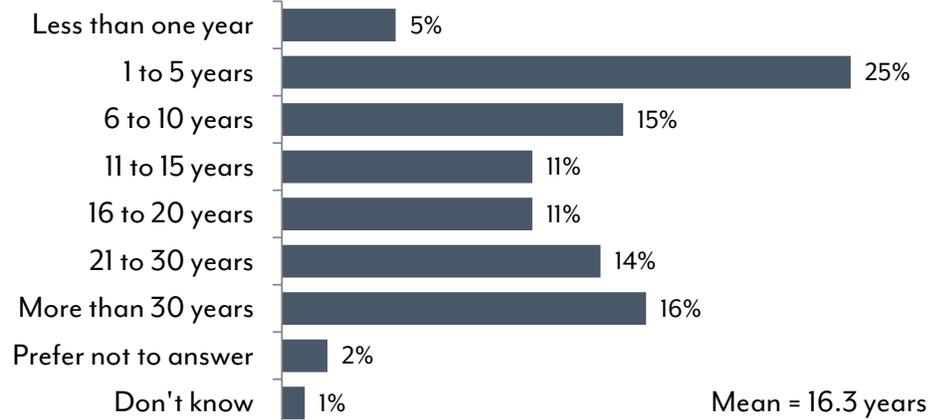
The base for questions 23 through 35 were all the respondents. For each question n = 1,010, unless otherwise noted.



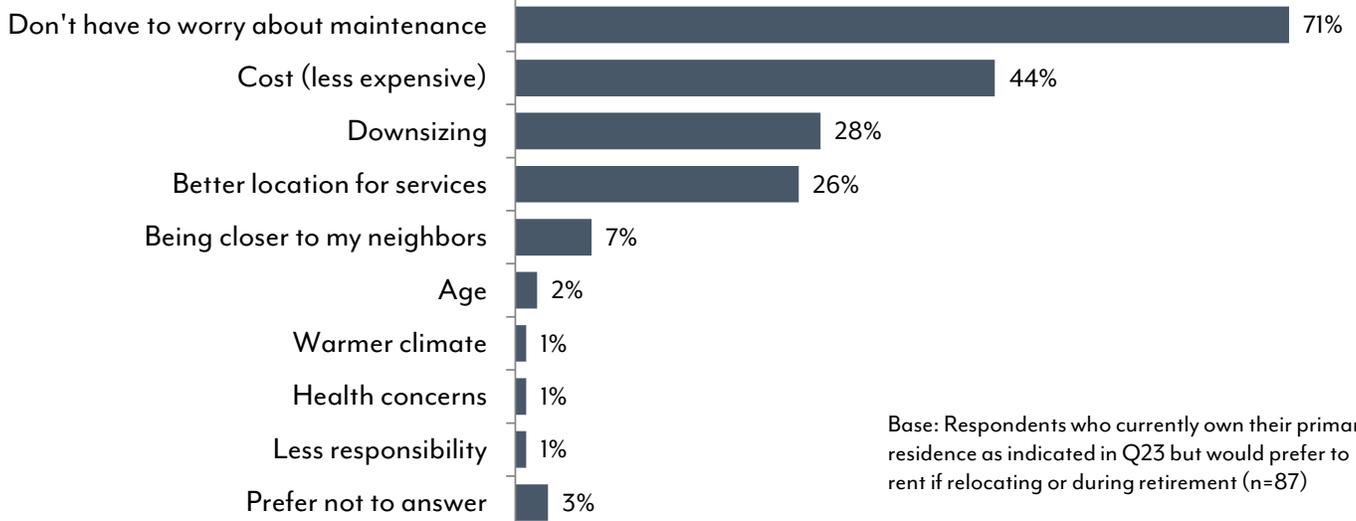
Q26. Would you say in the past three years, it has gotten more difficult or easier to find quality, affordable housing?



Q27. For approximately how many years have you lived in your current primary residence?

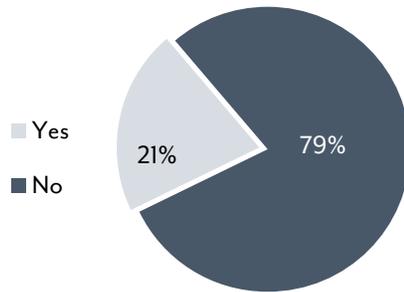


Q28. You currently own your primary residence, but you indicated that you would relocate to a rented home or rent during retirement. Why would you prefer to rent instead of own?



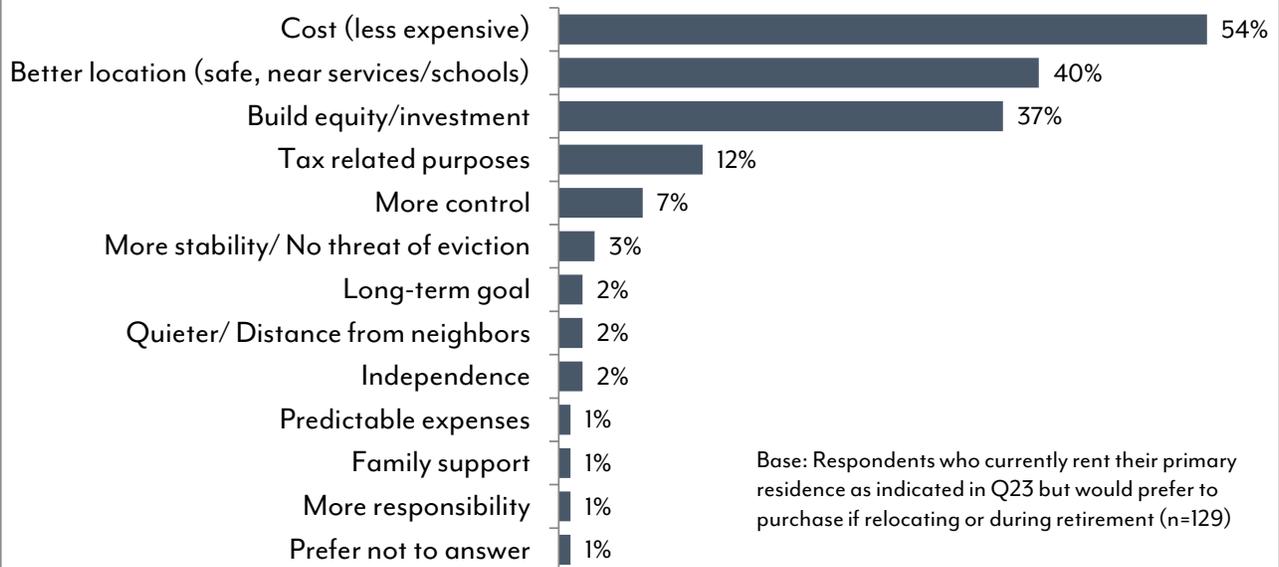
Base: Respondents who currently own their primary residence as indicated in Q23 but would prefer to rent if relocating or during retirement (n=87)

Q29. Is your primary residence a home you are renting with financial assistance from the State of Maine or the federal government?



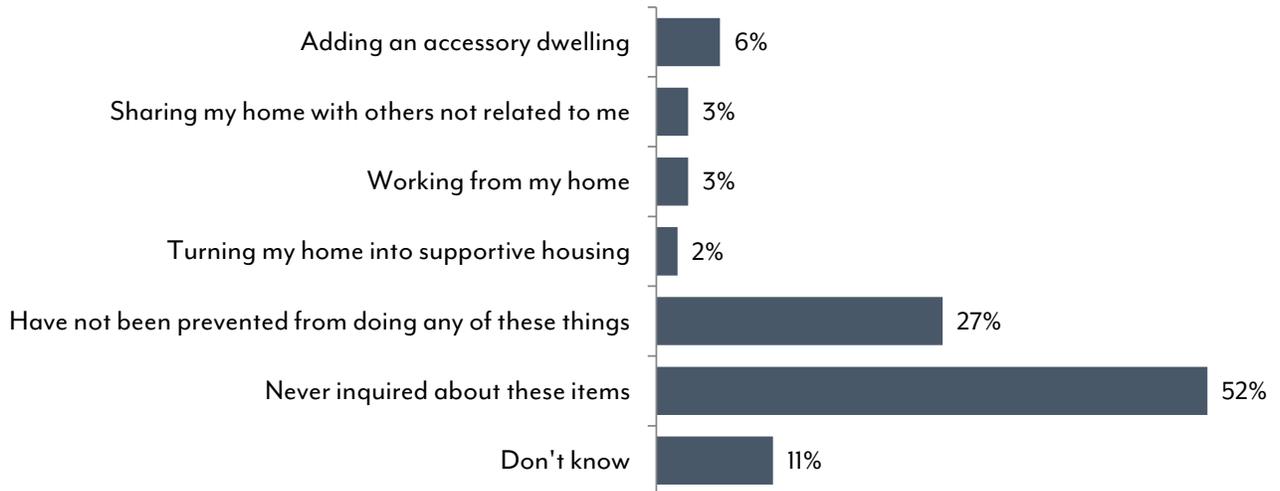
Base: Respondents who currently rent their primary residence as indicated in Q23 (n=226)

Q30. You currently rent your primary residence but you indicated that you would relocate to a home you would purchase or own during retirement. Why would you prefer to own instead of rent?

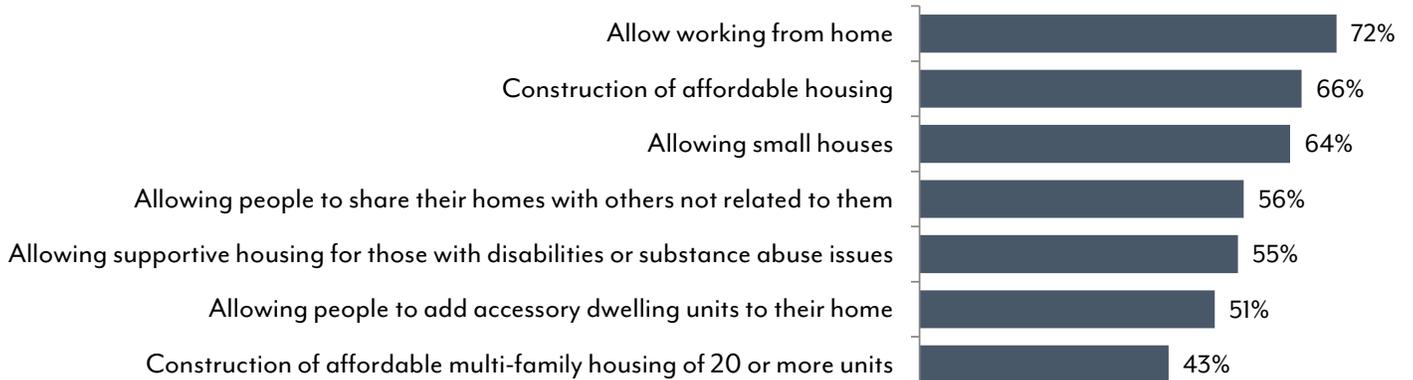


Base: Respondents who currently rent their primary residence as indicated in Q23 but would prefer to purchase if relocating or during retirement (n=129)

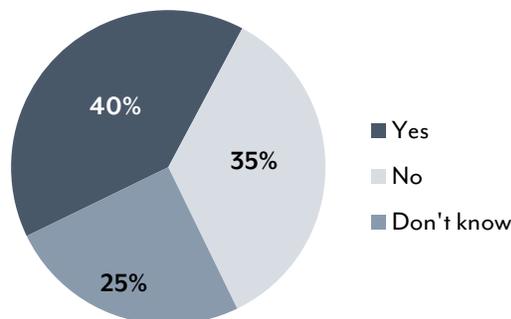
Q31. Have local regulations such as zoning/codes ever prevented you from doing any of the following to/from your primary residence?



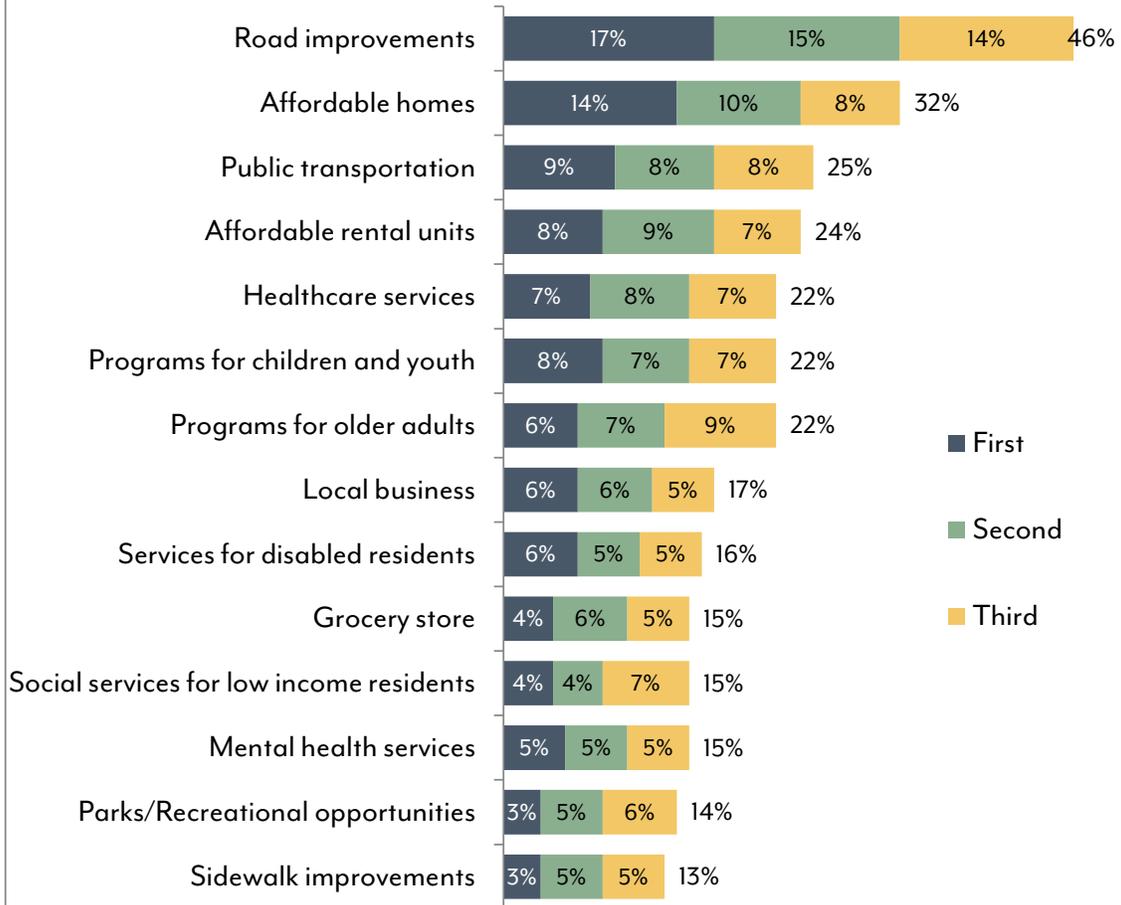
Q32. Which of the following would you or do you support in your community?



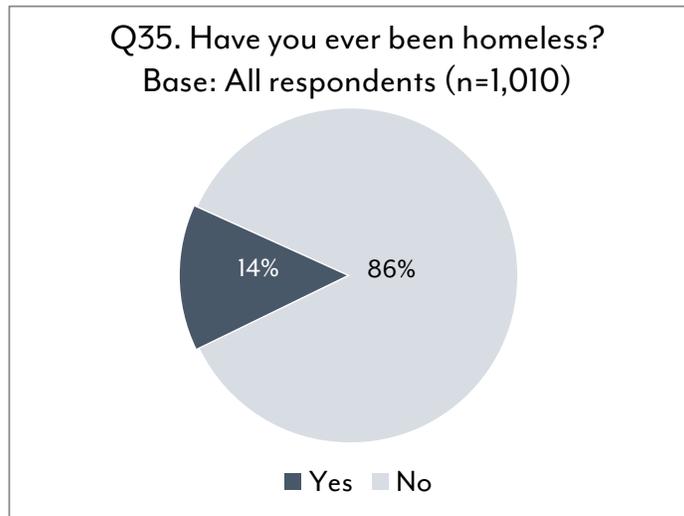
Q33. Do you feel your community has housing choices that meet the accessibility needs of you or other people in your community?



Q34. If you could add or improve any of the following amenities or services in your community, which do you feel are the first, second, and third most important to add or improve?



Q35. Have you ever been homeless?
Base: All respondents (n=1,010)



Respondent Profile:

Housing Situation	Total (n=1,010)
Homeowner	72%
Renter	23%
Living with others & assisting with paying rent or mortgage	5%
Homeless	<1%

Age	Total (n=1,010)
18 to 24	2%
25 to 34	10%
35 to 40	11%
41 to 44	5%
45 to 54	17%
55 to 64	21%
65 to 74	21%
75 or older	11%
Prefer not to answer	2%

Gender	Total (n=1,010)
Female	66%
Male	34%

Marital Status	Total (n=1,010)
Married or Partnered	59%
Previously married	22%
Single, never married	17%
Prefer not to answer	2%

Children in Household	Total (n=1,010)
Yes	25%
No	74%
Prefer not to answer	1%

Number of People in Household	Total (n=1,010)
1	23%
2	44%
3	14%
4	11%
5	4%
6 or more	3%
Prefer not to answer	1%

Employment Status	Total (n=1,010)
Employed full-time	39%
Employed part-time	10%
Unemployed	7%
Retired	35%
Stay at home parent	5%
Student	1%
Prefer not to answer	3%

Highest Level of Education	Total (n=1,010)
Less than high school degree	4%
High school degree	24%
Some college	19%
Two year degree/technical degree	14%
Four year college	21%
Some graduate work	3%
Graduate degree	14%
Prefer not to answer	1%

Household Income	Total (n=1,010)
Less than \$10,000	5%
\$10,000 - \$14,999	7%
\$15,000 - \$24,999	13%
\$25,000 - \$34,999	11%
\$35,000 - \$49,999	14%
\$50,000 - \$74,999	16%
\$75,000 - \$99,999	11%
\$100,000 - \$149,000	8%
\$150,000 - \$199,999	2%
\$200,000 or more	1%
Prefer not to answer	10%
Don't know	2%

Racial or Ethnic Background	Total (n=1,010)
Caucasian/White	94%
Hispanic	1%
American Indian	1%
Black/African American	1%
Asian/Pacific Islander	1%
Mixed Race or Ethnicity	1%
Prefer not to answer	1%

County	Total (n=1,010)
Aroostook	15%
Kennebec	13%
Penobscot	11%
Cumberland	10%
Androscoggin	9%
York	6%
Oxford	6%
Knox	5%
Somerset	5%
Lincoln	4%
Waldo	4%
Sagadahoc	4%
Franklin	3%
Hancock	2%
Washington	2%
Piscataquis	1%

Appendix A: Additional Data

Appendix B: Questionnaire

Appendix A: Additional Data

Q11. What organizations are you aware of that offer home repair services? (Aided, multiple responses)

Awareness of Organizations Offering Home Repair Services	
Base: Respondents who are less than satisfied with their primary residence in terms of condition (n=665)	
Local/private contractors	1%
Efficiency Maine	<1%
Neighbors Helping Neighbors	<1%
CHIP (Community Housing Improvement Program)	<1%
LIHEAP (Low Income Home Energy Assistance Program)	<1%
Healthy Peninsula	<1%
United Way	<1%
Hartford Community Church	<1%
Church groups (non-specific)	<1%
Energy Maine	<1%

Q4. In the past ten years, have you lost a primary residence to any of the following reasons? (Aided, multiple responses)

Loss of Primary Residence in Past Ten Years	
Base: Respondents who are less than satisfied with their primary residence in terms of affordability (n=633)	
Loss of income/ Not affordable	<1%
Divorce	<1%
Job relocation	<1%
Fire	<1%
Bed bug infestation	<1%
Family dispute	<1%

Q6. What were the primary reasons why you refinanced your primary residence? (Aided, multiple responses)

Reasons for Refinancing Primary Residence Base: Respondents who are less than satisfied with their primary residence in terms of affordability and who have refinanced their primary residence in the past five years (n=76)	
Convert loan type	3%
Fell behind	3%
Debt consolidation	1%
Loan sold	1%
Purchase additional home	1%
Avoid foreclosure	1%
Eliminate PMI	1%
Loan modification	1%
HARP refi	1%
Divorce	1%
Medical issues	1%
Lawyer fees	1%

Q13. What are the reasons why you would like to move your primary residence? (Aided, multiple responses)

Reasons to Move Primary Residence	
Base: Respondents who are less than satisfied with their primary residence in terms of location and are definitely, planning to, or considering moving (n=167)	
More land	2%
Warmer climate	2%
Different type of home (non-specific)	2%
Taxes	2%
More rural area	2%
Newer home	1%
Better schools	1%
Politics	1%
Pest infestation	1%
Easier to maintain	1%
Want rent controlled housing	1%
Divorce	1%
More control	1%
Age	1%
Retirement	1%
Less expensive	1%
Disabled	1%

Q14. What are the primary reasons why you feel you are not able to move? (Aided, multiple responses)

Reasons Unable to Move Primary Residence	
Base: Respondents who are less than satisfied with their primary residence in terms of location but feel unable to move (n=50)	
Can't afford to move	2%
Problems with house (non-specific)	2%
Lack of safe housing	2%
Too busy	2%

Q17. When moving to a new primary residence what factors would be most important to you?
 (Aided, multiple responses)

Important Factors When Moving to New Primary Residence Base: Respondents who are less than satisfied with their primary residence in terms of location and would like to move (n=217)	
Climate	3%
Low maintenance	2%
Privacy/ Far from neighbors	2%
More affordable	2%
Close to culture/ Entertainment activities	1%
Yard/ Land	1%
Quiet neighborhood	1%
Taxes	1%
Style of house	1%
Close to amenities (non-specific)	1%
Close to outdoor activities	1%
Allows in-home business	1%
Easy landlord	1%
Proximity to highway	1%
Good neighbors	1%
Location	1%

Q21. What kinds of support do you think you will need if you decide to live in an independent primary residence during retirement? (Aided, multiple responses)

Support Needed to Live in Independent Primary Residence During Retirement Base: All respondents (n=1,010)	
Home maintenance	1%
Financial assistance/ More money	1%
Assistance with utilities	1%
Assistance with taxes/ Reduced taxes	1%
Assisted living/ Hospice	1%
Access to medical care	<1%
Information/ Education	<1%
Social Security	<1%
Family support	<1%
Assistance with downsizing	<1%
Assistance for veterans	<1%
Access to restaurants	<1%

Q22. Which of the following types of housing arrangements have you considered living in during retirement? (Aided, multiple responses)

Consideration of Housing Arrangements During Retirement Base: All respondents (n=1,010)	
Private residence	4%
Condo/ Apartment	1%
Mobile home	1%
Senior living community	1%
Low-income/ Rent-controlled housing	<1%
With family	<1%
Veterans Home	<1%
Rental	<1%
Maintenance free	<1%
Nursing home	<1%
Single floor (no stairs)	<1%

Q34. If you could add or improve any of the following amenities or services in your community, which do you feel are the first, second, and third most important to add or improve?

Importance of Community Improvements			
Base: All respondents (n=1,010)			
Response	1st	2nd	3rd
Internet connectivity	<1%		<1%
Property taxes	<1%		<1%
Assistance for older adults	<1%		<1%
Assistance for homeless	<1%		<1%
Gas stations	<1%		
Health insurance	<1%		
Everything/ All of the above		<1%	<1%
Library		<1%	
Big box stores			<1%
Utility infrastructure			<1%
Law enforcement			<1%
Financial assistance for disabled residents			<1%
Food			<1%
Post Office			<1%
Education			<1%
Street lights			<1%
No others			<1%

Appendix B: Questionnaire – Web

Project # : 19.010

**MaineHousing: Citizens’ Perceptions on Housing
Web Questionnaire**
(Fifth Draft – April 30, 2019)

WEB QUOTA GROUPS – RESIDENTIAL (may need to complete what we can and fill-in with telephone)

Counties

- a. York and Cumberland: n=85 (FEASIBILITY IS n=217)
- b. Androscoggin, Franklin and Oxford: n=85 (FEASIBILITY IS n=98)
- c. Aroostook: n=80 (FEASIBILITY IS n=34)
- d. Hancock, Washington, Piscataquis and Penobscot: n=85 (FEASIBILITY IS n=126)
- e. Kennebec and Somerset: n=85 (FEASIBILITY IS n=99)
- f. Waldo, Knox, Lincoln and Sagadahoc: n=80 (FEASIBILITY IS n=64)

ONLINE PANEL – Total Completed Interviews: n=500

INTRODUCTION

Thank you for taking a few minutes out of your busy schedule to participate in this important research questionnaire about housing. Your responses will remain strictly confidential. This is for research purposes only – we will not try to sell you anything.

SCREENER:

A. Are you an adult 18 years of age or older? (Please select one response)

- Yes 1 (CONTINUE)
- No 2 (THANK AND TERMINATE)
- Prefer not to answer 8 (THANK AND TERMINATE)

B. Which of the following best describes your primary residence housing situation? (Please select one response)

- Homeowner 1 (CONTINUE)
- Renter 2 (CONTINUE)
- Living with others but not paying rent or mortgage 3 (THANK AND TERMINATE)
- Living with others and assisting with paying rent or mortgage 4 (CONTINUE)
- Homeless 5 (CONTINUE)
- Prefer not to answer 8 (THANK AND TERMINATE)



C. In which state is your primary residence located? (Please select one response)

<<PULL DOWN MENU OF 50 STATES PLUS DISTRICT OF COLUMBIA IN ALPHA ORDER>>

IF MAINE IN QC CONTINUE, ELSE THANK AND TERMINATE

D. This is important research sponsored by MaineHousing to help anticipate housing needs for Maine residents over the next three to five years. In which county is your primary residence located? (Please select one response) (DROP DOWN MENU. DO NOT RANDOMIZE LIST)

- Androscoggin 01 (CHECK QUOTA b)
- Aroostook 02 (CHECK QUOTA c)
- Cumberland 03 (CHECK QUOTA a)
- Franklin 04 (CHECK QUOTA b)
- Hancock 05 (CHECK QUOTA d)
- Kennebec 06 (CHECK QUOTA e)
- Knox 07 (CHECK QUOTA f)
- Lincoln 08 (CHECK QUOTA f)
- Oxford 09 (CHECK QUOTA b)
- Penobscot 10 (CHECK QUOTA d)
- Piscataquis 11 (CHECK QUOTA d)
- Sagadahoc 12 (CHECK QUOTA f)
- Somerset 13 (CHECK QUOTA e)
- Waldo 14 (CHECK QUOTA f)
- Washington 15 (CHECK QUOTA d)
- York 16 (CHECK QUOTA a)
- Prefer not to answer 98 (THANK AND TERMINATE)
- Don't know 99 (THANK AND TERMINATE)

E. Please rate your level of satisfaction with three aspects of your primary residence by using a ten-point scale where 1 means, "Very Dissatisfied" and 10 means, "Very Satisfied." (Please select one response for each aspect) (RANDOMIZE LIST. ALL THREE REQUIRED)

Aspect	Very Dissatisfied							Very Satisfied		
a. Affordability (Mortgage, rent, taxes, utilities, etc.)	1	2	3	4	5	6	7	8	9	10
b. Condition (needs repairs)	1	2	3	4	5	6	7	8	9	10
c. Location (Too far from services/amenities, neighborhood is not safe, other location problems)	1	2	3	4	5	6	7	8	9	10



IF 8-10 FOR EACH ASPECT IN QE, THANK AND TERMINATE

IF 1-7 FOR AFFORDABILITY (QEa), ANSWER Q1 – Q7

IF 1-7 FOR CONDITION (QEb), ANSWER Q8 – Q11

IF 1-7 FOR LOCATION (QEc), ANSWER Q12 – Q17

RANDOMIZE THESE SECTIONS OF QUESTIONS

MAIN QUESTIONNAIRE

AFFORDABILITY (ANSWER Q1-Q7 IF 1-7 IN QEa)

1. This section of questions is about the **affordability** of your primary residence. Approximately, how much do you pay **per month**, on average, for the following expenses? *(Please enter your responses below)* (ZERO FILL SPACES. RANDOMIZE LIST)

- a. Insurance (home owners/renters): \$ _____
- b. Mortgage or rent: \$ _____
- c. General maintenance/Home repairs: \$ _____
- d. Utilities (electricity, water, heat, **not** cable or phone): \$ _____
- e. Property/Real estate taxes: \$ _____

2. In the past **year**, have you or another member of your household had to find additional employment to afford primary residence housing related expenditures such as rent, mortgage, home repairs, utility costs, or property taxes? *(Please select one response)*

- Yes 1
- No 2

3. In the past **year**, have you had to skip a mortgage or rent payment? *(Please select one response)*

- Yes 1
- No 2

4. In the past **ten years**, have you lost a primary residence to any of the following reasons? *(Please select all that apply)* (RANDOMIZE LIST)

- Foreclosure 1
- Eviction 2
- Eminent domain 3
- Repossessed 4

- Other *(Please specify):* <<OTHER SPECIFY – ALLOW UP TO 100 CHARACTERS>> 7
- Have not lost a primary residence 6
- Prefer not to answer 8

5. Have you refinanced your primary residence in the past **five years**? *(Please select one response)*

- Yes 1 (CONTINUE)
- No 2 (SKIP TO Q7)

6. What were the primary reasons why you refinanced your primary residence? *(Please select all that apply)* (RANDOMIZE LIST)

- Lower the monthly payment 01
- Lower the interest rate to pay down higher interest debt 02
- Lower the interest rate and invest elsewhere 03
- Use the equity in the home for other needs such as renovations or repairs to the home 04
- Pay for education 05
- Shorten the mortgage term 06
- Other *(Please specify):* <<OTHER SPECIFY – ALLOW UP TO 100 CHARACTERS>> 97

7. Please rate the level of effectiveness you feel the following government initiatives would be to make housing more affordable for you by using a ten-point scale where 1 means, "Very Ineffective" and 10 means, "Very Effective." (Please select one response for each) (RANDOMIZE LIST)

Government Initiatives	Very Ineffective					Very Effective				
a. Provide incentives to builders to construct more housing.	1	2	3	4	5	6	7	8	9	10
b. Offer more financial assistance to renters	1	2	3	4	5	6	7	8	9	10
c. Offer more financial assistance to make home buying more affordable	1	2	3	4	5	6	7	8	9	10
d. Provide more financial assistance to pay for heat	1	2	3	4	5	6	7	8	9	10
e. Provide financial assistance to pay for needed repairs	1	2	3	4	5	6	7	8	9	10
f. Decrease property taxes	1	2	3	4	5	6	7	8	9	10
g. Require that a set percentage of new homes being built be affordable	1	2	3	4	5	6	7	8	9	10
h. Change zoning requirements and codes	1	2	3	4	5	6	7	8	9	10
i. Energy efficiency incentives	1	2	3	4	5	6	7	8	9	10
j. Incentives for downsizing	1	2	3	4	5	6	7	8	9	10

CONDITION (ANSWER Q8-Q11 IF 1-7 IN QEB)

8. This section of questions is about the condition of your primary residence. In a typical year at your current primary residence, approximately how much do you spend on routine repairs and maintenance such as, painting, plumbing, roofing, electrical work, etc.? Please include materials and any people or firms you may hire to do the work. (Please select one response)

- \$0 – Nothing 1
- \$1 to \$249 2
- \$250 to \$499 3
- \$500 to \$999 4
- \$1,000 to \$4,999 5
- \$5,000 to \$9,999 6
- \$10,000 or more 7

9. In 2018, were you or anyone in your household cold in your primary residence due to the primary heating system breaking down or the cost of fuel? (Please select all that apply)

- Heating system breaking down 1
- Cost of fuel 2
- Neither 3

10. Please indicate the repairs or maintenance you feel your primary residence needs and if needed, how urgent you believe they are. (Please select one response for each type of repair)

- A. Urgent, must be done immediately
- B. Should be done within the month
- C. Can be done within the next three months
- D. Seasonal, needs to be done when the current season ends
- E. Not urgent, whenever it can be done
- F. No Need
- G. Don't know

Types of Repairs or Maintenance	Urgent	Within	Within	When	Not Urgent	No Need	Don't Know
		One Month	Three Months	Season Ends			
a. Exterior repairs (siding, paint, roofing, windows, gutters, etc.)	1	2	3	4	5	6	9
b. Landscaping	1	2	3	4	5	6	9
c. Interior repairs (paint, drywall, trim, handrail, etc.)	1	2	3	4	5	6	9
d. Heating system	1	2	3	4	5	6	9
e. Plumbing	1	2	3	4	5	6	9
f. Electrical work (lights, electrical panel, etc.)	1	2	3	4	5	6	9

11. What organizations are you aware of that offer home repair services? (Please select all that apply) (RANDOMIZE LIST)

- Local Housing Authority 01
- Maine State Housing Authority 02
- Local Community Action Program (CAP) 03
- Area Agency on Aging 04
- Habitat for Humanity 05
- Other (Please specify): <<OTHER SPECIFY – ALLOW UP TO 100 CHARACTERS>> 97
- None – I'm not aware of any 96

LOCATION (ANSWER Q12-Q17 IF 1-7 IN Q6c)

12. This section of questions is about the **location** of your primary residence. Earlier, you indicated you were dissatisfied with the **location** of your primary residence. Are you definitely moving, planning to move, considering moving or not planning to move your primary residence? *(Please select one response)*

- Definitely moving 1 (CONTINUE)
- Planning to move 2 (CONTINUE)
- Considering moving 3 (CONTINUE)
- Not planning to move 4 (SKIP TO NEXT SECTION OR Q19)
- Unable to move 5 (SKIP TO Q14)
- Don't know 9 (SKIP TO NEXT SECTION OR Q19)

13. What are the reasons why you would like to move your primary residence? *(Please select all that apply)* (RANDOMIZE LIST)

- I want to be closer to services and amenities I need (medical services, work, stores, transportation, recreation, friends, relatives, etc.) 01
- I can't afford my home any longer 02
- I want a smaller, more affordable home 03
- I can no longer adequately maintain my home 04
- Other *(Please specify):* <<OTHER SPECIFY – ALLOW UP TO 100 CHARACTERS>> 97

SKIP TO Q15

14. What are the primary reasons why you feel you are not able to move? *(Please select all that apply)* (RANDOMIZE LIST)

- The value of my home has declined so I can't sell it without a loss 01
- My home won't sell 02
- Can't afford to buy where I'd prefer to move 03
- Can't afford rents where I'd prefer to move 04
- Can't afford the costs associated with moving 05
- Can't find the location that's right for me 06
- Other family member(s) need(s) me 07
- Don't have good credit to buy or rent 08
- Other *(Please specify):* <<OTHER SPECIFY – ALLOW UP TO 100 CHARACTERS>> 97

15. If you were to relocate your primary residence, would you prefer to rent or purchase the new home? *(Please select one response)*

- Rent 1
- Purchase 2

16. To which region would you prefer to relocate your primary residence? *(Please select one response)*

- In the community where I currently live 01
- In the same county where I currently live, but not necessarily in the same community 02
- Northern Coastal (Lincoln, Knox or Waldo counties) 03
- Southern Coastal (Sagadahoc, Cumberland or York counties) 04
- Central (Androscoggin or Kennebec counties) 05
- Northern (Aroostook, Washington, Hancock, Piscataquis or Penobscot counties) 06
- Western (Franklin, Somerset or Oxford counties) 07
- Outside of Maine, but in the United States 08
- In another country 09
- Don't know/Undecided 99

17. When moving to a new primary residence what factors would be most important to you? *(Please select all that apply)* (RANDOMIZE LIST)

- Rent or mortgage is around what I pay now 01
- Close to bus/transit 02
- Close to a grocery store/pharmacy 03
- Close to work 04
- Close to family and friends 05
- Close to schools 06
- Close to a doctor 07
- Close to a hospital 08
- Housing is accessible for persons with disabilities 09
- Safe with little to no crime 10
- Size, in terms of number of bedrooms 11
- Energy efficient 12
- Other *(Please specify):* <<OTHER SPECIFY – ALLOW UP TO 100 CHARACTERS>> 97

RETIREMENT (ASK EVERYONE)

18. This section of questions is about your primary residence housing during retirement. Are you considering moving your primary residence when you retire? (Please select one response)

- Yes 1
- No 2
- Already retired, planning on moving 3
- Already retired, not planning on moving 4

19. During retirement, would you prefer to own or rent your primary residence? (Please select one response)

- Own 1
- Rent 2

20. Where would you prefer your primary residence to be located during retirement? (Please select one response)

- In the primary residence where I currently live 1
- In the community where I currently live, but not the same home 2
- In the same county where I currently live, but not necessarily in the same community 3
- In another county in Maine 4
- Outside of Maine, but in the United States 5
- In another country 6

21. What kind of supports do you think you will need if you decide to live in an independent primary residence during retirement? (Please select all that apply) (RANDOMIZE LIST)

- In home health care services 01
- Physical therapy at home 02
- Visits from people in addition to family and friends for socializing 03
- Volunteers to do house maintenance 04
- Meals being delivered (like "Meals on Wheels" or a similar service) 05
- Transportation services 06
- Other (Please specify): <<OTHER SPECIFY – ALLOW UP TO 100 CHARACTERS>> 97
- None 90

22. Which of the following types of housing arrangements have you considered living in during retirement? (Please select all that apply) (RANDOMIZE LIST)

- Shared housing (two or more individuals sharing one single family home/apartment) 01
- Communal (separate homes in a community with shared outdoor spaces/features) 02
- Congregate (each individual has a private bed, bath and/or living quarters, but shares common dining and/or recreation rooms along with other residents) 03
- Accessory dwelling unit (a unit attached or detached from another unit in which the owner lives) 04
- Assisted living 05
- Other (Please specify): <<OTHER SPECIFY – ALLOW UP TO 100 CHARACTERS>> 97
- Have not considered housing arrangements during retirement 90

CURRENT PRIMARY RESIDENCE (ASK EVERYONE)

23. What type of housing is your current primary residence? (Please select one response)

- Owned single family unit attached (like a condo in a building with multiple condos) 1
- Owned single family unit detached (like a house that stands by itself) 2
- Rented unit in a multi-family building with more than two units 3
- Rented duplex (building with two units) 4
- Owned mobile home 5
- Rented condominium 6
- Rented single family unit (including a mobile home) 7

24. (IF RESPONSE IN Q1b, SKIP TO Q25) What is the current monthly mortgage payment or rent for your primary residence? (Please select one response)

- \$0 01
- \$1 to less than \$500 02
- \$500 to less than \$1,000 03
- \$1,000 to less than \$1,500 04
- \$1,500 to less than \$2,000 05
- \$2,000 to less than \$2,500 06
- \$2,500 to less than \$3,000 07
- \$3,000 or more 08
- Prefer not to answer 98
- Don't know 99

34. If you could add or improve any of the following amenities or services in your community, which do you feel are the first second and third **most important** to add or improve? *(Please select one response in each column)* (RANDOMIZE LIST)

Amenities/Services	First	Second	Third
Road improvements	1	2	3
Local business	1	2	3
Parks/Recreational opportunities	1	2	3
Sidewalk improvements	1	2	3
HealthCare services	1	2	3
Affordable homes	1	2	3
Affordable rental units	1	2	3
Public transportation	1	2	3
Grocery store	1	2	3
Programs for children and youth	1	2	3
Social services for low income residents	1	2	3
Mental health services	1	2	3
Programs for older adults	1	2	3
Services for disabled residents	1	2	3
Other <i>(Please Specify)</i>	1	2	3

35. (IF "HOMELESS" IN QB, SKIP TO Q36) Have you ever been homeless? *(Please select one response)*

- Yes 1
- No 2

CLASSIFICATION

36. The remaining questions are for classification purposes only and will not be used to identify you in any way. What is the zip code where your primary residence is located? *(Please enter the five digits in the spaces provided)*

Primary residence zip code: _____
 Prefer not to answer 8

37. Which of the following categories best describes your age? *(Please select one response)*

- 18 to 24 01
- 25 to 34 02
- 35 to 40 03
- 41 to 44 04
- 45 to 54 05
- 55 to 64 06
- 65 to 74 07
- 75 or older 08
- Prefer not to answer 98

38. What is your marital status? *(Please select one response)*

- Single, never married, 1
- Married or Partnered, or 2
- Previously married? 3
- Prefer not to answer 8

39. Do you have any children under the age of 18 living in your household? *(Please select one response)*

- Yes 1
- No 2
- Prefer not to answer 8

40. How many people live in your household? *(Please select one response)*

- 1 1
- 2 2
- 3 3
- 4 4
- 5 5
- 6 or more 6
- Prefer not to answer 8

41. What is your employment status? (Please select one response)

- Employed Full-Time (30 hours or more) 1
- Employed Part-Time (less than 30 hours) 2
- Unemployed 3
- Retired 4
- Stay at home parent 5
- Military 6
- Student 7
- Prefer not to answer 8

42. What is the highest level of education you have completed? (Please select one response)

- Less than high school degree 1
- High school degree 2
- Some college 3
- Two year college/technical degree 4
- Four year college degree 5
- Some Graduate work 6
- Graduate degree (Masters, PhD, etc.) 7
- Prefer not to answer 8

43. Do you have any disabilities? (Please select one response)

- Yes 1 (CONTINUE)
- No 2 (SKIP TO Q45)
- Prefer not to answer 8 (SKIP TO Q45)

44. What is (are) the nature of your disability (disabilities)? (Select all that apply) (RANDOMIZE LIST)

- I have vision difficulties 01
- I have hearing difficulties 02
- I need assistance walking 03
- I am confined to a wheelchair 04
- I have cognitive difficulties 05

- Other (Please specify): <<OTHER SPECIFY – ALLOW UP TO 100 CHARACTERS>> 97
- Prefer not to answer 98

45. Into which of the following general categories does your 2018 household income (from all sources) before taxes fall? (Please select one response)

- Less than \$10,000 01
- \$10,000 to \$14,999 02
- \$15,000 to \$24,999 03
- \$25,000 to \$34,999 04
- \$35,000 to \$49,999 05
- \$50,000 to \$74,999 06
- \$75,000 to \$99,999 07
- \$100,000 to \$149,999 08
- \$150,000 to \$199,999 09
- \$200,000 or more 10
- Prefer not to answer 98
- Don't know 99

46. Which of the following categories best represents your racial or ethnic background? (Please select one response)

- Caucasian/White 1
- Black/African American 2
- Hispanic 3
- American Indian 4
- Asian/Pacific Islander 5
- Other (Please specify): 7 <<ACCEPT UP TO 25 CHARACTERS>>
- Prefer not to answer 8

47. Are you... (Please select one response)

- Male 1
- Female 2
- Gender neutral 3

Thank you very much for your time!