

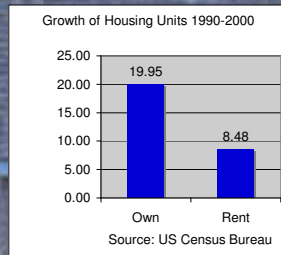
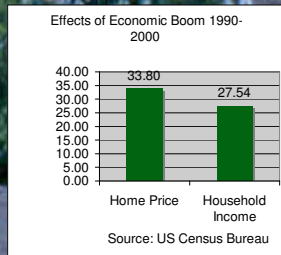
Affordable Housing in Kennebec County, Maine

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Introduction:

The economic boom of the 1990s obscured certain aspects of the housing market to the point that there was an increased, not decreased, need for affordable housing. The U.S. Department of Housing and Urban Development defines affordability as a household paying no more than 30 percent of its annual income on housing. That is, families who pay more than 30 percent of their income to housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, healthcare, and transportation. More information is available at the Department of Housing website: <http://www.hud.gov/offices/cpd/affordablehousing/index.cfm>



Study Area:

This project focuses on Kennebec County, Maine. Between 1990 and 2000, market demand for housing increased at a faster rate than did market supply. Despite the addition of 6,719 homes, the average home price increased faster than average household income. To qualify under the definition of affordable, a family in Kennebec County would need to make \$18.17 per hour to afford an average priced home.

Methods:

All raw data, as well as GIS shapefiles (projected to UTM zone 19 NAD83), including roads, and hydrology, were obtained from the US Census Bureau. The data were imported into ArcGIS and then joined to the shapefiles via a common field (Census Blocks). To calculate the percent of households paying more than 30% of their income to mortgage payments or rent, the total number of households was divided by the number who faced costs greater than 30% of their income. To calculate the effects of the economic boom of the 1990s, the percent change in both average home price and average household income was calculated - (2000 value - 1990 value)/1990 value. To calculate the growth of housing units, all new construction since 1990 reported by the Census Bureau was totaled and then divided by the total number of houses in 1990.

Results and Description:

Urban areas, including Waterville and Augusta, faced the largest percent of unaffordable housing. That is, compared to the rest of Kennebec County, residents of Waterville and Augusta were more likely to spend more than 30% of their income on housing. However, it is interesting to note that within both of these towns there is a wide range of housing, from extremely unaffordable to mostly affordable. When looking at the rest of the county we can see that West Gardiner, Readfield, and Winslow offer the most affordable housing.

