



Housing

Underproduction™

in Maine

Housing should
always be an
opportunity,
never an obstacle.



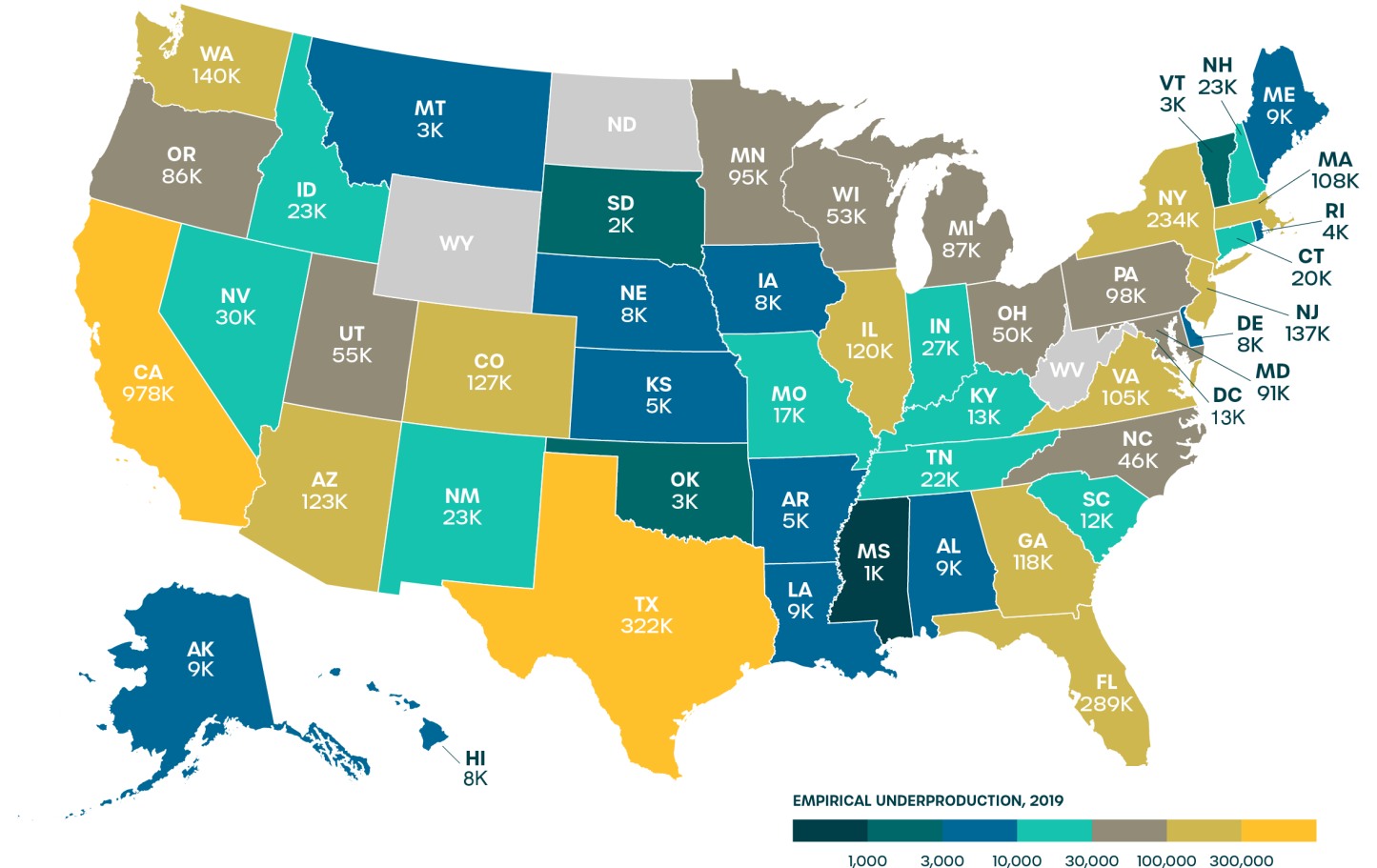
Consider This...

- As of 2019, Maine has fallen over 9,000 homes short of meeting housing needs.
- As of the same year, Maine faced a deficit of over 19,000 homes available and affordable to ELI households.
- Over the past decade, Maine has built only 1 new home for every 1.6 net new jobs.
- In the two years following the onset of the pandemic, the shortage has gotten even worse with newcomers from other surrounding cities moving to Maine for space and quality of life.
- The gap between Black and white homeownership totals 43 percentage points, placing Maine as 8th in the nation by severity of housing inequity.

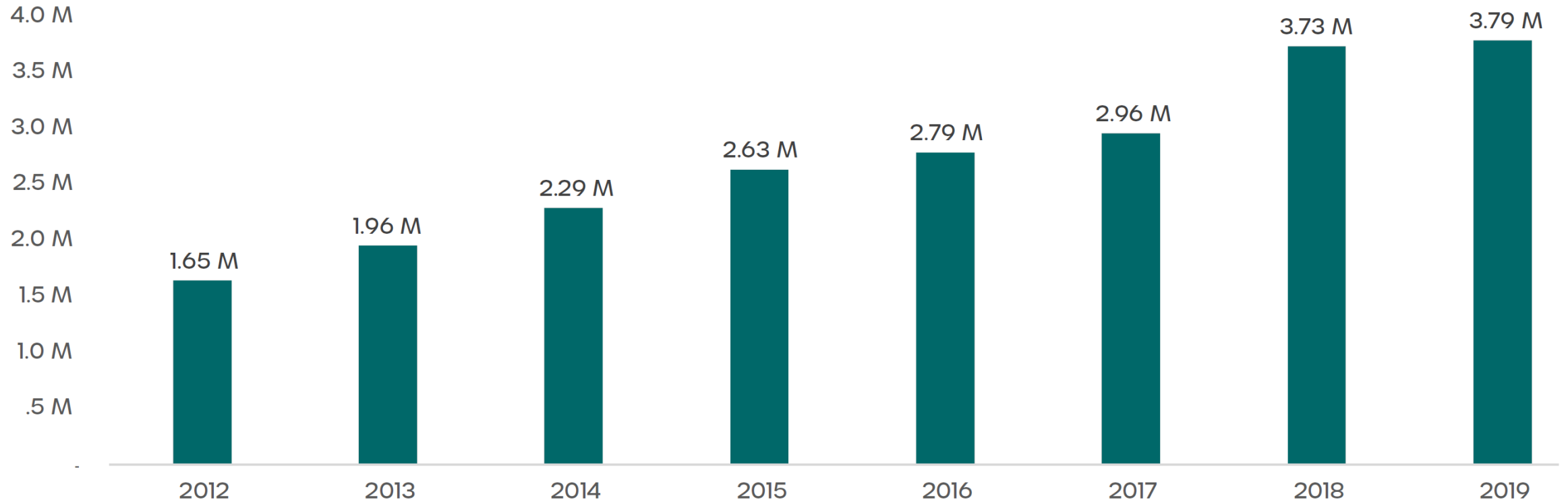
Housing Underproduction, by State in 2019

Severe underproduction has resulted in skyrocketing prices, increasing cost burdening, and housing instability, which creates urgency to address the root causes.

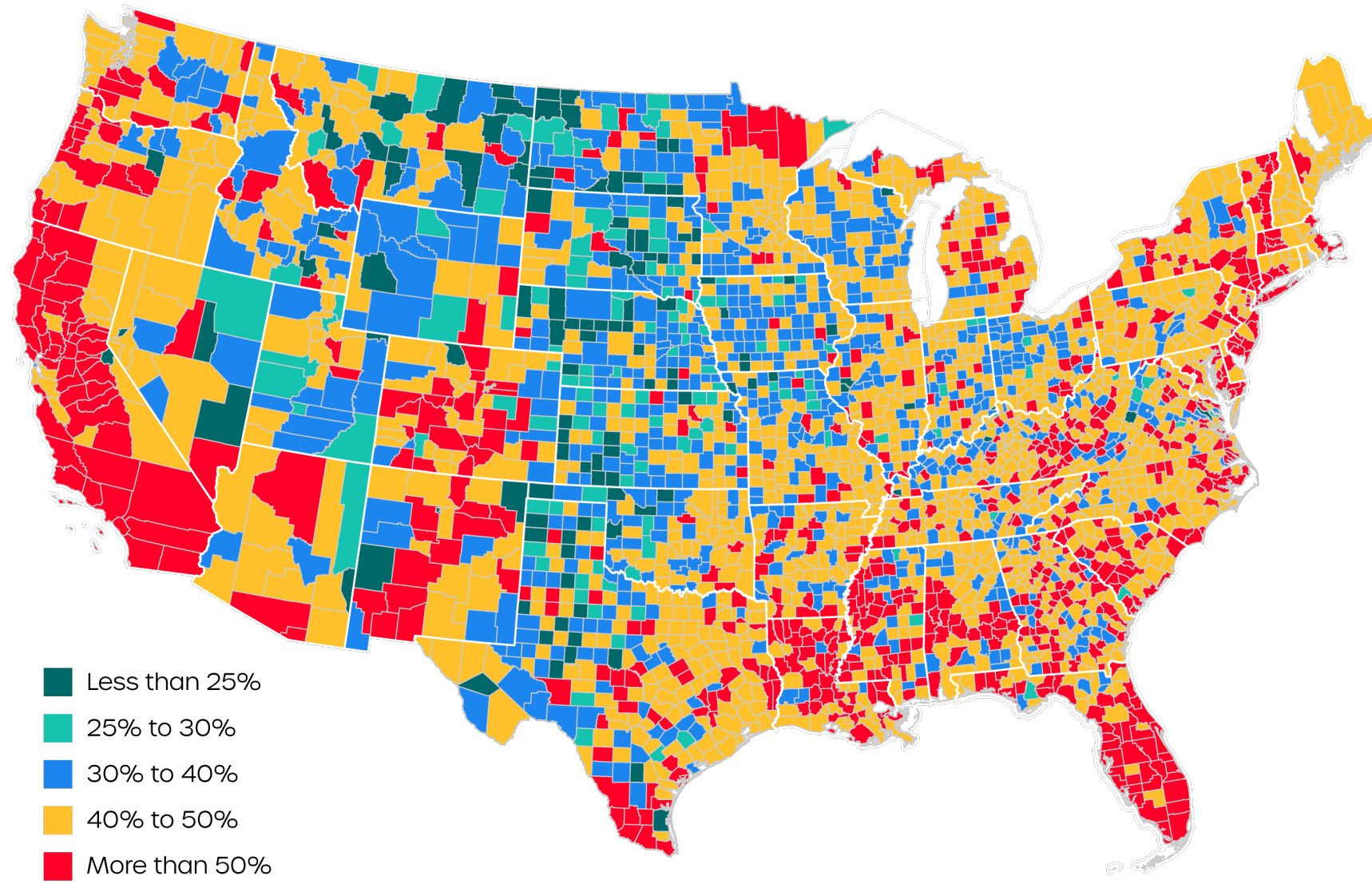
- California, Texas, Florida, New York, and Washington State have the highest nominal rates of underproduction in the country as of 2019 which represents 52% of the total 3.8 million missing homes.



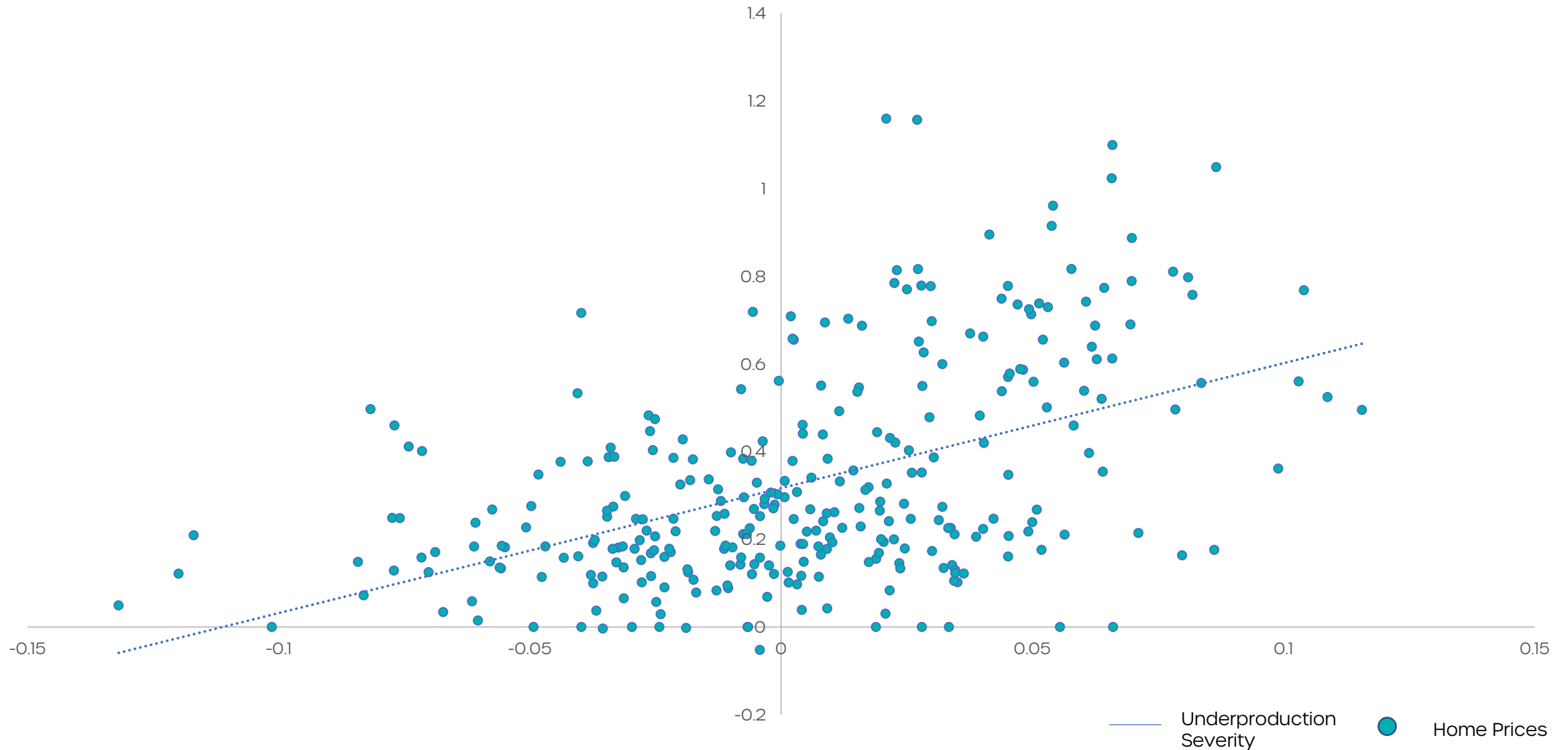
U.S. Housing Underproduction by Year



Share of Renter Households that are Cost Burdened, by County 2019



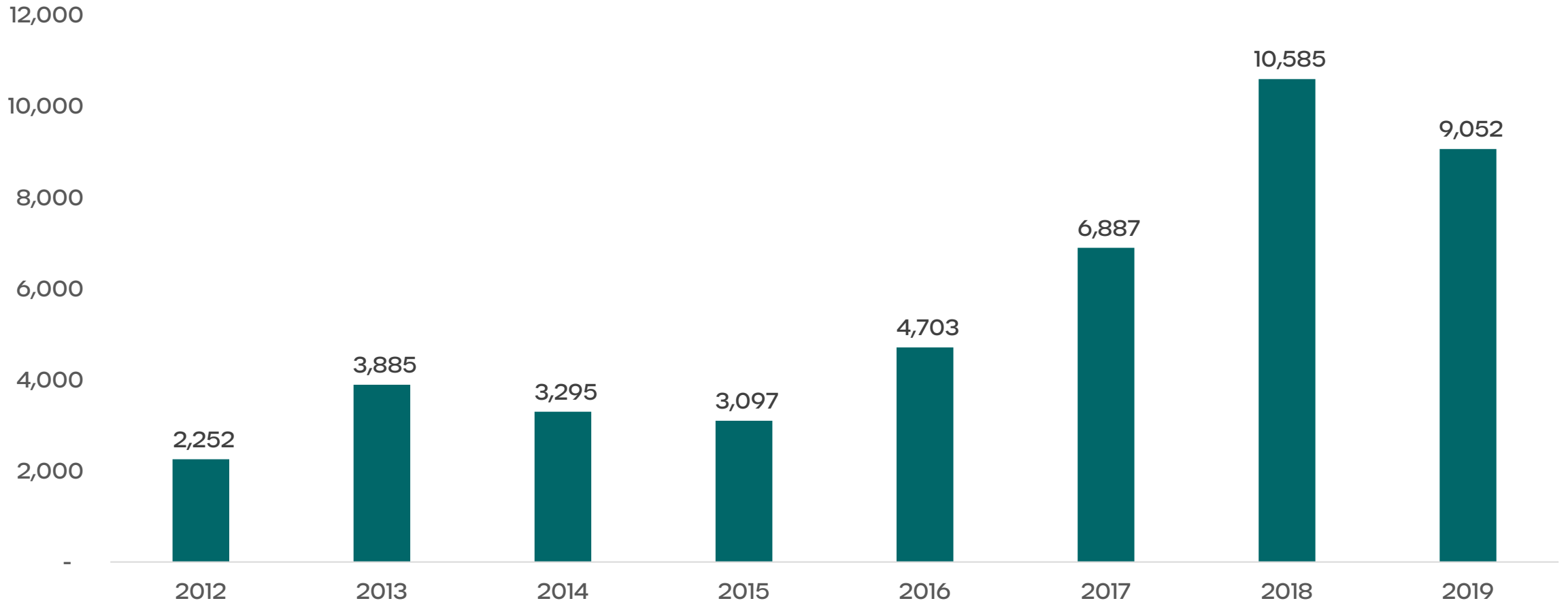
Metro Underproduction vs. Median Home Price Change 2012 - 2019



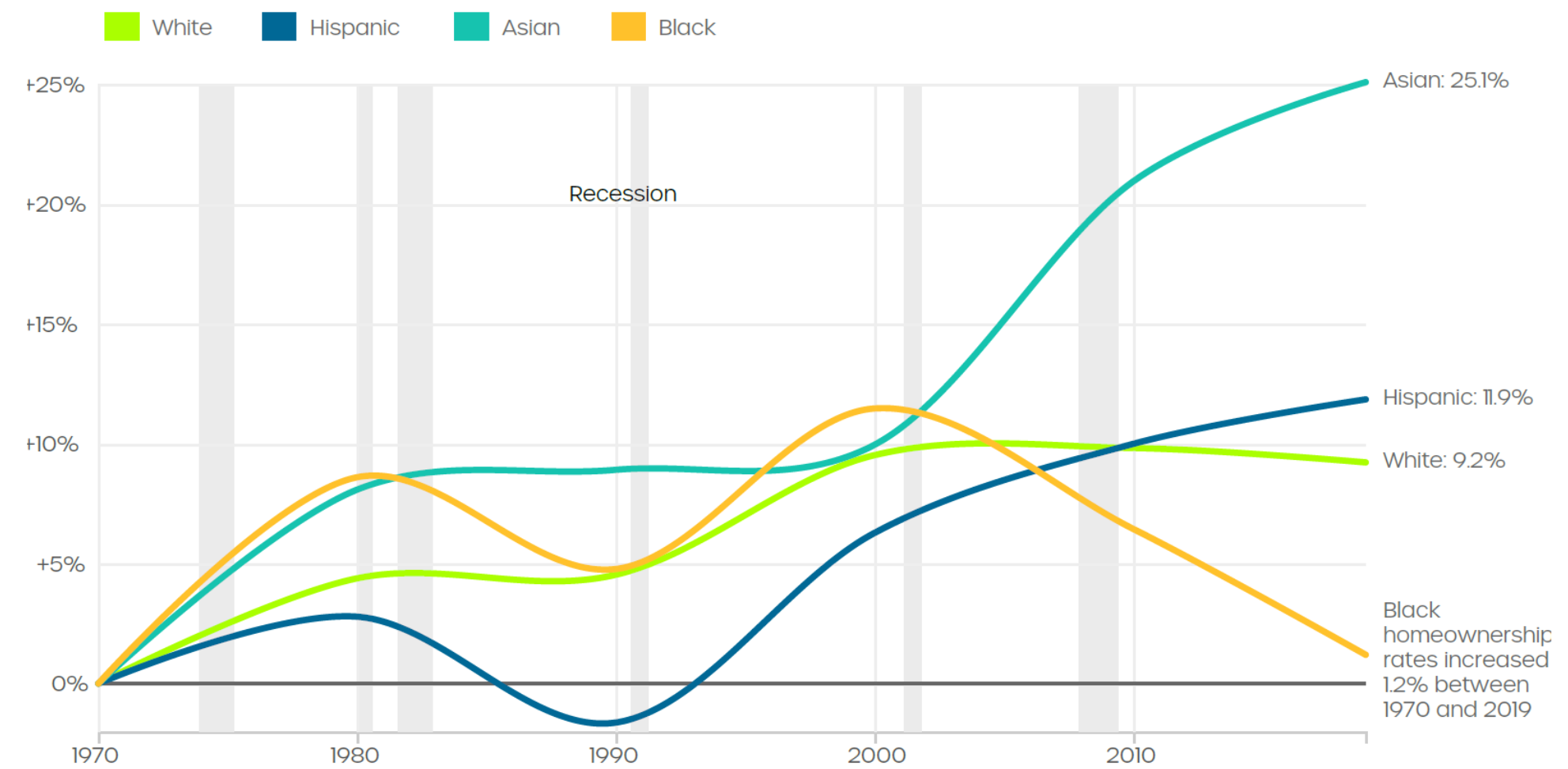
Maine Ranks 35th in State Rankings, up From 38th in 2012

| Rank | State | Housing Underproduction as of 2019 | Total Existing Housing as of 2019 | Underproduction Severity (% of Total) |
|------|------------------|---------------------------------------|--------------------------------------|--|
| 1 | California | 977,654 | 14,367,021 | 6.8% |
| 2 | Texas | 322,105 | 11,283,892 | 2.9% |
| 3 | Florida | 288,885 | 9,674,053 | 3.0% |
| 4 | New York | 233,592 | 8,404,205 | 2.8% |
| 5 | Washington, D.C. | 140,142 | 3,195,098 | 4.4% |
| 6 | New Jersey | 136,864 | 3,641,854 | 3.8% |
| 7 | Colorado | 127,005 | 2,464,109 | 5.2% |
| 8 | Arizona | 122,683 | 3,076,048 | 4.0% |
| 9 | Illinois | 120,017 | 5,388,210 | 2.2% |
| 10 | Georgia | 118,338 | 4,378,350 | 2.7% |
| 35 | Maine | 9,052 | 750,964 | 1.2% |

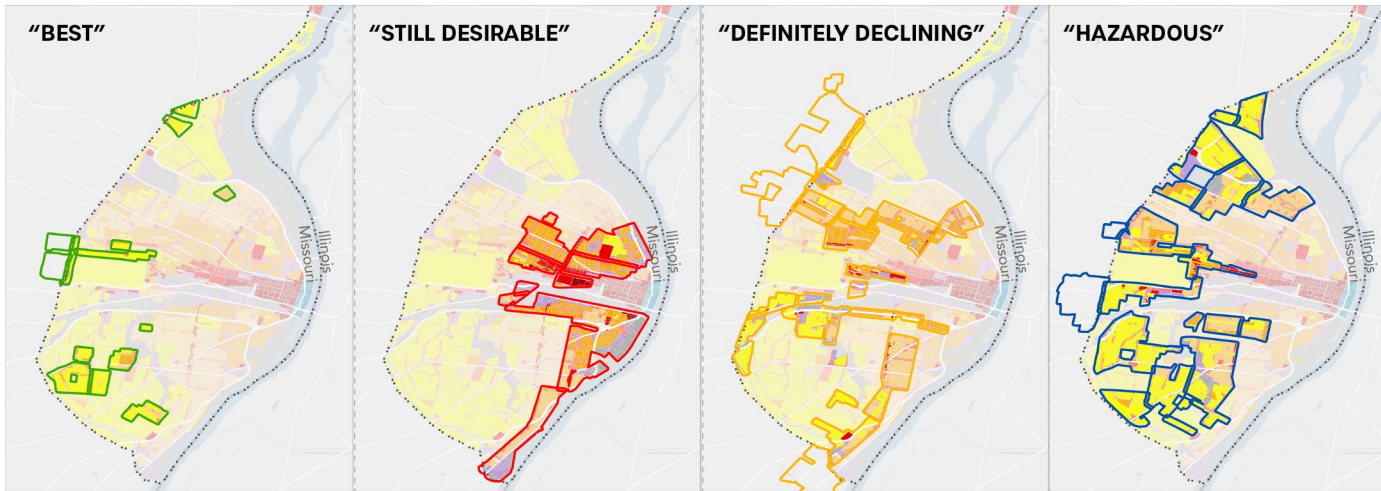
Maine Housing Underproduction by Year



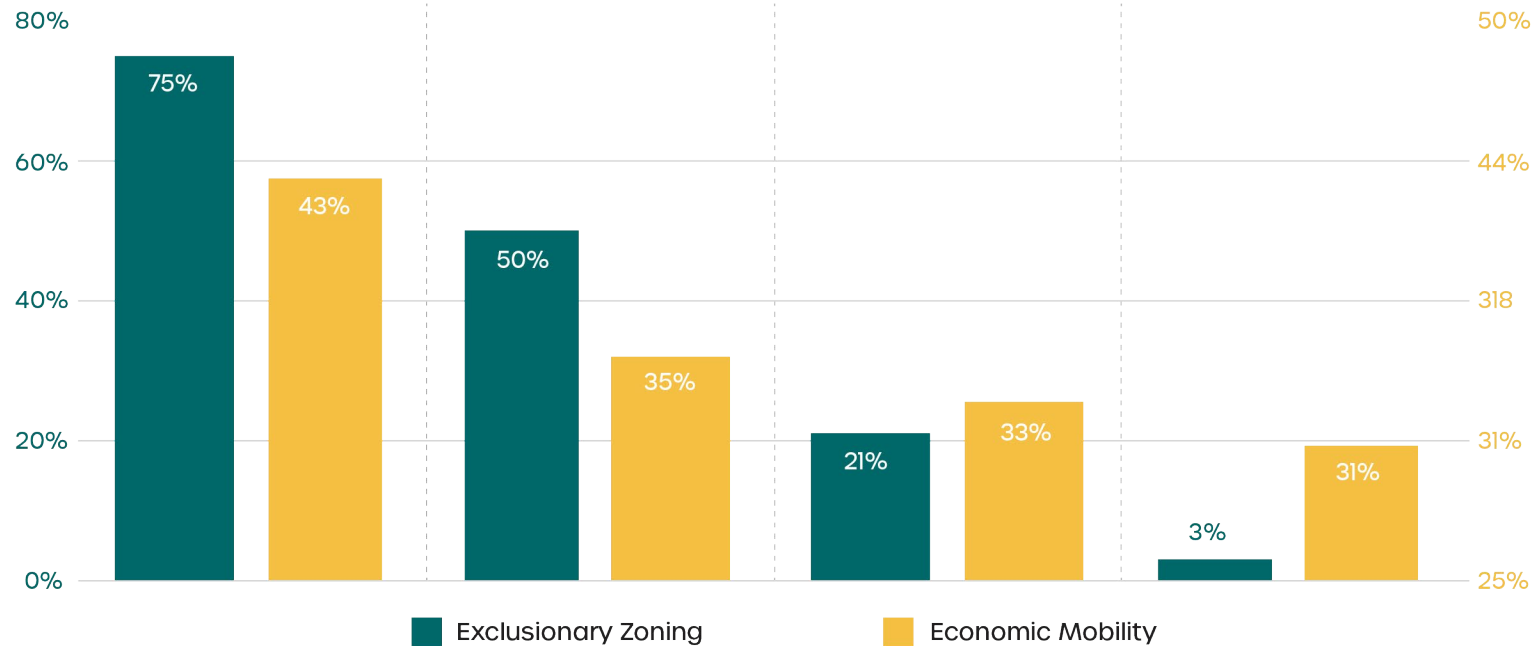
Black Homeownership Rates Have Barely Risen Since 1970



Notes: Data is every 10 years between 1970 and 2010, ending in 2019. Source: NPR analysis of Urban Institute data. Vertical gray bars in chart indicate a recession. Recession dates are from the National Bureau of Economic Research. Credit: Ruth Talbot/NPR



Home Owners Loan Corporation (HOLC) Residential Security Maps for St. Louis, Missouri



Zoning Has Codified Segregation

Policy has **Zoned Out** rental multifamily and affordable housing development in the highest opportunity neighborhoods.

This has allowed White Neighborhoods to **Hoard Opportunity** at the Expense of Black and Brown People

What Can We Learn From Comparing Housing Underproduction Data Against the Affordable Housing Gap Data?

Two important numbers to consider:

Using U.S. Census ACS data, Up for Growth found that Maine fell **9,052** homes short of meeting needs.

Using the same underlying data, but with a different research question, the National Low Income Housing Coalition found a deficit totaling **19,031** homes.

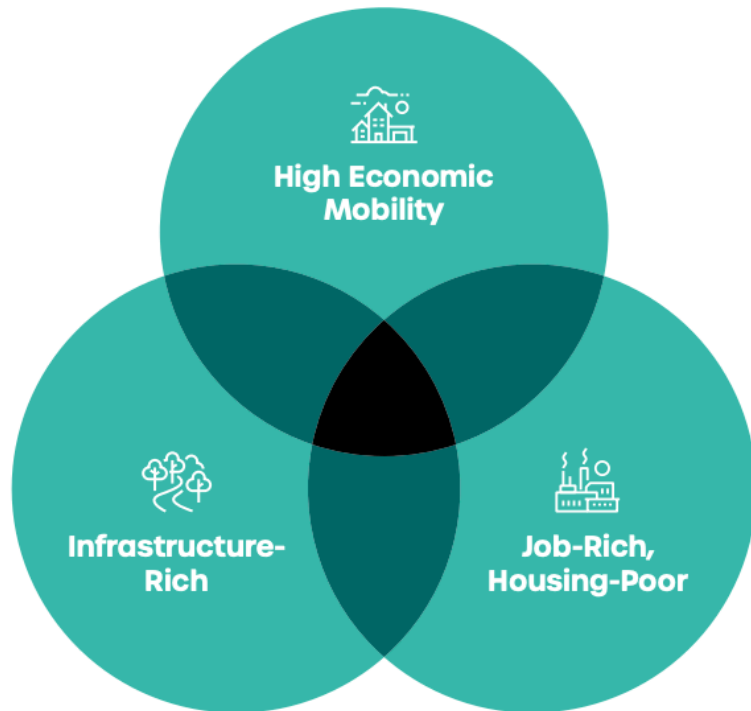
Up for Growth's Policy Framework, A Better Foundation, focuses on answering:

- Where to build?
- How much do build?
- What to build?

Determining Where to Build Housing Has Implications For Equity, Job Growth, and General Prosperity

We identify optimal locations for new housing distribution based on how many conditions are met.

52,320 Census Tracts Have Underproduction
(70.1% of the 73,766 nationwide total)



● Tier 1

Census tracts that meet all **three** conditions

1,067 are designated Tier 1
(2.0% of underproduced tracts)

● Tier 2

Census tracts that meet any two conditions

7,230 are designated Tier 2
(13.8% of underproduced tracts)

● Tier 3

Census tracts that meet only one condition

17,800 are designated Tier 3
(34.0% of underproduced tracts)

26,223 (50.1% of underproduced tracts) are not high-opportunity neighborhoods.

How Much to Build, and How Densely Is a Central Conversation to How to Build Better Communities

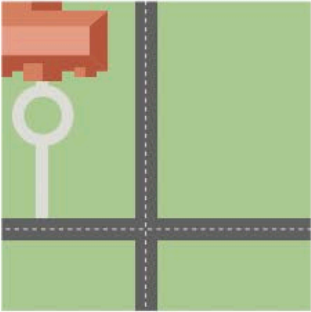
By allocating new units based on Census Tract tier and existing density, ABF will allow communities that have the infrastructure to support more density are prioritized for more units while smaller communities are able to slowly increase their number of units.



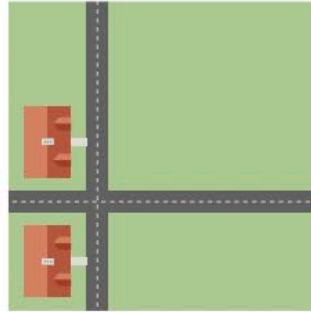
Considering a Broader Range of Building Types to Achieve Housing Equity

If the existing community contains

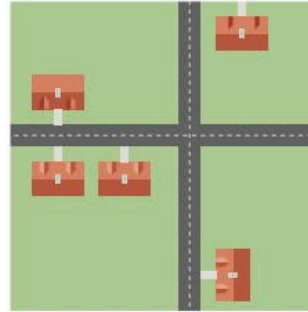
High Opportunity
+ >0.5 homes per acre



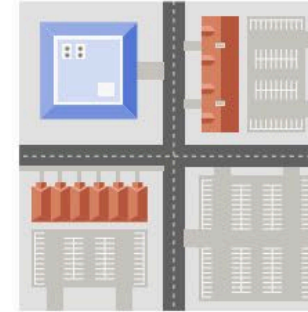
0.5 – 2 homes per acre



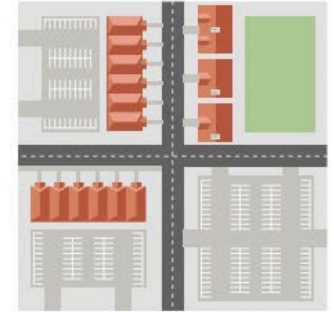
2 – 5 homes per acre



5 – 12 homes per acre

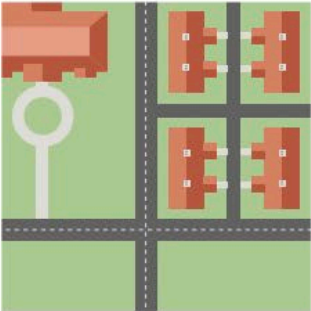


>12 homes per acre

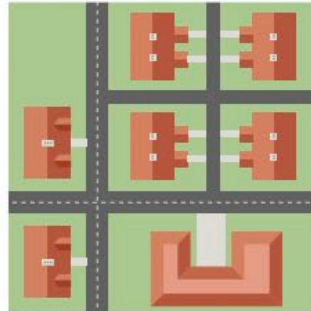


A Better Foundation™ recommends

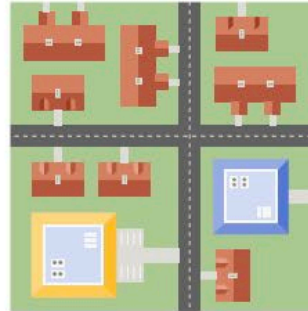
100% Missing Middle



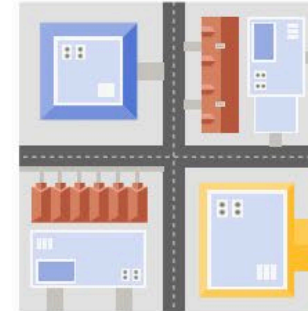
25% Medium Density
75% Missing Middle



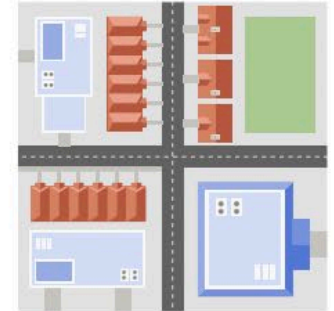
50% Medium Density
50% Missing Middle



100% Medium Density



100% High Density



A Better Foundation lowers average household expenses by
\$3,000 per year through a mix of housing
that is more affordable than a “more of the same” approach.



After 30 years of production, A Better Foundation generates

**\$209 billion more
in GDP nationally**

compared to more of the same.



A Better Foundation's housing distribution leads to

a 15% reduction in Vehicle Miles Traveled (VMT)

compared to more of the same.





To get involved, go to

www.upforgrowth.org

Interested in membership?

keasley@upforgrowth.org

