

## SOLON'S HOUSING PROFILE

Solon's housing supply and prices determine the potential for future growth in the town, as well as diversity of opportunities. A mixture of housing types encourages a mixture of residents – young and old, singles and large families, as well as different economic classes.

While local government does not—and should not—directly provide housing, municipal policies still significantly influence the type, cost, and location of available homes. Historically, towns have borne responsibility for ensuring residents have safe, sanitary, and secure housing, and many have taken steps to help keep housing costs manageable. Although municipalities have limited control over overall housing supply, they can address emerging challenges through tools such as grant programs that support the rehabilitation of substandard homes. When housing prices rise to the point that new homes become unaffordable, it creates additional barriers for attracting new residents, including those needed to fill local jobs. This chapter examines the existing housing stock in Solon and its key characteristics.

\*\*\*\*Note: Throughout this plan, Solon's population varies between 919 and 978. This is because the population of 919 is from the 2023 American Community Survey (ACS) and is an estimate, based on survey responses. It is used in certain charts and tables because it is the most up-to-date data available and other data is calculated based on this number. The population of 978 is from the 2020 Decennial Census.

Using the 2020 Census figures and recalculating the data would render it inaccurate. Further, due to Solon's population size, 2020 Decennial Census data is not available for every topic.

It is important to understand these differences because use of either statistic could be construed as a mistake, and it is not. Data sources have been annotated throughout, where feasible.

## Solon's Housing Stock:

Solon's Community Profile chapter documents a steady decline in the average household size over the last several decades (2.45 in 2010 to 2.3 in 2023). Counterintuitively, this trend means that more housing is required even if the population is not growing rapidly or at all.

Based on projections by the Office of the State Economist, by the year 2042 Solon's population is estimated to be 844 residents; this is a decrease of around 8% of Solon's current population of 919 individuals. This projection by the Maine State Economist is from 2023.

With the current average household size, a population of 844 would need approximately 367 houses for this population size (population of 844 divided by average household size 2.3 = 367 housing units needed). This would be a reduction of approximately 84 housing units over the next 16-year period. While these figures are only rough estimates, they offer a useful foundation for planning.

As noted in the Community Profile chapter, population change is influenced by many external factors, and projections based on past trends are inherently uncertain. Events like the COVID-19 pandemic- an unforeseen circumstance that brought new residents to Solon- illustrate this unpredictability. Although future population shifts cannot be accurately forecasted, the State Economist's projections provide a reasonable starting point and are therefore considered in this Plan.

In considering housing needs, it is essential to understand the inherent inconsistencies with the Census Bureau and American Community Survey (ACS) data. As noted at the start of this chapter, ACS data is based on smaller sample sizes and is an estimate. However, since the Census is only conducted every 10 years, the ACS data is the most current data available. Both 2020 Census data and 2023 ACS data are used throughout this plan.

**TABLE 1: 2020 CENSUS VS. 2023 ACS DATA COMPARED TO 2010 CENSUS DATA**

	2020 Census Data	2023 ACS Data	2010 ACS Data
Population	978	919	1,097
Total Housing Units	631	593	605
Occupied Housing Units	446	396	452
Vacant Housing Units*	185	197	153
Seasonal Use Only	132	142	121
Households	446	396	452

Source: 2020 Census, 2010 & 2023 ACS

\*Vacant housing includes seasonal housing units

### Table 1 Highlights:

- Solon's total housing units have fluctuated only slightly since 2010. This fluctuation may be due to data collection methods by the ACS and Census.
- The number of vacant housing units has increased since 2010.
- The number of seasonal use dwelling units has also increased since 2010.

For the purposes of this Comprehensive Plan, the following Census definitions are important to understand, as they are used throughout this Plan.

**Housing Unit-** *A housing unit is a house, an apartment, a group of rooms, or a single room intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have a direct access from the outside of the building or through a common hall. In accordance with this definition, each apartment unit in an apartment building is counted as one housing unit. Housing units, as distinguished from "HUD-code" manufactured (mobile) homes, include conventional "site-built" units, prefabricated, panelized, sectional, and modular units.*

*Housing unit statistics also exclude group quarters (such as dormitories and rooming houses), transient accommodations (such as transient hotels, motels, and tourist courts), moved or relocated buildings, and housing units created in an existing residential or nonresidential structure.*

*Units in assisted living facilities are considered to be housing units, however, units in nursing homes are not considered to be housing units.*

**Vacant Housing Units.** *A housing unit is vacant if no one is living in it at the time of the interview, unless its occupants are only temporarily absent. In addition, a vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Vacant units are excluded if they are exposed to the elements, that is, if the roof, walls, windows, or doors no longer protect the interior from the elements, or if there is positive evidence (such as a sign on the house or block) that the unit is to be demolished or is condemned. Also excluded are quarters being used entirely for nonresidential purposes, such as a store or an office, or quarters used for the storage of business supplies or inventory, machinery, or agricultural products. Vacant sleeping rooms in lodging houses, transient accommodations, barracks, and other quarters not defined as housing units are not included in the statistics in this report.*

**Seasonal housing** *units are those intended for occupancy only during certain seasons of the year and are found primarily in resort areas. Housing units held for occupancy by migratory labor employed in farm work during the crop season are tabulated as seasonal. As of the first quarter 1986 vacant seasonal mobile homes are being counted as a part of the seasonal housing inventory.*

**Household.** *A household includes all the people who occupy a housing unit (such as a house or apartment) as their usual place of residence.*

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters. There are two major categories of households, "family" and "nonfamily."

**Family Household.** A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family.

A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

Source: <https://www.census.gov/housing/hvs/definitions.pdf> & <https://www.census.gov/glossary/?term=Family+household>

Table 2 shows the development of housing by type, vacant houses, mobile homes, and seasonal dwellings since 1980.

**TABLE 2: HOUSING: TYPE AND OCCUPANCY FROM 1980 TO 2020**

	1980	1991*	2000	2010	2023
Total Housing Units	439	522	581	605	593
Occupied Housing Units	-	-	398	452	396
Vacant Housing Units <sup>1</sup>	-	-	183	153	197
Seasonal Housing Units	100	107	138	121	142
Mobile Homes	54	53	86	67	70
Owner Occupied Housing	-	-	322	406	360
Renter Occupied Housing	-	-	76	46	36
Two or More Unit Housing	54	37	19	26	15

Data sources: 1980 & 1991 from Solon's 1992 Comprehensive Plan. Data from 2000, 2010 & 2023 is from the ACS

\*1991 data was supplied by the Comprehensive Plan Committee.

1- Vacant housing includes seasonal housing units.

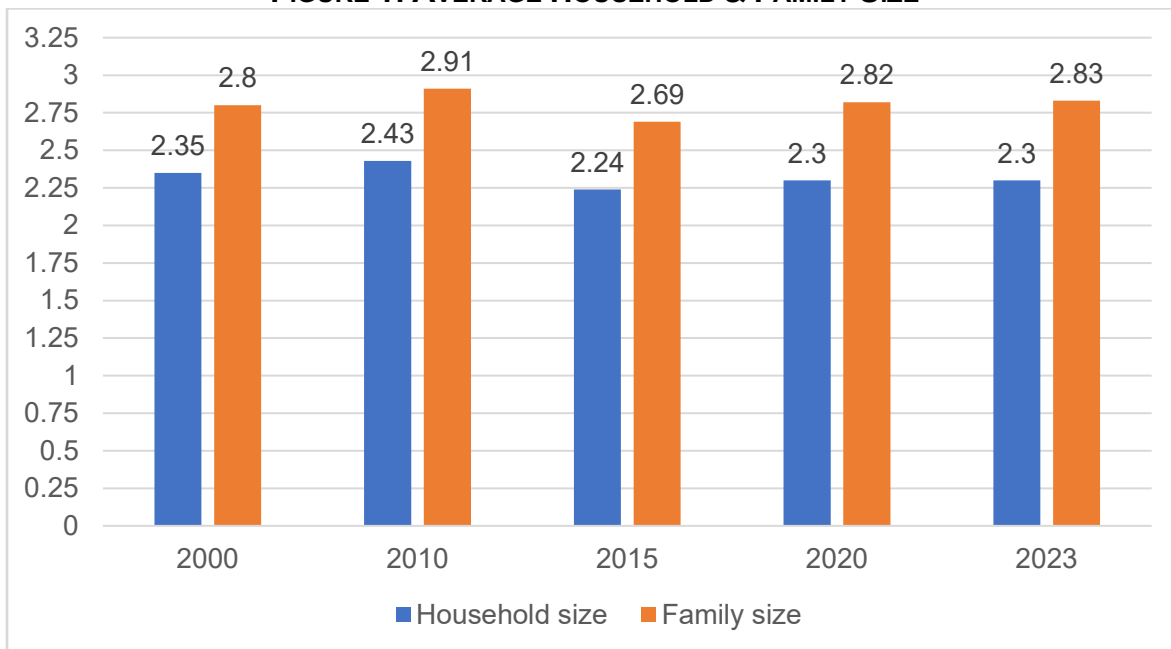
The numbers may not add up in Table 2 because the Census Bureau changed the definitions for mobile homes and seasonal units between the 1970s and 1980s.

**Table 2 Highlights:**

- From 1980 to 2023, there was a 35% increase in total housing stock.
- The amount of vacant housing changed minimally between 2000 and 2023.
- The number of housing units considered seasonal fluctuated and increased from 1980 to 2023.
- The number of renter-occupied homes decreased by nearly 53% between 2000 and 2023.
- The number of mobile homes in Solon’s housing stock increased slightly from 1980 to 2023.
- Perhaps the most drastic change was the number of dwellings that contained two or more housing units. This type of housing decreased by 72%

An often-overlooked factor that has an essential impact on housing is household size and family size and the distinction between the two. A population consisting of smaller households and families requires more housing than the same population of larger household and family sizes.

**FIGURE 1: AVERAGE HOUSEHOLD & FAMILY SIZE**



Source: 2000, 2010, 2015, & 2023 ACS.  
2020 data from Census.

**Figure 1 Highlights:**

- Between 2000 and 2023, the average household size fluctuated but stabilized.
- Between 2000 and 2023, the average family size also fluctuated then stabilized.

Smaller households tend to be more in flux than larger ones and they tend to be renters. Solon has only 36 renter-occupied units, based on 2023 ACS data.

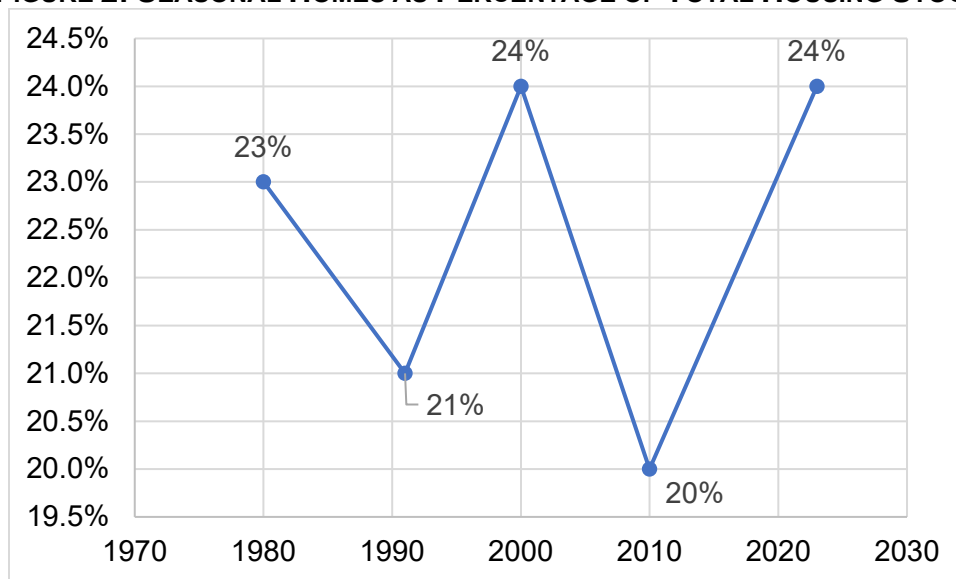
Although it appears that Solon’s average household size has stabilized since 2015, declining average household size is a national trend. Almost all social and economic factors favor smaller households, such as more independent living among youth and elderly, smaller families, and more single-parent families.

### Seasonal Housing:

As with many Maine communities, Solon has numerous homes and camps used only seasonally. Due to Solon’s ideal location, the town has become known for abundant outdoor recreational opportunities, resulting in a stable number of seasonal homes and camps throughout the decades.

Figure 2 shows the number of dwellings classified as seasonal by the Census Bureau as percent of total housing stock. This number remained relatively stable from 1980 to 2023. These numbers are self-reported by individuals responding to Census surveys, so their accuracy is not guaranteed, as with all Census data.

**FIGURE 2: SEASONAL HOMES AS PERCENTAGE OF TOTAL HOUSING STOCK**



*Source: Solon’s 1992 Comprehensive Plan and ACS*

Some houses that are only used seasonally may have originally been constructed for year-round habitation; likewise, there are homes that were originally intended to be used seasonally that have undergone conversion to be used as year-round homes. There have not been many seasonal homes that have been converted into year-round homes, though; nor has the conversion of year-round homes into seasonal homes been significant. There is a possibility that not all conversions are accounted for; however, these scenarios have had little impact on the community.

The Code Enforcement Officer will continue to review permit applications, perform inspections, and document the conversion rate, as part of their job.

While seasonal conversions are not an issue in Solon, there has been an increasing number of recreational vehicles used for seasonal dwellings. The concern with this is the proper disposal of wastewater. Within the last two years, Solon updated their Building Ordinance to include provisions to regulate the time period of when a camper can be occupied as a seasonal dwelling, the duration of time for occupancy, as well as standards and requirements for proper wastewater disposal.

### **Housing Conditions:**

Accurate data on the age and condition of Solon's housing stock is limited. While the Census collects information on housing age and the presence of modern plumbing or heating, these figures come from the American Community Survey, whose small sample size makes estimates for a town like Solon unreliable.

According to the 2023 ACS, eight of Solon's 396 occupied housing units lacked complete plumbing, 18 lacked complete kitchens, and five lacked telephone service. These indicators are commonly used to assess housing quality, but camp-style homes may skew the results, as they often lack full facilities by design.

ACS data also tracks substandard living conditions. In Solon, only four homes were considered overcrowded (more than one person per room), suggesting the town does not face a significant issue with substandard housing.

Housing age can offer a general indication of condition, though it is not always precise. Older homes may be structurally sound but often have outdated wiring, poor insulation, or hazardous materials such as lead paint or asbestos. Homes from the 1960s and 1970s typically lack adequate insulation, while more recent construction generally meets modern building codes.

**TABLE 3: AGE OF HOUSING STOCK IN SOLON, MAINE**

Age of Housing Units*		
Year Structure was Built	# Of Homes	Percent of Total
1939 or earlier	145	24.5%
1940-1949	18	3.0%
1950-1959	27	4.6%
1960-1969	52	8.8%
1970-1979	82	13.8%
1980-1989	92	15.5%
1990-1999	92	15.5%
2000-2009	49	8.3%
2010-2019	36	6.1%
2020 or later	0	0%

\*2023 ACS

Table 3 Highlights

- Nearly a quarter of all homes in Solon were built prior to the start of World War II in 1939.
- 21% percent of all occupied homes in Somerset County were built prior to the start of World War II in 1939.
- 324 homes (55% of all homes) in Solon were built prior to 1980.
- 52% of occupied homes in Somerset County were built prior to 1980.

Table 3 above shows an uneven spread of home ages in Solon, with more than half the town’s housing stock built prior to 1980, and no new houses built after 2020. It should be noted that this age estimate (provided by Census responders) does not tally at all with actual number of homes shown in ACS data.

As with any town, there are houses in town that visibly need repairs; although there are not any major housing issues such as particular neighborhoods that are rundown. The biggest challenge related to housing is the lack of affordable housing or available rental housing. The short supply of affordable housing or rental housing has resulted in people living in campers or trailers that are ill-equipped as permanent housing.

The homes that visibly need repair are scattered throughout town and not consolidated in any one area.

Housing falling into disrepair is cyclical in a way. For example, younger folks with children are often focused on raising their families, and not on home improvements or maintenance. They also may not have the necessary funds to maintain their homes even if they wanted to. Then as these folks get older and reach the early retirement age, their focus shifts to maintaining their homes. At this point in their lives, they have the necessary time, energy, and money. But, as they continue to age, they can no longer maintain their homes as they once did either due to physical restriction or financial, resulting in houses falling into disrepair.

### Housing Price and Affordability

Housing costs significantly influence a community’s economic health. While market forces largely set prices, shortages can limit options, reduce affordability for workers, and push residents to relocate.

Maine’s affordable housing goal calls for 10% of all new units to be affordable to households earning less than 80% of the median household income. Communities may meet this target through any mix of housing types—stick-built homes, mobile homes, rentals, or senior housing.

A home is considered “affordable” when a household earning up to 80% of the Area Median Income (AMI) can live there while spending no more than 30% of its income on total housing costs, including utilities, insurance, and heat. This applies to both rental and owner-occupied units.

In Somerset County, 80% of the AMI by household size is as follows:

**TABLE 4: 80% AREA MEDIAN INCOME LIMITS BY FAMILY SIZE**

Family Size	Income Limit for Family Size
Family of 1	\$47,600
Family of 2	\$54,400
Family of 3	\$61,200
Family of 4	\$68,000
Family of 5	\$73,450
Family of 6	\$78,900
Family of 7	\$84,350
Family of 8	\$89,800

Source: [https://www.mainehousing.org/docs/default-source/homeimprovement/80-ami-income-limits.pdf?sfvrsn=6df08615\\_5](https://www.mainehousing.org/docs/default-source/homeimprovement/80-ami-income-limits.pdf?sfvrsn=6df08615_5)

This data is from 2025 and can be found on the Maine Housing website listed in the source.

Determining housing affordability begins with understanding housing costs. U.S. Census Bureau data offers sample-based estimates of home values in Solon (see Tables 5 & 6), but because these figures rely on owners' self-reported values, they may not match actual sales prices or assessments. The data provides a useful baseline, though its limitations should be recognized.

**TABLE 5: VALUE OF MORTGAGED OWNER-OCCUPIED HOUSING UNITS FROM 2000 TO 2010**

	2000	2010	Change
<b>Sample Size</b>	<b>143</b>	<b>278</b>	<b>135</b>
<b>Median Value* of Specified<sup>1</sup> Housing Units</b>	<b>\$59,500</b>	<b>\$126,900</b>	<b>\$67,400 (113%)</b>
<b>Number of Units Valued at:</b>			
Less Than \$50,000	45	5	-40 (-89%)
\$50,000 - \$99,999	83	101	18 (22%)
\$100,000- \$299,999	15	139	124 (827%)
\$300,000 - \$499,999	0	26	26 (100%)
\$500,000 – or more	0	7	7 (100%)

Source: 2010 & 2020 ACS

\* “Value” is the Census respondent’s estimate of how much the property would be sell for if it were for sale.

<sup>1</sup> Housing units with a mortgage

Table 5 Highlights:

- The number of housing units increased dramatically in this decade.
- Solon’s median home value rose by 113%.
- Homes valued under \$50,000 declined sharply, while higher-value units increased.
- In 2010, no homes were valued above \$300,000; by 2020, that changed substantially.

**TABLE 6: VALUE OF MORTGAGED OWNER-OCCUPIED HOUSING UNITS FROM 2010 TO 2023**

	2010	2023	Change
<b>Sample Size</b>	<b>278</b>	<b>124</b>	<b>-136</b>
<b>Median Value* of Owner-occupied Housing Units<sup>1</sup></b>	<b>\$126,900</b>	<b>\$194,700</b>	<b>\$107,430 (53%)</b>
<b>Number of Units Valued at:</b>			
Less Than \$50,000	5	5	0 (0%)
\$50,000 - \$99,999	101	18	-83 (-82%)
\$100,000- \$299,999	139	90	-49 (-35%)
\$300,000 - \$499,999	26	5	-21 (-81%)
\$500,000 – or more	7	6	-1 (-14%)

Source: 2010 U.S. Census & 2020 ACS

\* “Value” is the Census respondent’s estimate of how much the property would be sell for if it were for sale.

<sup>1</sup> Housing units with a mortgage

## Table 6 Highlights

- There were far fewer houses with a mortgage reported in the 2023 ACS, making this data unreliable.
- The median value of homes increased by 53%.
- Homes valued at lower costs decreased noticeably.

Maine State Housing Authority (MSHA), an independent, quasi-state agency created in 1969 to address housing issues, has more current and accurate data on recent house sales in Solon. That data is expressed in figures below.

To better interpret the figures from MSHA, it's important to understand the definitions of the terms as they are used here. More information on MSHA can be found here: <https://www.mainehousing.org/data-research/housing-data>

Solon does not currently participate in any local or regional affordable housing efforts or workforce housing coalitions, as there are none in the area.

**Affordable:** *Housing is considered Affordable if the total Annual Housing Expenses are 30% or less of AMI.*

**Affordability Index:** *This compares the House Price that is Affordable to the local Median House Price. If the index is greater than 1, houses are affordable. If the index is less than or equal to 1, houses are unaffordable.*

**Annual Housing Expenses:** *These include the total annual mortgage payment plus utilities, taxes, homeowner's insurance, and mortgage insurance. These are estimated regionally and are based on the House Price.*

**Area Median Income (AMI):** *The total household income of the middle household, when all household incomes in the area are ordered from smallest to largest. Half of households earn more than this amount and half earn less. The area of an AMI can refer to the entire state, a county, a town, or other geographic region.*

**House Price:** *The sale price that a buyer pays for a home. This is different from the "list price," which is what the seller originally asked for the house.*

**Household Income:** *The total earnings of all members of a household in a given year.*

**Median:** *The middle number in an ascending list of values. Half the numbers are higher than the median, and half are lower.*

**Median House Price:** *The House Price of the median house sold within a geographic area during a given year.*

**FIGURE 3: SOLON'S AFFORDABILITY METRICS**

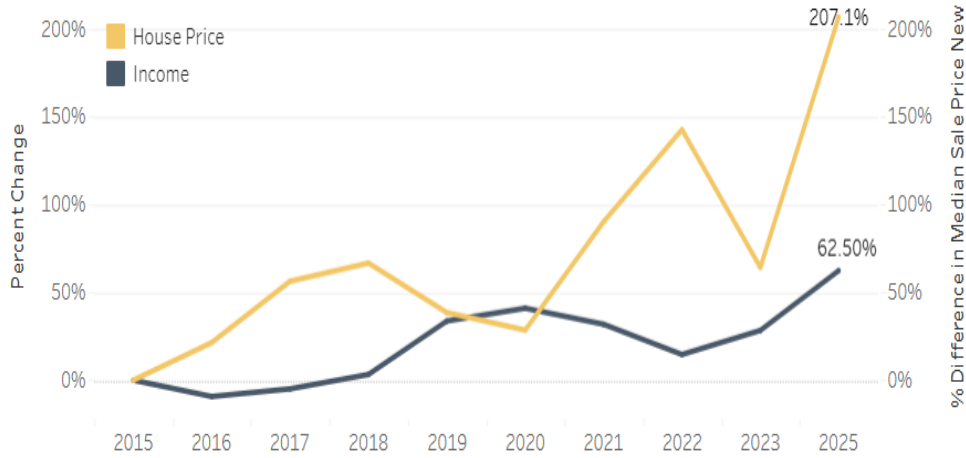
Selecte d Geogr aphy	Y..	Index	Median Income	Income Needed to Afford Median Annual Housing Expenses	Median House Price	Median Affordable House Price	Total Households	Households Unable to Afford Median House (%)	Total Houses Sold	Houses Sold For More Than Affordable Price (%)
Solon	2025	1.08	\$70,876	\$65,828	\$215,000	\$232,097	472.00	47.9%	11.00	36.4%
	2023	1.60	\$55,993	\$34,981	\$115,000	\$183,967	449.00	24.0%	12.00	25.0%
	2022	1.04	\$50,000	\$47,952	\$170,000	\$177,156	460.00	48.4%	15.00	40.0%
	2021	1.85	\$57,526	\$31,565	\$133,250	\$246,965	455.00	24.7%	30.00	16.7%
	2020	2.87	\$61,517	\$21,764	\$90,000	\$257,865	452.00	18.2%	19.00	10.5%
	2019	2.40	\$58,333	\$24,609	\$97,000	\$232,575	452.00	25.5%	16.00	18.8%
	2018	1.47	\$45,038	\$30,871	\$116,750	\$171,804	475.00	37.4%	18.00	16.7%
	2017	1.53	\$41,452	\$27,324	\$109,500	\$167,576	474.00	34.3%	13.00	23.1%
	2016	1.95	\$39,554	\$20,472	\$85,000	\$165,757	469.00	25.2%	15.00	0.0%
	2015	2.58	\$43,617	\$17,026	\$70,000	\$180,460	472.00	16.5%	12.00	0.0%

**Figure 3 Highlights:**

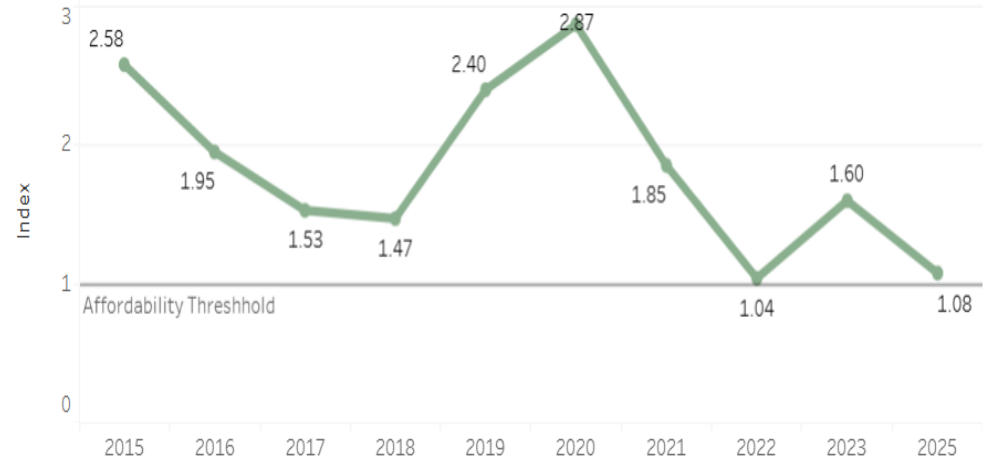
- **Index Column:** The Affordability Index compares the house price that is affordable to the local median house price. Since Solon’s Affordability Index is greater than 1, the town is still considered affordable, based on the metrics used here.
- **Median Income column:** Solon residents’ median household income has increased gradually over the last 10 years.
- **Income Needed to Afford Median Annual Housing Expenses:** When compared to the **Median Income column**, Solon is in acceptable condition, which results in the town having an Affordability Index over 1.
- **Median House Price and Median Affordable House Price columns:** Median Affordable House Price is about \$17,000 higher than the median house price. In other words, housing is affordable, but only for those earning the median income in Solon.
- **Households Unable to Afford Median House column:** As of 2025, 47.9% of Solon’s population could not afford a median priced house based on their income. This metric have varied greatly over the last several years.
- **Houses Sold for More than Affordable Price column:** Even though Solon’s is considered affordable for people earning the median income, there are still houses being sold that far exceed the median house price and median income

**FIGURE 4: SOLON'S AFFORDABILITY**

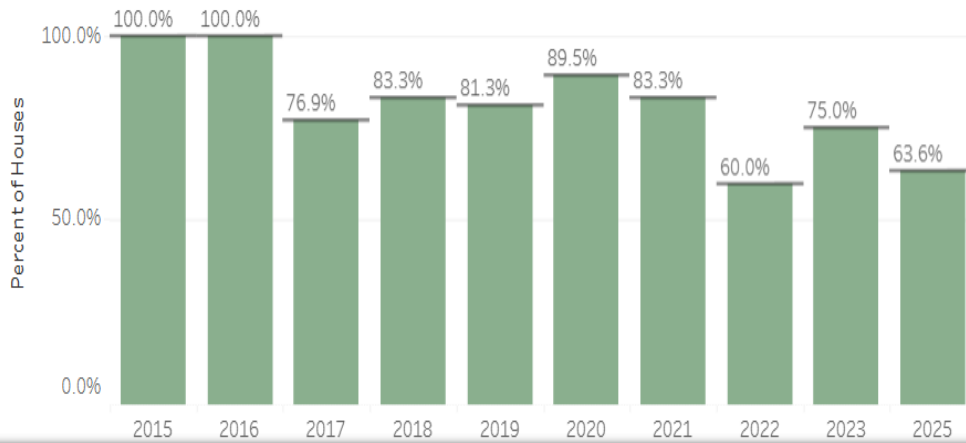
Relative Change in Income and House Price



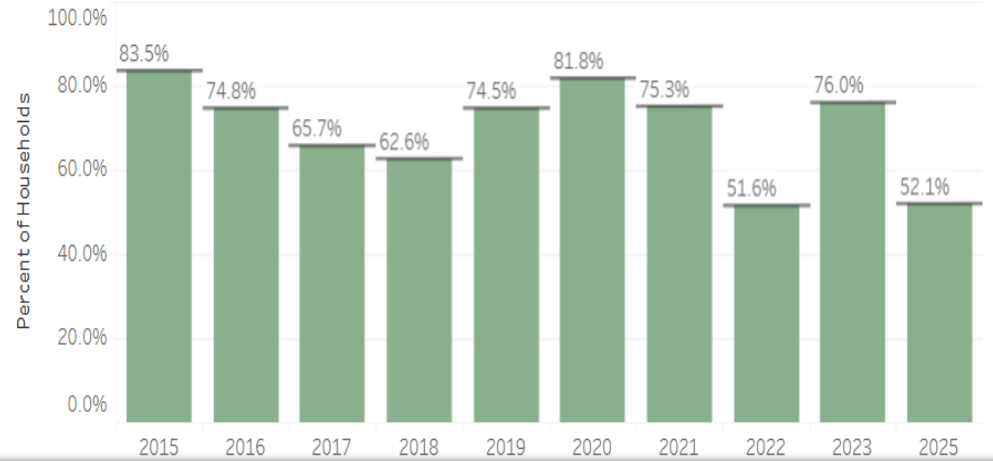
Ratio of Affordable House Price to Median House Price



Affordable Houses Sold



Households Able to Afford the Median House Price



Relative Change in Income and House Price (top left) Highlights:

- At the end of 2019, house prices dipped below the income level for the first time since 2015.
- In 2020, income declined slightly and house prices increased.
- Even though house prices decreased and stabilized somewhat in 2023 they were still more than the income level.
- As of 2025, the median income was \$70,876 and the median house price was \$215,000.

Ratio of Affordable House Price to Median House Price (top right) Highlights:

- This is the graph of the Affordability Index detailed above.
- Solon's affordability has been declining sharply since 2020, with a small reprieve in 2023.

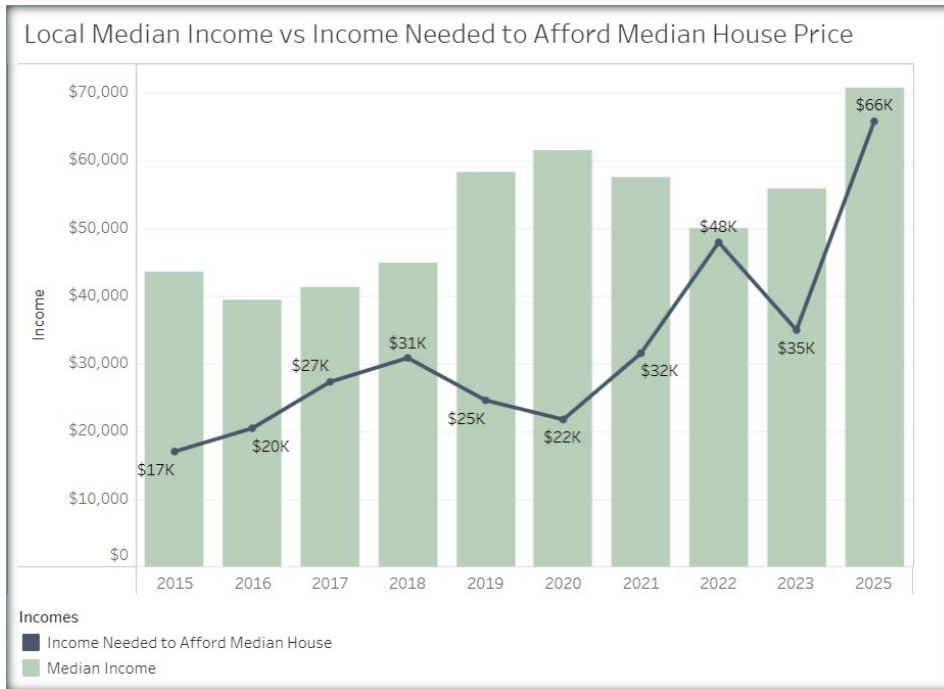
Households Able to Afford the Median House Price (bottom right) Highlights:

- This graph shows the percentage of households able to afford the median priced home in Solon.
- Those who can afford the median priced homes earn at least the median household income.
- The pandemic driven house buying frenzy drove housing prices up drastically throughout Maine especially in 2020.

Affordable Houses Sold (bottom left) Highlights:

- Affordable houses sold refers to the percentage of total houses sold within Solon residents' income range.
- The fewest affordable houses were sold during the three years after the pandemic out of this 10-year period.

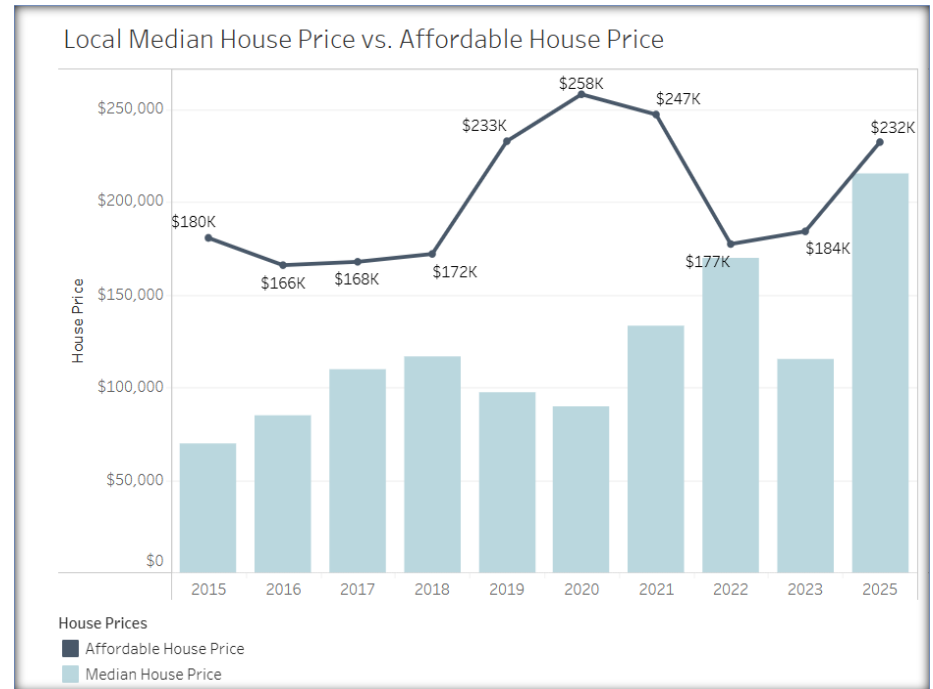
**FIGURE 5: MEDIAN INCOME COMPARISON**



**Figure 5 Highlights:**

- While Solon’s median income has stayed above the income needed to afford a median priced home, both have increased dramatically since 2020.
- Until 2018, Solon’s median income far exceeded the income needed to afford a median home.
- The income needed to afford a median priced home has risen steadily since 2020.

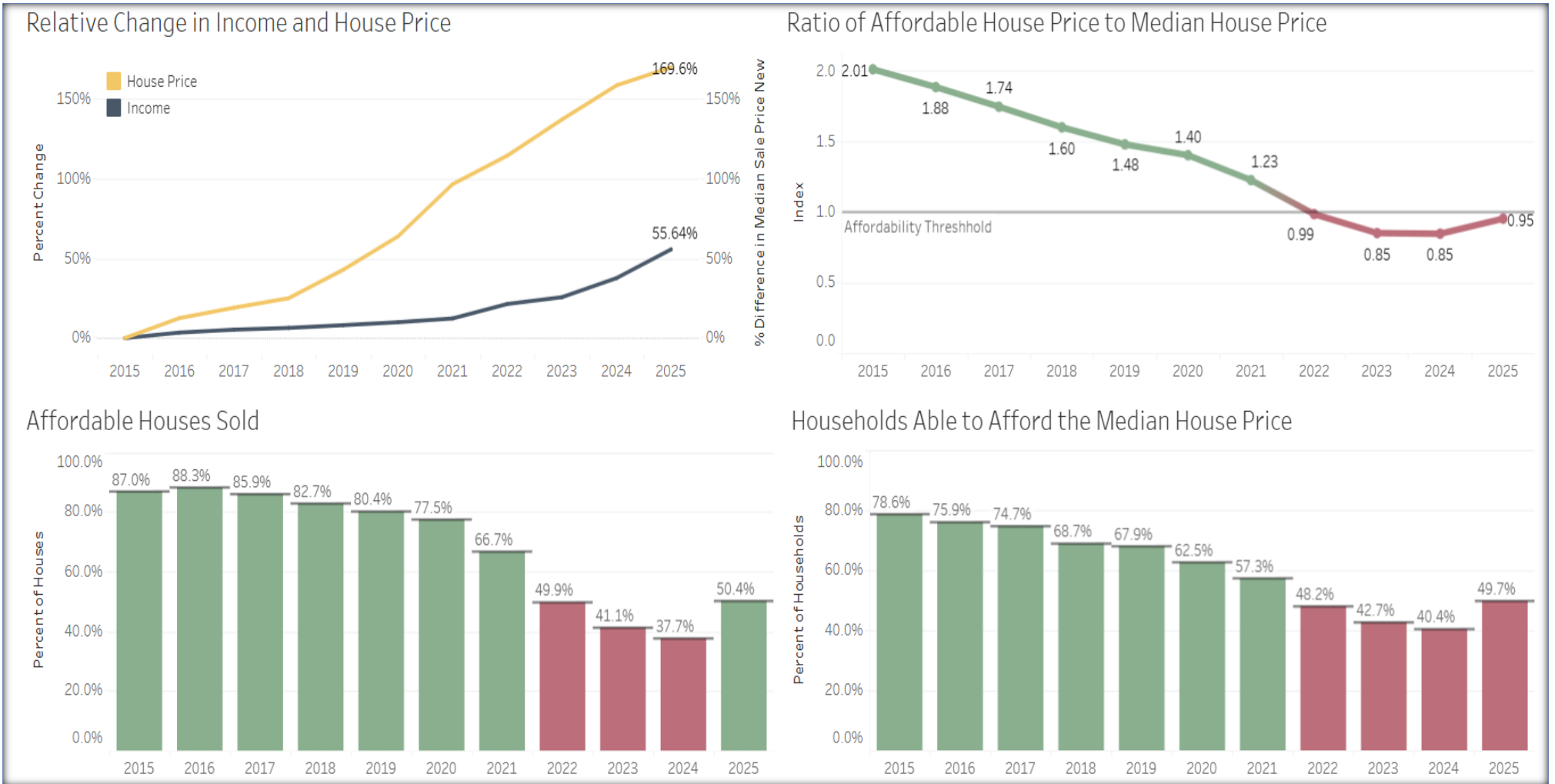
**FIGURE 6: HOUSE PRICE COMPARISON**



**Figure 6 Highlights:**

- This figure shows that Solon’s actual median house price has stayed well within the affordable range but has increased since 2018, aside from a small dip in 2022.
- This graph corresponds with the Affordability Index.

**FIGURE 7: SOMERSET COUNTY AFFORDABILITY**



Although Solon's affordability is directly tied to the county, region, and state, Solon has stayed more affordable than Somerset County.

## Household Income

Table 7 below shows a breakdown of household incomes in Solon.

**TABLE 7: SOLON'S HOUSEHOLD INCOMES**

<b>Total Households: 396</b>	<b>Approximate Number of Households</b>
<b>Less than \$10,000</b>	4.0%
<b>\$10,000 - \$14,999</b>	1.5%
<b>\$15,000 - \$24,999</b>	1.3%
<b>\$25,000 - \$34,999</b>	9.6%
<b>\$35,000 - \$49,999</b>	27.3%
<b>\$50,000 - \$74,999</b>	15.4%
<b>\$75,000 - \$99,999</b>	19.9%
<b>\$100,000 - \$149,999</b>	10.4%
<b>\$150,000 - \$199,999</b>	6.8%
<b>\$200,000 or more</b>	3.8%
<b>Median income</b>	<b>\$73,528</b>

*Source: 2023 ACS*

### Table 7 Highlights:

- According to ACS data, 73% of Solon's residents make between \$35,000 and \$149,999.
- The median household income, based on this data source, is \$73,528, which is only slightly higher than the median household income from MSHA.

Based on MSHA's Affordability Index Solon's median income and affordability is favorable when compared with surrounding towns (below).

**FIGURE 8: AFFORDABILITY INDEX FOR HOMEOWNERSHIP IN SOLON AND SURROUNDING TOWNS**

Selecte d Geogr aphy	Y. r.	Index	Median Income	Income Needed to Afford Median Annual Housing Expenses	Median House Price	Median Affordable House Price	Total Households	Households Unable to Afford Median House (%)	Total Houses Sold	Houses Sold For More Than Affordable Price (%)
Anson	2025	1.01	\$56,897	\$56,150	\$185,000	\$187,106	1,076	50.2%	20.00	45.0%
	2024	1.21	\$50,744	\$41,823	\$132,000	\$159,704	1,020	41.7%	16.00	37.5%
	2023	0.99	\$47,361	\$47,408	\$153,500	\$152,571	1,013	49.9%	28.00	50.0%
Athens	2025	0.94	\$66,848	\$71,365	\$225,000	\$210,910	395	52.9%	15.00	53.3%
	2024	0.66	\$49,637	\$74,411	\$228,250	\$151,656	401	71.3%	16.00	81.3%
	2023	0.75	\$39,154	\$51,452	\$160,950	\$121,082	388	63.5%	12.00	58.3%
Bingham	2025	1.40	\$59,491	\$42,627	\$150,000	\$209,480	407	37.1%	17.00	23.5%
	2024	1.10	\$41,618	\$37,430	\$121,000	\$133,519	386	42.7%	15.00	46.7%
	2023	0.96	\$40,357	\$41,829	\$135,000	\$128,974	386	55.7%	20.00	55.0%
Cornville	2025	2.08	\$86,574	\$41,916	\$147,500	\$307,035	549	29.5%	16.00	37.5%
	2023	0.67	\$62,336	\$93,611	\$315,000	\$210,224	535	70.7%	17.00	64.7%
Embden	2025	0.57	\$66,102	\$116,835	\$420,000	\$238,447	438	80.8%	22.00	86.4%
	2024	0.70	\$64,031	\$92,150	\$315,000	\$219,735	428	72.9%	24.00	79.2%
	2023	0.81	\$66,489	\$82,137	\$280,000	\$227,515	414	61.9%	21.00	71.4%
Madison	2025	0.78	\$54,201	\$68,973	\$228,000	\$178,629	2,066	59.9%	54.00	72.2%
	2024	0.84	\$49,301	\$58,743	\$190,000	\$158,982	2,043	58.2%	52.00	76.9%
	2023	0.77	\$47,130	\$60,608	\$195,000	\$150,826	2,006	62.6%	61.00	63.9%
Solon	2025	1.08	\$70,876	\$65,828	\$215,000	\$232,097	472	47.9%	11.00	36.4%
	2023	1.60	\$55,993	\$34,981	\$115,000	\$183,967	449	24.0%	12.00	25.0%

Source: <https://www.mainehousing.org/data-research/housing-data>

**Figure 8 Highlights:**

- 2024 data for Solon was unavailable, but out of this comparison, Solon was the only town considered affordable in 2023.
- Of the 2025 data, the towns considered affordable were Anson, Bingham, Cornville, and Solon.

## Year-Round Rental Housing

With approximately 8% of Solon’s population, or 36 households, living in rental housing, the affordability of renting is a crucial aspect to consider.

**TABLE 8: COST OF RENTING IN SOLON**

	2010	2020	% Change
<b>Occupied Housing Units</b>	<b>452</b>	<b>396</b>	<b>-12%</b>
<b>Renter-Occupied Housing Units</b>	<b>46 (10%)</b>	<b>36 (8%)</b>	<b>-22%</b>
<b>Median Monthly Rent Specified Renter-Occupied Units</b>	<b>\$630</b>	<b>\$788</b>	<b>25%</b>
<b>Less than \$500</b>	<b>15</b>	<b>13</b>	<b>-13%</b>
<b>\$500 - \$999</b>	<b>31</b>	<b>19</b>	<b>-39%</b>
<b>\$1,000 - \$1,499</b>	<b>0</b>	<b>0</b>	<b>0%</b>
<b>\$1,500 – or more</b>	<b>0</b>	<b>0</b>	<b>0%</b>
<b>No Rent Paid</b>	<b>0</b>	<b>4</b>	<b>100%</b>
<b>Rent as a Percent of Household Income</b>	<b>Number of Households</b>		
<b>Less than 20%</b>	<b>20</b>	<b>7</b>	<b>-65%</b>
<b>20 – 30%</b>	<b>12</b>	<b>19</b>	<b>58%</b>
<b>30% or more</b>	<b>14</b>	<b>6</b>	<b>-57%</b>
<b>Not Computed</b>	<b>0</b>	<b>4</b>	<b>100%</b>

Sources: 2010 & 2023 ACS

### Table 8 Highlights

- The number of residents who rented decreased by 22%.
- Rental costs increased by 25%.
- In 2010, no households reported paying zero rent; by 2023, this figure increased to four.
- Renters paying less than 20% of their household income decreased by 65%.
- Renters paying between 20-30% of their household income increased by 58%.
- Interestingly, renters paying 30% or more of their household income decreased significantly (57%).

The town of Solon does not participate in any subsidized rent programs at this time, nor are there currently regional or workforce housing coalitions in the area.

To be truly affective, housing affordability needs to be addressed on a regional scale. Solon is by no means the only town facing housing affordability issues, or insufficient housing options for its elderly residents.

## Projections

Referring to the population projections at the end of the Community Profile chapter, the Maine Office of the State Economist project Solon will have a population of 844 by 2042, which is a decrease of 8% in a 17-year period.

Populations are affected by regional trends, such as increasing median age and decreasing household size. Solon’s median age has been increasing for decades but is beginning to show signs of plateauing. The average household size, or the number of people living in each household, has slowed in decline and appears to have plateaued, as well. Both trends will have an impact on housing type and needs.

**TABLE 9: MEDIAN AGE AND AVERAGE HOUSEHOLD SIZE STATISTICS**

	2000	2010	2015	2020	2023
<b>Median Age (years)</b>	41.9	44	49.7	54.2	46.8
<b>Average Household Size</b>	2.35	2.43	2.24	2.3	2.3
<b>Average Family Size</b>	2.8	2.91	2.69	2.82	2.83

Solon’s current housing stock is 593 total housing units, of which approximately 142 are seasonal homes, meaning roughly 451 houses are available for year-round habitation.

Table 10 below shows different scenarios using the population projection from the State Economist’s Office, the current average household size, and a hypothetical decrease in average household size of 5 percent to ensure all possibilities are considered.

**TABLE 10: POPULATION PROJECTIONS AND HOUSING NEEDS**

	Population	Total Current Housing Units (Minus Seasonal)	Average Household Size	# of Houses Needed	Deficit?
<b>Current</b>	<b>919</b>	<b>451</b>	<b>2.3</b>	<b>396</b>	<b>N/A</b>
State Economist’s Population Projection	844	451	2.3	367	No, surplus of 29 houses
State Economist’s Population Projection with Decreased Average Household Size	844	451	2.19	385	No, surplus of 11 houses

Based on Table 10, Solon would not need additional housing to accommodate the State Economist’s population projections, even with a 5% reduction in average household size. However, this does not reflect Maine’s broader housing shortage.

Although the projections show minimal growth-related demand, they do not account for statewide pressures, Solon’s strong commuting location, or the town’s aging population. As noted in the Community Profile chapter, Solon’s median age continues to rise, with many new residents being retirees. This trend points to an ongoing need for more housing- especially options suited to older adults.

Solon may have enough units overall, but not enough of the right types. Smaller, accessible homes, such as one-floor houses, small-lot homes, apartments, condos, multifamily units, or senior housing, are likely to be in the highest demand, ideally located near services. In contrast, large 3–4-bedroom homes on big lots will be less sought after, as the number of young families is not expected to grow significantly.

Housing dynamics can also create a “domino effect”: older residents want to downsize but have no suitable options in town, leaving them in homes better suited for young families. This limits turnover, restricts housing availability for new families, and ultimately slows community growth.

Shifts in household size and an aging population will continue to influence housing needs long after trends begin to reverse. While population projections provide a useful starting point, Solon is likely to see ongoing demographic change, along with fluctuations in housing stock as homes are built, camps convert to year-round use, and some year-round homes become camps.

Much of Solon’s housing is older, and recent construction has been limited to larger homes on large lots. The data clearly shows a greater need for smaller, right-sized homes for smaller households. In addition, there is a clear need for more low- and moderate-income and senior housing. Expanding these options would allow seniors to downsize locally, freeing larger homes better suited for families with children.

## **Housing Location Trends and Current Housing Regulations**

Development outside designated growth areas represents a worst-case sprawl scenario. Even without major housing demand, new homes will continue to be built. Directing 75% of new units into the designated growth area aligns with comprehensive planning guidelines and helps limit rural sprawl and public service costs.

Following completion of this Plan, Solon’s Land Use and Development Ordinance should be reviewed to ensure it supports these policies and directs new development appropriately.

Solon’s community character is shaped by its established downtown and surrounding rural areas, neither of which currently appear threatened by significant development or extensive rural home expansion.

Solon has limited regulatory oversight, nor does the town desire any further oversight. Solon’s current land use-related ordinances include the following:

- Shoreland Zoning Ordinance (2019)
- Building Ordinance (2024)
- Site Plan Review Ordinance (2022)
- Subdivision Ordinance

The mandatory Shoreland Zoning Ordinance is the only one of these ordinances that distinguishes areas within Solon into different districts that are intended for various purposes. Those districts are:

- Resource Protection
- Stream Protection
- Limited Residential
- Limited Commercial

Of these districts, the Limited Residential district and Limited Commercial district are intended to accommodate development. The Resource Protection district and the Stream Protection district are areas where development would adversely affect essential environmental factors, habitat, and/or water quality.

***Limited Residential District:***

The Limited Residential District includes those areas suitable for residential and recreational development. It includes areas other than those in the Resource Protection or Stream Protection District, and areas which are used less intensively than those in the Limited Commercial District.

***Limited Commercial District:***

The Limited Commercial District includes areas of mixed, light commercial and residential uses, exclusive of the Stream Protection District. This district includes areas of two or more contiguous acres in size devoted to a mix of residential and low intensity business and commercial uses. Industrial uses are prohibited.

Aside from the districts delineated in the mandatory Shoreland Zoning Ordinance, Solon does not have zoning or land use regulations that determine minimum lot sizes, land use regulations, or anything to influence development location or type for residential development.

The Building Ordinance requires a permit for construction or placement of any structure over 200 square feet in size, or for an addition that exceeds 100 square feet.

Solon's minimal regulations do not discourage housing development; however, they do little to encourage it, either. Solon's current ordinances will be examined more thoroughly in the Existing Land Use chapter of this Plan.

## Analysis and Key Issues

- The State Economist projected a population decrease of around 8% for Solon by 2042.
- Solon currently has (2023 ACS):
  - Population- 919
  - Total housing units- 593
  - Occupied housing units- 396
  - Vacant housing units- 197
  - Seasonal housing units- 142
- Average household size is 2.3 people per household and average family size is 2.83 as of 2023.
- Seasonal housing stock has remained between 20-24% of total housing stock since 1980.
- Median home price in 2023 was \$215,000, while the home price that is affordable on median income was \$232,097.
- Roughly 47.9% of households currently living in Solon could not afford a median priced home.
- 
- The median cost of rent increased by 25% between 2010 and 2023.
- While the population is projected to decrease, it is anticipated there will be a need for additional housing and right-sized housing to accommodate the aging population and small household sizes.
- Solon's existing ordinances minimally regulate housing development.