

## F. HOUSING

The housing stock is the basis for our town's tax base, and housing represents the major investment of most individuals. The goal of this section is to document housing conditions and encourage affordable, decent housing opportunities for all Cooper residents.

### HOUSING UNITS

#### Number of Units

In 2000, Cooper had a total of 165 housing units. If the 2000 census is compared only to the 1990 census it appears that during the 1990s, the town recorded a near doubling (98.8% percent increase) in its housing stock, compared to almost 15 percent for Washington County and 11 percent for the state – see Table 1. However, this magnitude of an increase did not pass the “straight face” test with the Comprehensive Plan Committee. When the 1980 census data is examined (see Table F-1) it appears that the 1990 census missed a significant portion of housing units in Cooper<sup>1</sup>. The percentage increase in the number of housing units in Cooper between 1980 and 2000 (from 129 to 165) is only 27.9%. This magnitude of an increase makes sense to the members of the Comprehensive Plan Committee, many of whom have served as assessors or on the Planning Board during the 1980-2000 time period.

As noted in the Population Section, in the 1990s Cooper experienced a 16.9% increase in population and close to a 10.07% percent decline in average household size to 2.59 persons per household. Both factors, increasing population and reduction in household size, account for some of the increase in the number of houses.

Again, if one only looks at the change between 1990 and 2000, seasonal units increased by 157.9% adding 60 units of seasonal housing. However, according to the 1980 census there were 81 seasonal units in Cooper but only 38 seasonal units in the 1990 census. According to the Cooper assessment records, there were no large losses of seasonal units between 1980 and 1990. So it is highly likely that census workers in April of 1990 did not know of (or bother to find) over 40 seasonal units that were probably located on camp roads when ice was still on the lake and seasonal roads were deeply rutted with mud. Seasonal units increased from 81 to 98 units in the 20 year period between 1980 and 2000. This is only a 21% increase and not the huge apparent increase if only the 1990 and 2000 census numbers are compared.

Housing for seasonal purposes constitutes 59 percent of the housing stock in Cooper. Thus second home development of shorefront properties has a larger impact than year-round population on the number of housing units in Cooper and this trend is expected to continue. Given the very large inaccuracies evident in the 1990 census of seasonal housing in Cooper, any analysis of growth trends in housing in Cooper must include the 1980 census even after the 2010 census is complete.

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<sup>1</sup> The 1990 Census also appears to have undercounted the number of housing units in Baileyville, Baring Plantation, Calais and East Machias but a full examination of that discrepancy is beyond the scope of this document.

Table F-1 NUMBER OF HOUSING UNITS - TOTAL AND SEASONAL  
**NOTE- SEE TEXT FOR ANALYSIS OF INACCURATE CENSUS FIGURES**

|  | Total # of units |           |            |                    | Seasonal units |           |           |               |                    |
|--|------------------|-----------|------------|--------------------|----------------|-----------|-----------|---------------|--------------------|
|  | 1980             | 1990      | 2000       | % Change 1990-2000 | 1980           | 1990      | 2000      | % Change      | % of total in 2000 |
| Alexander  | 269              | 326       | 361        | 10.1%              |                | 130       | 140       | 7.7%          | 39%                |
| Baileyville  | 911              | 899       | 927        | 3.1%               |                | 89        | 101       | 13.5%         | 11%                |
| Baring Plantation  | 130              | 114       | 136        | 19.3%              |                | 3         | 20        | 566.7%        | 15%                |
| Calais   | 1880             | 1773      | 1921       | 8.3%               |                | 68        | 154       | 126.7%        | 8%                 |
| <b>Cooper</b>  | <b>129</b>       | <b>83</b> | <b>165</b> | <b>98.8%</b>       | <b>81</b>      | <b>38</b> | <b>98</b> | <b>157.9%</b> | <b>59%</b>         |
| Crawford   | 69               | 92        | 97         | 5.4%               |                | 46        | 52        | 13.0%         | 54%                |
| East Central Unorganized Territory (Edmunds, Marion, Trescott, Twps 14, 18, 19)*** | n/a              | 438       | 620        | 41.6%              |                | 142       | 242       | 70.4%         | 39%                |
| East Machias   | 659              | 635       | 793        | 24.9%              |                | 123       | 181       | 47.2%         | 23%                |
| Machias  | 898              | 1043      | 1125       | 7.7%               |                | 24        | 32        | 33.3%         | 3%                 |
| Meddybemps   | 125              | 139       | 182        | 30.9%              |                | 78        | 99        | 26.9%         | 54%                |
| Washington County  | 18,149           | 19,124    | 21,919     | 14.62%             |                | 4,046     | 5,374     | 32.8%         | 25%                |
| Maine  |                  | 587,045   | 651,901    | 11.05%             |                | 88,039    | 101,470   | 15.3%         | 16%                |

Source: U.S. Census – Summary Files 1 and 3

\*\*\*: Townships 14 and 18 were renamed in 2009 as Cathance Twp and Berry Twp

Residential development has decreased in recent years with the majority of building activity (sheds/decks/garages/additions) taking place on already developed properties (see Table F-2). Single-unit housing is expected to be the primary type of future development as seasonal units are converted to year round use, especially on shorefront properties in Cooper. However, the long trend of high gas prices may be dampening year round development pressure as fewer people choose the long commutes demanded by Cooper residents to reach to regional employment opportunities.

Table F-2 RESIDENTIAL BUILDING PERMITS (TYPE OF CONSTRUCTION)

|              | Stick-built Houses | Mobile/Modular Homes | Sheds/Decks/Garages/Additions | Total     |
|--------------|--------------------|----------------------|-------------------------------|-----------|
| 2003         | 2                  |                      | 7                             | 9         |
| 2004         | 3                  |                      | 6                             | 9         |
| 2005         |                    |                      | 5                             | 5         |
| 2006         | 1                  |                      | 5                             | 6         |
| 2007         | 1                  |                      | 2                             | 3         |
| <b>Total</b> | <b>7</b>           |                      | <b>25</b>                     | <b>32</b> |

Source: Cooper building permits

Cooper has some older housing stock (see Table F-3) but less than what is commonly found in other parts of the county or the state. Nationwide, Maine ranks first in the proportion (35%) of the housing stock that was built prior to 1940. Over eighteen percent of Cooper housing stock dates prior to 1940, substantially less than in the county or the state. A larger proportion of the

town's housing stock was built in the 1970s compared to the county and the state with comparable proportionate increases in recent decades.

Some of this stock will be removed and more seasonal houses will be constructed. As the population ages, household size is likely to continue to decrease even while some households may convert to a primary household with a secondary apartment.

Table F-3 YEAR STRUCTURE BUILT

| Years               | Cooper     |              | Washington |        | Maine  |
|---------------------|------------|--------------|------------|--------|--------|
|                     | Number     | %            | Number     | %      | %      |
| 1990 to March 2000  | <b>24</b>  | <b>14.5%</b> | 3,145      | 14.4%  | 14.6%  |
| 1980 to 1989        | <b>21</b>  | <b>12.7%</b> | 3,203      | 14.6%  | 16.0%  |
| 1970 to 1979        | <b>44</b>  | <b>26.7%</b> | 4,038      | 18.4%  | 15.9%  |
| 1940 to 1969        | <b>46</b>  | <b>27.9%</b> | 4,359      | 19.9%  | 24.4%  |
| 1939 or earlier     | <b>30</b>  | <b>18.2%</b> | 7,174      | 32.7%  | 29.1%  |
| Total housing stock | <b>165</b> | <b>100%</b>  | 21,919     | 100.0% | 100.0% |

Source: U.S. Census – Summary File 3

**Structure Type**

The distribution of housing unit types is an important indicator of affordability, density, and the character of the community. Housing units in structures are presented in Table F-4. In 2000, one-unit structures represented over 90 percent of the town’s housing units while mobile homes and trailers accounted for more than 8 percent. The number of mobile homes and trailers increased between 1990 and 2000 as did their percentage contribution to the total housing stock. Mobile homes and trailers are located on individual lots, not in mobile home parks.

Table F-4 HOUSING UNITS IN STRUCTURE

|                     | Alexander    |             | Baileyville  |              | Baring Plantation |             | Calais        |               | Cooper                    |                            | Crawford    |             | East Central Unorganized Territory (Edmunds, Marion, Trescott, Twps 14, 18, 19) |              | East Machias |              | Machias      |              | Meddybemps  |              | Washington County |                 |      |
|---------------------|--------------|-------------|--------------|--------------|-------------------|-------------|---------------|---------------|---------------------------|----------------------------|-------------|-------------|---|--------------|--------------|--------------|--------------|--------------|-------------|--------------|-------------------|-----------------|------|
|                     | 1990         | 2000        | 1990         | 2000         | 1990              | 2000        | 1990          | 2000          | 1990                      | 2000                       | 1990        | 2000        | 1990  | 2000         | 1990         | 2000         | 1990         | 2000         | 1990        | 2000         | 1990              | 2000            |      |
|                     | Num          | Num         | Num          | Num          | Num               | Num         | Num           | Num           | Num                       | Num                        | Num         | Num         | Num   | Num          | Num          | Num          | Num          | Num          | Num         | Num          | Num               | Num             | Num. |
|                     | %            | %           | %            | %            | %                 | %           | %             | %             | %                         | %                          | %           | %           | %   | %            | %            | %            | %            | %            | %           | %            | %                 | %               | %    |
| One-unit            | 255<br>78.2% | 296<br>82%  | 619<br>68.9% | 677<br>73%   | 76<br>66.7%       | 94<br>69.1% | 1154<br>65.1% | 1264<br>65.8% | <b>58</b><br><b>69.9%</b> | <b>149</b><br><b>90.3%</b> | 83<br>90.2% | 90<br>92.8% | 341<br>77.9%  | 555<br>89.5% | 503<br>79.2% | 651<br>82.1% | 578<br>55.4% | 630<br>56%   | 68<br>48.9% | 170<br>93.4% | 14,397<br>75.3%   | 17,080<br>78.0% |      |
| Multi-unit          | 2<br>0.6%    | 3<br>0.8%   | 118<br>13.1% | 116<br>12.5% | 3<br>2.6%         | 2<br>1.5%   | 384<br>21.7%  | 465<br>24.2%  | <b>0</b><br><b>0%</b>     | <b>0</b><br><b>0%</b>      | 0<br>0%     | 0<br>0%     | 0<br>0%   | 0<br>0%      | 11<br>1.7%   | 35<br>4.4%   | 287<br>27.5% | 347<br>30.8% | 0<br>0%     | 0<br>0%      | 1,473<br>7.7%     | 1,931<br>8.8%   |      |
| Mobile Home trailer | 60<br>18.4%  | 60<br>16.6% | 152<br>16.9% | 132<br>14.2% | 34<br>29.8%       | 38<br>27.9% | 214<br>12.1%  | 192<br>10%    | <b>4</b><br><b>4.8%</b>   | <b>14</b><br><b>8.5%</b>   | 9<br>9.8%   | 7<br>7.2%   | 54<br>12.3%   | 65<br>10.5%  | 101<br>15.9% | 105<br>13.2% | 155<br>14.9% | 144<br>12.8% | 13<br>9.4%  | 12<br>6.6%   | 3,254<br>17.0%    | 2,786<br>12.7%  |      |
| Total units*        | 326<br>100%  | 361<br>100% | 899<br>100%  | 927<br>100%  | 114<br>100%       | 136<br>100% | 1773<br>100%  | 1921<br>100%  | <b>83</b><br><b>100%</b>  | <b>165</b><br><b>100%</b>  | 92<br>100%  | 97<br>100%  | 438<br>100%   | 620<br>100%  | 635<br>100%  | 793<br>100%  | 1043<br>100% | 1125<br>100% | 139<br>100% | 182<br>100%  | 19,124<br>100.0%  | 21,919<br>100%  |      |

Source: U.S. Census – Summary File 3

Overall, mobile homes are in good condition. Those mobile home units constructed pre-1976 which locate in town must meet the requirements of the Building Code and the State Electric Code.

**HOUSING CHARACTERISTICS**

Table F-5 shows the proportional make-up of housing units by general physical condition in Cooper for the most recent years for which this information is available.

Table F-5 HOUSING CHARACTERISTICS

|   | <b>Number</b> | <b>Percent</b> |
|---|---------------|----------------|
| <b>Total housing units in 2000</b>      | <b>165</b>    | <b>100.0</b>   |
| <b>ROOMS in 2000</b>                    |               |                |
| 1 room                                  | 2             | 1.2%           |
| 2 rooms                                 | 14            | 8.5%           |
| 3 rooms                                 | 31            | 18.8%          |
| 4 rooms                                 | 37            | 22.4%          |
| 5 rooms                                 | 29            | 17.6%          |
| 6 rooms                                 | 27            | 16.4%          |
| 7 rooms                                 | 10            | 6.1%           |
| 8 rooms                                 | 15            | 9.1%           |
| 9 or more rooms                         | 0             | 0%             |
| <b>SELECTED CHARACTERISTICS in 2000</b> |               |                |
| Lacking complete plumbing facilities    | 5             | 3.0%           |
| Lacking complete kitchen facilities     | 2             | 1.2%           |
| No telephone service                    | 5             | 3.0%           |
| <b>HOUSE HEATING FUEL</b>               |               |                |
| Utility gas                             | 0             | 0%             |
| Bottled, tank, or LP gas                | 2             | 1.2%           |
| Electricity                             | 0             | 0%             |
| Fuel oil, kerosene, etc.                | 40            | 24.2%          |
| Coal or coke                            | 0             | 0%             |
| Wood                                    | 19            | 11.5%          |
| Solar energy                            | 0             | 0%             |
| Other fuel                              | 0             | 0%             |
| No fuel used                            | 0             | 0%             |

Source: U.S. Census – Summary File 3

The numbers do not add up to the total number of housing units in the Selected Characteristics nor in the House Heating Fuel sections of Table F-5. This reflects a lack of reporting for many units that are used seasonally in Cooper. Current residents are aware of several units that may use both electricity and gas as a source of heating fuel. There are others designed for passive solar heat as well.

HOME OCCUPANCY

Tenure

Home ownership is a good indicator of the overall standard of living in an area. One way to trace home ownership change over time is to compare owners and renters as a proportion of total occupied housing, as illustrated in Table F-6. A high rate of owner-occupied housing is typical of a predominately residential community such as Cooper. In 1990 and 2000, the proportions of owner and renter-occupied housing units remained fairly stable at the local and county level.

Table F-6 HOUSING TENURE

| Tenure                        | Alexander   |              | Baileyville  |              | Baring Plantation |             | Calais        |              | Cooper                    |                           | Crawford    |             | East Central Unorganized Territory (Edmunds, Marion, Trescott, Twps 14, 18, 19) |              | East Machias |             | Machias                    |                            | Meddybemps  |            | Washington County |                 |
|-------------------------------|-------------|--------------|--------------|--------------|-------------------|-------------|---------------|--------------|---------------------------|---------------------------|-------------|-------------|---|--------------|--------------|-------------|----------------------------|----------------------------|-------------|------------|-------------------|-----------------|
|                               | 1990        | 2000         | 1990         | 2000         | 1990              | 2000        | 1990          | 2000         | 1990                      | 2000                      | 1990        | 2000        | 1990  | 2000         | 1990         | 2000        | 1990                       | 2000                       | 1990        | 2000       | 1990              | 2000            |
|                               | Num %       | Num %        | Num %        | Num %        | Num %             | Num %       | Num %         | Num %        | Num %                     | Num %                     | Num %       | Num %       | Num %   | Num %        | Num %        | Num %       | Num %                      | Num %                      | Num %       | Num %      | Num %             | Num %           |
| Occupied housing units        | 161<br>100% | 196<br>100%  | 770<br>100%  | 726<br>100%  | 101<br>100%       | 113<br>100% | 1536<br>100%  | 1486<br>100% | <b>43</b><br><b>100%</b>  | <b>56</b><br><b>100%</b>  | 37<br>100%  | 41<br>100%  | 251<br>100%   | 315<br>100%  | 469<br>100%  | 540<br>100% | <b>943</b><br><b>100%</b>  | <b>939</b><br><b>100%</b>  | 54<br>100%  | 67<br>100% | 13,418<br>100%    | 14,118<br>100%  |
| Owner-occupied housing units  | 140<br>87%  | 179<br>91.3% | 618<br>80.3% | 592<br>81.5% | 90<br>89.1%       | 88<br>77.9% | 1055<br>68.7% | 938<br>63.1% | <b>41</b><br><b>95.3%</b> | <b>54</b><br><b>96.4%</b> | 35<br>94.6% | 36<br>87.8% | 222<br>88.4%  | 267<br>84.8% | 402<br>85.7% | 432<br>80%  | <b>578</b><br><b>61.3%</b> | <b>527</b><br><b>56.1%</b> | 50<br>92.6% | 61<br>91%  | 10,568<br>78.8%   | 10,969<br>77.7% |
| Renter-occupied housing units | 21<br>13%   | 17<br>8.7%   | 152<br>19.7% | 134<br>18.5% | 11<br>10.9%       | 25<br>22.1% | 481<br>31.3%  | 548<br>36.9% | <b>2</b><br><b>4.7%</b>   | <b>2</b><br><b>3.6%</b>   | 2<br>5.4%   | 5<br>12.2%  | 29<br>11.6%   | 48<br>15.2%  | 67<br>14.3%  | 108<br>20%  | <b>365</b><br><b>38.7%</b> | <b>412</b><br><b>43.9%</b> | 4<br>7.4%   | 6<br>9.0%  | 2,8501<br>21.2%   | 3,149<br>22.3%  |

Source: U.S. Census – Summary File 1

VACANCY RATE

In 2000, 65 percent of the town’s total housing units were vacant; over 94 percent of these vacant units were for seasonal or recreational use. Countywide in 2000, 68 percent of vacant units were for seasonal or recreational use. The rental vacancy rate in 2000 for Cooper was 33.3 percent, compared to 13.3 percent for Washington County. The data suggest an adequate supply of housing for purchase and for rent.

Table F-7 HOUSING OCCUPANCY

| Tenure                            | Alexander    |              | Baileyville  |              | Baring Plantation |              | Calais        |                | Cooper                    |                           | Crawford    |             | East Central Unorganized Territory (Edmunds, Marion, Trescott, Twps 14, 18, 19) |              | East Machias |              | Machias      |              | Meddybemps  |              | Washington County |                 |      |
|-----------------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|---------------|----------------|---------------------------|---------------------------|-------------|-------------|---|--------------|--------------|--------------|--------------|--------------|-------------|--------------|-------------------|-----------------|------|
|                                   | 1990         | 2000         | 1990         | 2000         | 1990              | 2000         | 1990          | 2000           | 1990                      | 2000                      | 1990        | 2000        | 1990  | 2000         | 1990         | 2000         | 1990         | 2000         | 1990        | 2000         | 1990              | 2000            |      |
|                                   | Num          | Num          | Num          | Num          | Num               | Num          | Num           | Num            | Num                       | Num                       | Num         | Num         | Num   | Num          | Num          | Num          | Num          | Num          | Num         | Num          | Num               | Num             | Num. |
|                                   | %            | %            | %            | %            | %                 | %            | %             | %              | %                         | %                         | %           | %           | %   | %            | %            | %            | %            | %            | %           | %            | %                 | %               | %    |
| <b>All Housing Units</b>          | 326<br>100%  | 359<br>100%  | 899<br>100%  | 927<br>100%  | 114<br>100%       | 146<br>100%  | 1773<br>100%  | 1,921<br>100%  | <b>83</b><br><b>100%</b>  | <b>160</b><br><b>100%</b> | 92<br>100%  | 99<br>100%  | 427<br>100%   | 609<br>100%  | 1043<br>100% | 1129<br>100% | 635<br>100%  | 776<br>100%  | 133<br>100% | 176<br>100%  | 19,124<br>100%    | 21,919<br>100%  |      |
| Occupied housing units            | 161<br>49.4% | 196<br>54.6% | 770<br>85.7% | 726<br>78.3% | 101<br>88.6%      | 113<br>77.4% | 1536<br>86.6% | 1,486<br>77.4% | <b>43</b><br><b>51.8%</b> | <b>56</b><br><b>35%</b>   | 37<br>40.2% | 41<br>41.4% | 251<br>0%   | 315<br>51.7% | 943<br>90.4% | 939<br>83.2% | 469<br>73.9% | 540<br>69.6% | 54<br>40.6% | 67<br>38.1%  | 13,418<br>70.2%   | 14,118<br>64.4% |      |
| Vacant <sup>2</sup> housing units | 165<br>50.6% | 163<br>45.4% | 129<br>14.3% | 201<br>21.7% | 13<br>11.4%       | 33<br>22.6%  | 237<br>13.4%  | 435<br>22.6%   | <b>40</b><br><b>48.2%</b> | <b>104</b><br><b>65%</b>  | 55<br>59.8  | 58<br>58.6% | 176<br>%  | 294<br>48.3% | 100<br>9.6%  | 190<br>16.8% | 166<br>26.1% | 236<br>30.4% | 79<br>59.4% | 109<br>61.9% | 5,706<br>29.8%    | 7,801<br>35.6%  |      |

Source: U.S. Census – Summary File 1

<sup>2</sup> Vacant housing includes those that are truly vacant as well as those that are used seasonally.

## HOUSING AFFORDABILITY

The affordability of housing is of critical importance for any municipality. High costs are burdensome to individuals, governments, and the economy. Excessively high housing costs force low and moderate-income residents to leave the community, thus reducing labor force size.

Many factors contribute to the challenge of finding affordable housing, including: local and regional employment opportunities, e.g., in-migration to job growth areas; older residents living longer lives at home; more single parent households; and generally smaller household sizes than in previous years. Those Mainers most often affected by a lack of affordable housing include: older citizens facing increasing maintenance and property taxes; young couples unable to afford their own home; single parents trying to provide a decent home; low income workers seeking an affordable place to live within commuting distance; and young adults seeking housing independent of their parents.

The State Goal for housing is to encourage and promote affordable, decent housing opportunities for all Maine citizens. To determine housing affordability, this section examines the income distribution of the town, the county and the state. It also relates this to the average selling price of homes and the average rents in the housing market in which Cooper is situated. This analysis is customarily done at the individual town level. However there is no town-level data available for Cooper so we must examine the numbers at the housing market level – the Calais Labor Market Area (LMA) Housing market<sup>3</sup> (see map at right).



<sup>3</sup> Calais LMA Housing market includes the following communities:

Baileyville; Baring Plt.; Brookton Township; Calais; Charlotte; Codyville Plt.; Cooper; Crawford; East Central

Additionally, we show the percentages of households who pay more than 30 percent of their income on housing, which is a measure of unaffordable housing as defined by the State. We show Maine State Housing Authority (MSHA) affordability index data for the housing market to which Cooper belongs. Importantly, we demonstrate that the town has met its obligation under the Growth Management Act for ensuring that a certain percentage of new housing is affordable and lay out strategies for increasing the percent of affordable housing in the housing stock.

### Definitions of Affordability

Affordable housing means decent, safe, and sanitary living accommodations that are affordable to very low, low, and moderate-income people. The State of Maine defines an affordable owner-occupied housing unit as one for which monthly housing costs do not exceed approximately 30% of monthly income, and an affordable rental unit as one that has a rent not exceeding 30% of the monthly income (including utilities). The kinds of housing that are affordable at these income levels are often small homes on smaller lots and can include manufactured housing, multi-family housing, government-assisted housing, and group and foster care facilities. Increased density and reduced frontage requirements can contribute to a community's affordable housing stock.

Based on MSHA figures, in 2007 the median household income was \$30,530 in Washington County. There is no data available on the median home price relative to the median income at the town level. As noted above, Cooper is part of the larger Calais LMA Housing Market and the MSHA reports that the housing affordability index in this housing market for the year 2007 was 0.66 (under 1.00 equals unaffordable; while over 1.00 equals affordable).

The housing affordability index for the Calais LMA Housing Market is compared to all of Washington County in Table F-8 for the period between 2003 and 2007. The trend at both the county and the Calais housing market level is toward unaffordable. While the index indicated that housing was greater than 1 and therefore affordable in 2003 (index of 1.02 and 1.12 respectively), the index has dropped below 1 since then.

Table F-8 AFFORDABILITY INDEX  
CALAIS LMA HOUSING MARKET AND WASHINGTON COUNTY 2003-2007

| Year | Calais LMA Housing Market |                   |               |   |  | Washington County |                   |               |   |  |
|------|---------------------------|-------------------|---------------|---|--|-------------------|-------------------|---------------|---|--|
|      | Index                     | Median Home Price | Median Income | Income Needed to Afford Median Home Price | Home Price Affordable to Median Income | Index             | Median Home Price | Median Income | Income Needed to Afford Median Home Price | Home Price Affordable to Median Income |
| 2003 | 1.12                      | 74,000            | 29,001        | 25,892                                    | 82,885                                 | 1.02              | 79,000            | 28,087        | 27,607                                    | 80,372                                 |
| 2004 | 0.85                      | 95,500            | 28,485        | 33,709                                    | 80,701                                 | 0.87              | 92,000            | 27,953        | 32,302                                    | 79,613                                 |
| 2005 | 0.55                      | 156,700           | 29,702        | 54,253                                    | 85,788                                 | 0.89              | 95,000            | 29,105        | 32,723                                    | 84,495                                 |
| 2006 | 0.72                      | 120,000           | 29,730        | 41,044                                    | 86,920                                 | 0.73              | 120,000           | 29,913        | 40,988                                    | 87,576                                 |
| 2007 | 0.66                      | 132,500           | 29,979        | 45,344                                    | 87,601                                 | 0.81              | 110,000           | 30,530        | 37,567                                    | 89,395                                 |

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Washington unorg.; Eastport; Grand Lake Stream; Lambert Lake; Meddybemps; North Washington unorg. ; Passamaquoddy Indian Township; Passamaquoddy Pleasant Point; Pembroke; Perry; Princeton; Robbinston; Talmadge; Topsfield; Vanceboro; Waite

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**Housing Selling Prices**

As the selling price for houses is rising the percentage of homes that are unattainable is rising to very high proportions of the population. According to MSHA almost 70 percent of households in the Calais LMA Housing market are unable to afford the median home price. This proportion is higher than in the County, Congressional District 2 and the State (see Table F-9).

**Table F-9 UNATTAINABLE HOMES AND HOUSEHOLDS UNABLE TO AFFORD MEDIAN HOME IN 2007**

| Location                  | Percentage of Unattainable Homes | Affordable Homes Sold | Unattainable Homes Sold | Percent of Households Unable to Afford Median Home Price | Number of Households Unable to Afford Median Home Price |
|---------------------------|----------------------------------|-----------------------|-------------------------|--|---|
| Calais LMA Housing Market | 91.7%                            | 1                     | 11                      | 67.3%  | 4,226   |
| Maine                     | 73.1%                            | 3,410                 | 9,252                   | 65.8%  | 369,172   |
| Washington County         | 65.1%                            | 15                    | 28                      | 59.5%  | 8,689   |
| Congressional District 2  | 64.3%                            | 1,713                 | 3,086                   | 58.2%  | 154,521   |

Source: Maine State Housing Authority, 2008

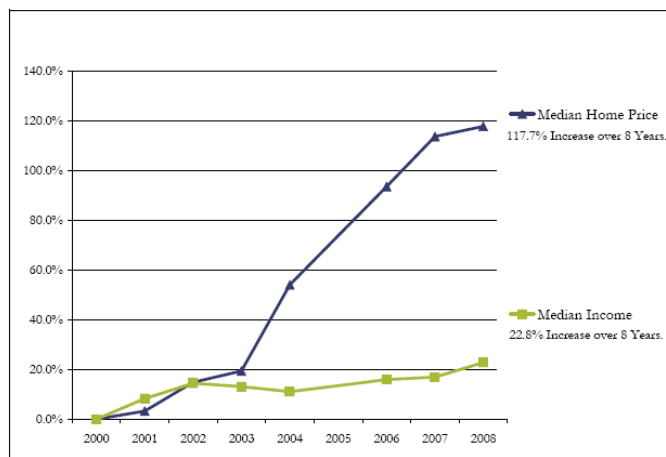
Table F-10 provides the distribution of extremely low, very low, low, and moderate income households in the Calais LMA housing market. Comparing these incomes to the income needed to afford the median home price (\$45,344 in 2007 – see Table F-8), confirms that 67% of households in the Calais LMA housing market cannot afford the median home price (as noted in Table F-9) and shows that many households in the low, very low and extremely low categories are significantly below this level.

**Table F-10 HOUSEHOLD INCOME DISTRIBUTION IN CALAIS AND WASHINGTON COUNTY HOUSING MARKETS IN 2007**

|                       | Calais LMA Housing Market |          |                 | Washington County |          |                 |
|-----------------------|---------------------------|----------|-----------------|-------------------|----------|-----------------|
|                       | 2007 Households           | Income   | % of Households | 2007 Households   | Income   | % of Households |
| Extremely Low <30%    | 845                       | \$8,994  | 13.5%           | 2,034             | \$9,159  | 14.0%           |
| Very Low <50%         | 1,611                     | \$14,989 | 25.7%           | 3,682             | \$15,265 | 25.3%           |
| Low Income <80%       | 2,562                     | \$23,983 | 40.8%           | 5,954             | \$24,424 | 40.9%           |
| Moderate Income <150% | 4,203                     | \$44,968 | 67.0%           | 9,969             | \$45,796 | 68.4%           |

Source: Maine State Housing Authority, 2008

**Relative Increases in Income and Home Price:**



### Renter Occupied Housing Affordability

Turning to renter statistics Table F-11 describes average rents, the income needed to afford an average 2 bedroom rent and those who could not afford them. As with home ownership a very high proportion (3/4 of renter households) are unable to afford the average 2 bedroom rent. Only year round rentals are considered, as seasonal housing rentals are not reported. The rents shown are reported by the tenants and take into account the subsidies some receive in the form of the federal Section 8 housing subsidy to low income residents.

Table F-11 RENTER HOUSEHOLDS THAT CAN'T AFFORD  
THE AVERAGE 2 BEDROOM RENT IN 2007

| Location                  | Income Needed to Afford Average 2 Bedroom Rent | Average 2 Bedroom Rent | Percent of Households Unable to Afford Average 2 Bedroom Rent | Number of Households Unable to Afford Average 2 Bedroom Rent |
|---------------------------|--|------------------------|---|--|
| Calais LMA Housing Market | \$33,100                                       | \$828                  | 75.5%   | 1,083  |
| Maine                     | \$33,882                                       | \$847                  | 58.0%   | 90,661   |
| Washington County         | \$32,287                                       | \$807                  | 72.1%   | 2,331  |
| Congressional District 2  | \$30,386                                       | \$760                  | 58.2%   | 41,528   |

Source: Maine State Housing Authority, 2008

The only town level rental data for Cooper is from 1999 (reported in the US Census) for 3 renter occupied housing units. At that time all three households reported that their gross rent was less than 20% of their household income and between \$200 and \$299. MSHA reports that in 2008, 47 Section 8 Vouchers were issued for rental housing in the Calais LMA housing market. However, given the size of the rental market in Calais it appears that the Calais LMA market level data may not represent the rental market in Cooper.

### Affordability and the Growth Management Act

A minimum policy required by the Maine Growth Management Act is for every municipality "...to seek to achieve at least 10% of all housing built or placed during the next decade be affordable." During the five-year period from 2003 to 2007, 7 permits were issued for residential housing construction – see Table F-2. Cooper meets the requirement of the Act if the town sought to provide one (10% = 0.7 units) low-income units in this period. Within this period, it is not clear that any affordable housing were built. Often mobile/modular housing is an affordable housing option. However there were no mobile/modular units built between 2003 and 2007.

### Seasonal and Year Round Housing Differences

There are effectively two housing markets in Cooper: seasonal and year round. Seasonal housing is spread throughout town with most clustering along waterfront areas, particularly the shoreline of Cathance Lake. There are many units that are strictly seasonal and owned by Maine residents within the county. Some of these are being converted to year round occupancy. And some of the newer units tend to be larger and while they are seasonal and function primarily as vacation homes for non-residents, they are built for year round occupancy.

### Affordable Housing Remedies

The state recommends a variety of ways that a town can address the need for affordable housing. This can be very difficult for a small community like Cooper because the traditional recommendations may *not* apply, including:

1. The relaxation of zoning ordinance and building code requirements that tend to increase building costs. **Cooper has no town wide zoning or building code at present. If either is established, it will be sensitive to the need to lessen the potential costs imposed on low-income residents.**
2. Take steps to allow mobile homes and modular homes in more areas. **At present the town does not limit the location of these types of units.**
3. Provide town sewer, water and roads to new parts of town thus “opening up” land for new homes. **The town has no water or sewer systems and does not anticipate ever constructing them.**

Given the lack of current land use ordinances that would tend to increase housing costs, the town believes that a regional approach may best meet the need of its low and moderate-income residents. The town would encourage accessory apartments, so-called ‘mother-in-law’ apartments, and will put language in proposed ordinances and building codes as needed to do so.

Large lot sizes, while seemingly protecting the rural character of the community, can create the potential of driving land prices higher, thus driving housing costs higher, thereby reducing the affordability of housing in the community. Accordingly, this will be considered in the future land use section of this plan. Smaller lot sizes are proposed in the growth area proposed in the Land Use section of the plan. The town will also inform itself of the opportunities, technologies and permitting requirements for small scale community sewage treatment systems to enable small affordable lots to be created that will not contaminate source water protection areas or surface waters.

### Elderly Housing

Elderly housing for long time residents who wish to remain in the area is available at several housing complexes in the region including in Calais (Methodist Homes, Calais Congregate Housing, St. Croix Apartments, Hornbrook Apartments and High Point Apartments) and in Machais (Marshall Manor). There are also several other regional providers providing assisted living complexes for the elderly. While our needs for elderly housing are being met currently, we plan to reexamine this issue as our population ages.

Table F-15 AGE OF HOUSEHOLDER

| 2000 COOPER HOUSEHOLD BY TYPE              | Number | Percent |
|--|--------|---------|
| Occupied housing units                     | 56     | 100%    |
| Family households                          | 42     | 75%     |
| Non-family households                      | 14     | 25%     |
| Households with individuals under 18 years | 21     | 37.5%   |
| Households with individuals over 65 years  | 13     | 23%     |

Source: U.S. Census – Summary File 1

**Housing Programs**

In addition to ensuring that ordinances do not significantly increase construction costs, the town will also compile information on affordable housing programs for residents to consult. There is no town office so this material will more than likely be available through regional organizations like the Washington Hancock Community Agency and the Washington County Council of Governments. These resources are updated on a regular basis and include such programs as those offered through the Maine State Housing Authority, e.g. Rental Loan Program, Section 8, SHARP, Supportive Housing, and Vouchers, DEP septic and wells grants, and USDA Rural Development, among other organizations.

Local, state, and federal governments have a number of different means of subsidizing housing costs for eligible citizens. In most cases the efforts of the different levels of government are integrated, with funding and operation and jurisdictional fields overlapping.

The United States Department of Housing and Urban Development (HUD) is the primary federal agency dealing with affordable housing. Rural Development (RD), formerly Farmers Home Administration (FmHA), part of the United States Department of Agriculture (USDA), also deals with affordable housing. The Maine State Housing Authority (MSHA) is the State's agency for such issues. The town of Cooper does not have a local housing authority and does not have a public welfare department to oversee general assistance.

Subsidized units are built with state or federal monies for the express purpose of providing housing to lower income individuals and families. A housing project or development may be entirely formed by subsidized units, or the project may be of mixed uses. Subsidized units are typically available to individuals below certain income guidelines, and residents are expected to pay a fixed percentage of their income as rent.

Housing is also subsidized through certificates and vouchers. Especially when subsidized units are not available, the MSHA will provide monies for citizens to use as payment for rent for non-public units. The town is also reimbursed by the State for general assistance money that may be given to citizens with short-term immediate needs for housing. Finally, low interest loans through the federal or state governments are also a form of subsidy.

**Public Survey Input**

Questions on the 2009 Public Survey (see Chapter K – Town Survey) asked about desired types of housing and development. Questions on housing in the survey were focused on the types of strategies towns can implement to make housing more affordable to residents. Respondents generally did not favor dimensional regulations that allowed greater density. Neither did they favor areas in growth areas for mobile home parks though opinions were not as strong against this concept as they were against regulatory options.

Respondents do favor allowing accessory apartments and participating in a regional affordable housing coalition. Opinions were mixed on creating a community affordable housing committee.

**SUMMARY**

Analysis of housing data from the 1980, 1990 and 2000 censuses revealed that the 1990 census significantly undercounted seasonal housing in Cooper. For instance, if one only looks at the change between 1990 and 2000, seasonal units increased by 60 units or 157.9%. However, according to the 1980 census there were 81 seasonal units in Cooper but only 38 seasonal units in the 1990 census. According to the Cooper assessment records, there were no large losses of seasonal units between 1980 and 1990. So it seems likely that census workers in April of 1990 did not know of (or bother to find) over 40 seasonal units. These units were probably located on camp roads when ice was still on the lake and seasonal roads were deeply rutted with mud. Seasonal units increased from 81 to 98 units in the 20 year period between 1980 and 2000. This is only a 21% increase and not the huge apparent increase if only the 1990 and 2000 census numbers are compared. Given the very large inaccuracies evident in the 1990 census of seasonal housing in Cooper, any analysis of growth trends in housing in Cooper must include the 1980 census even after the 2010 census is complete.

Affordable housing is often defined as not costing more than 30% of household income. The data reviewed demonstrate first that town level data is not available. However within the Calais Labor Market Area (LMA) housing market the cost of housing is not affordable for most people (75%) in the community. The home price that could be afforded at the housing market median household income of \$29,979 was \$87,601. Those with lower incomes, approximately 75% percent of households in Cooper, are losing access to the housing market and the price of real estate in Cooper is increasing.

Existing land use ordinances do not impose significant costs on the cost of building homes and the majority of people live in owner-occupied single-family housing. The desire for vacation homes on waterfront properties by non-residents has raised the value, and assessment, of many properties in Cooper. There is a range of new housing in town, including mobile or manufactured homes. The percentage of homes owned by those in the workforce is likely to decline further while the percentage of homes owned by retirees - both those from away and natives - will increase.