

## F. HOUSING

The housing stock is the primary basis for the tax base of both Pembroke and Perry, and housing represents the major investment of most individuals. This section documents housing conditions and seeks to and encourage affordable, decent housing opportunities for residents of both towns.

### HOUSING UNITS

#### Number of Units

In 2000, the total number of housing units in each town was very similar: Pembroke had 539 and Perry had 529. During the 1990s, both towns recorded a similar magnitude of increase: Pembroke grew by 22 percent and Perry grew by almost 26 percent. This was compared to almost 15 percent for Washington County and 11 percent for the state. As noted in the Population Chapter, in the 1990s both towns experienced close to a 1% percent decline in average household size to 2.34 persons per household in Pembroke and 2.54 in Perry.

In contrast to these similarities in housing, the population in Pembroke did not increase as fast as did the population in Perry. In Pembroke population increased by 3.7% percent to 879 persons in 2000 but in Perry the population increased by 11.74%. With these differences the ratio between population and total housing units went from 1.9 in 1990 (in Pembroke) and 1.8 (in Perry) to the same ratio in both towns of 1.6 in 2000. If population forecasts for 2020 actually reach the maximum of 926 persons in Pembroke (based on the same 1990-2000 period) and if the ratio between population and total housing units stays the same as in 2000, then 578 units would be expected in 2020. In Perry the maximum population forecast of 1016 and a similar ratio between population and housing as in 2000 would yield 635 housing units.

Pembroke has a large amount of older housing stock (see Table F-4) while Perry has less than what is commonly found in other parts of the county or the state. It is expected that 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 but some households are expected to convert to shared retirement living accommodations. Of course, changes in land use, local regulations, and the economy will determine the increase in the number of housing units over the next ten years.

Table F-1 TOTAL NUMBER OF HOUSING UNITS

	1990	2000	% Change
Calais	1773	1921	8.3%
Charlotte	152	249	63.8%
Dennysville	189	201*	6.35%
Eastport	1,046	1,061	1.43%
Machias	1043	1125	7.9%
<b>Pembroke</b>	<b>441</b>	<b>539</b>	<b>22.22%</b>
<b>Perry</b>	<b>421</b>	<b>529</b>	<b>25.65%</b>
Washington County	19,124	21,919	14.62%
Maine	587,045	651,901	11.05%

Source: U.S. Census

Note: Census shows total housing stock as 201 in some tables and 213 in others, using value as shown in Census table relating to this category

## Structure Type

The distribution of housing unit types is an important indicator of affordability, density, and the character of the community. In 2000, one-unit structures represented 80.1 percent of Pembroke's housing units while mobile homes and trailers accounted for just over 15 percent. In Perry one-unit structures accounted for 84 percent of total housing structures, with mobile homes making up 14.4 percent of the housing units.

Both Pembroke and Perry have a modest share of mobile homes and trailers relative to their entire housing stock. While the number of mobile homes and trailers in Pembroke increased and contributed slightly more to the housing stock between 1990 and 2000, the numbers decreased in Perry resulting in a decline in their proportion of the total housing stock between 1990 and 2000. In both towns mobile homes and trailers are located on individual lots, not in mobile home parks. Although not disproportionate, many of these homes are inhabited by elderly people. 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.

Table F-2 HOUSING UNITS IN STRUCTURE

	Calais		Charlotte		Dennysville		Eastport		Machias		Pembroke		Perry		Washington County	
	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.
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
One-unit	1154 65.1%	1264 65.8%	130 85.5%	212 85.8%	141 74.6%	141 66.2%	814 77.8%	784 73.9%	578 55.4%	630 56%	<b>388</b> <b>88%</b>	<b>432</b> <b>80.1%</b>	<b>334</b> <b>79.3%</b>	<b>437</b> <b>84%</b>	14,397 75.3%	17,080 78.0%
Multi-unit	384 21.7%	465 24.2%	0 0%	0 0%	28 14.8%	44 20.7%	147 14.1%	216 20.3%	287 27.5%	347 30.8%	<b>2</b> <b>0.45%</b>	<b>25</b> <b>4.6%</b>	<b>0</b> <b>0%</b>	<b>4</b> <b>0.07%</b>	1,473 7.7%	1,931 8.8%
Mobile Home trailer	214 12.1%	192 10%	21 14.5%	35 14.2%	20 10.6%	28 13.1%	71 6.8%	60 5.7%	155 14.9%	144 12.8%	<b>51</b> <b>11.7%</b>	<b>82</b> <b>15.3%</b>	<b>67</b> <b>15.9%</b>	<b>75</b> <b>14.4%</b>	3,254 17.0%	2,786 12.7%
Total units*	1773 100%	1921 100%	152 100%	247 100%	189 100%	213* 100%	1,046 100%	1,061* 100%	1043 100%	1125 100%	<b>441</b> <b>100%</b>	<b>539</b> <b>100%</b>	<b>421</b> <b>100%</b>	<b>520</b> <b>100%</b>	19,124 100.0%	21,919 100%

Source: U.S. Census

\* Total units in Charlotte and Perry include the category "other" for which there are 1 in Charlotte and 20 in Perry

Seasonal dwellings are being converted into year-round houses for both year-round people and for future retirement purposes all over Washington County. New seasonal residences are also a growing segment of the housing stock in both towns. In 2000, the Census recorded 89 units of housing used for seasonal purposes in Pembroke, a 7.7 percent increase since 1990, and 132 season homes in Perry, an 11.9 percent increase. Housing for seasonal purposes constitutes 16.5 percent of the housing stock in Pembroke and 25.4 percent in Perry.

Table F-3 TOTAL NUMBER OF SEASONAL UNITS

	1990	2000	% Change	% of Total units
Calais	68	154	126.7%	8%
Charlotte	45	99	120%	40.1%
Dennysville	24	11	-54.2%	5.2%
Eastport	84	75	-10.7%	7.1%
Machias	24	32	33.3%	2.8%
<b>Pembroke</b>	<b>77</b>	<b>89</b>	<b>15.6%</b>	<b>16.5%</b>
<b>Perry</b>	<b>118</b>	<b>132</b>	<b>11.9%</b>	<b>25.4%</b>
Washington County	4,046	5,374	32.8%	24.5%
Maine	88,039	101,470	15.3%	15.6%

Source: U.S. Census

Recent increases in building permit issuance (see Table F-14) indicate that Perry continues to outpace Pembroke in the growth of single-unit housing. Shorefront properties in both towns are being developed and more people commute to employment opportunities in the region.

### Housing Stock

Maine's housing stock reflects the state's history and climate. Nationwide, Maine ranks first in the proportion (29%) of the housing stock that was built prior to 1940. Forty-one percent of the housing stock in Pembroke dates prior to 1940. This is a very high proportion that has implications for lower income households and households with children who often inhabit these units which can have substandard heating and plumbing systems, poor insulation and lead paint. Only 25% of the housing stock in Perry was constructed prior to 1940 putting Perry between the county and statewide figures. Both towns had housing construction that was comparable to the county and the state in the 1980s with proportionately more new construction in Perry in recent years and very little in Pembroke.

Table F-4 YEAR STRUCTURE BUILT

Years	Pembroke		Perry		Washington County		Maine
	Number	%	Number	%	Number	%	%
1999 to March 2000	<b>0</b>	<b>0</b>	<b>14</b>	<b>2.7</b>	344	1.6	1.9
1995 to 1998	<b>22</b>	<b>4.1</b>	<b>56</b>	<b>10.8</b>	1,197	5.5	5.6
1990 to 1994	<b>66</b>	<b>12.2</b>	<b>44</b>	<b>8.5</b>	1,604	7.3	7.1
1980 to 1989	<b>75</b>	<b>13.9</b>	<b>83</b>	<b>16</b>	3,203	14.6	16
1970 to 1979	<b>77</b>	<b>14.3</b>	<b>74</b>	<b>14.2</b>	4,038	18.4	15.9
1960 to 1969	<b>25</b>	<b>4.6</b>	<b>45</b>	<b>8.7</b>	1,856	8.5	9.2
1940 to 1959	<b>53</b>	<b>9.8</b>	<b>73</b>	<b>14</b>	2,503	11.4	15.3
1939 or earlier	<b>221</b>	<b>41</b>	<b>131</b>	<b>25.2</b>	7,174	32.7	29.1
Total housing stock	<b>539</b>	<b>99.9</b>	<b>520</b>	<b>100.1</b>	21,919	100	100.1

Source: U.S. Census

## HOUSING CHARACTERISTICS

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

Table F-5 HOUSING CHARACTERISTICS

	Pembroke		Perry	
	Number	Percent	Number	Percent
<b>Total housing units in 2000</b>	539	100	520	100
<b>ROOMS in 2000</b>				
1 room	0	0	18	3.5
2 rooms	15	2.8	12	2.3
3 rooms	57	10.6	47	9
4 rooms	78	14.5	96	18.5
5 rooms	132	24.5	104	20
6 rooms	96	17.8	122	23.5
7 rooms	71	13.2	41	7.9
8 rooms	53	9.8	44	8.5
9 or more rooms	37	6.9	36	6.9
<b>SELECTED CHARACTERISTICS in 2000</b>				
Lacking complete plumbing facilities	16	4.3	4	1.3
Lacking complete kitchen facilities	4	1.1	6	1.9
No telephone service	11	2.9	6	1.9
<b>HOUSE HEATING FUEL</b>				
Utility gas	0	0	0	0
Bottled, tank, or LP gas	9	2.4	7	2.2
Electricity	0	0	2	0.6
Fuel oil, kerosene, etc.	332	88.3	252	79.5
Coal or coke	2	0.5	0	0
Wood	33	8.8	52	16.4
Solar energy	0	0	0	0
Other fuel	0	0	4	1.3
No fuel used	0	0	0	0

Source: U.S. Census

## 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 predominately residential communities like Pembroke and Perry. In 1990 and 2000, the

proportions of owner and renter-occupied housing units at the county level remained fairly stable with a slight increase in owner-occupied housing in Perry and a slight decrease in Pembroke.

Table F-6 HOUSING TENURE

Tenure	Calais		Charlotte		Dennysville		Eastport		Machias		Pembroke		Perry		Washington County	
	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 %
Occupied housing units	1536 100%	1486 100%	97 100%	134 100%	149 100%	140 100%	797 100%	750 100%	943 100%	939 100%	<b>335</b> <b>100%</b>	<b>376</b> <b>100%</b>	<b>273</b> <b>100%</b>	<b>331</b> <b>100%</b>	13,418 100%	14,118 100%
Owner-occupied housing units	1055 68.7%	938 63.1%	89 91.8%	128 95.5%	117 78.5%	112 80%	566 71%	523 69.7%	578 61.3%	527 56.1%	<b>301</b> <b>89.9%</b>	<b>332</b> <b>88.3%</b>	<b>240</b> <b>87.9%</b>	<b>296</b> <b>89.4%</b>	10,568 78.8%	10,969 77.7%
Renter-occupied housing units	481 31.3%	548 36.9%	8 8.2%	6 4.5%	32 21.2%	28 20%	239 29%	227 29.3%	365 38.7%	412 43.9%	<b>34</b> <b>10.1%</b>	<b>44</b> <b>11.7%</b>	<b>33</b> <b>12.1%</b>	<b>35</b> <b>10.6%</b>	2,850 21.2%	3,149 22.3%

Source: U.S. Census

## VACANCY RATE

In 2000, 24 percent of Pembroke's housing units were vacant and over 37 percent of Perry's housing units were vacant. Comparing the total vacancy figures with Table F-3 there are fewer units in Pembroke that are used seasonally (54%) than in Perry where 66% of vacant units are used 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 Pembroke was 15.4 percent and 2.8 percent in Perry, 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	Calais		Charlotte		Dennysville		Eastport		Machias		Pembroke		Perry		Washington County	
	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. %
<b>All Housing Units</b>	1773 100%	1,921 100%	152 100%	539 100%	189* 100%	201 100%	1,046 100%	1,061 100%	1,043 100%	1,129 100%	<b>441</b> <b>100%</b>	<b>539</b> <b>100%</b>	<b>421</b> <b>100%</b>	<b>529</b> <b>100%</b>	19,124 100%	21,919 100%
<b>Occupied housing units</b>	1536 86.6%	1,486 77.4%	97 63.8%	376 69.8%	149 78.8%	140 69.7%	797 76.2%	750 70.7%	943 90.4%	939 83.2%	<b>335</b> <b>76.0%</b>	<b>376</b> <b>69.8%</b>	<b>273</b> <b>64.8%</b>	<b>331</b> <b>62.6%</b>	13,418 70.2%	14,118 64.4%
<b>Vacant housing units</b>	237 13.4%	435 22.6%	55 36.2%	163 30.2%	40 21.2%	61 30.3%	249 23.8%	311 29.3%	100 9.6%	190 16.8%	<b>106</b> <b>24%</b>	<b>163</b> <b>30.2%</b>	<b>148</b> <b>35.2%</b>	<b>198</b> <b>37.4%</b>	5,706 29.8%	7,801 35.6%

Source: U.S. Census

Note: 1990 Census shows total housing stock in Dennysville as 186 in some tables and 189 in others, using value as shown in Census table relating to this category.

<sup>1</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 each town, the county and the state, and relate this to the average selling price of homes recently sold in Pembroke and Perry, as well as average rents in each town. 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 Pembroke and Perry belong. 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 to our 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 2006 the median household income was \$29,913 in Washington County. Using state guidelines, three income groups are considered for 2006: extremely low and very low income, low income and moderate income. Income and affordable monthly housing payments are shown in Table F-8 for these income groups.

Table F-8 INCOME AND AFFORDABLE MONTHLY HOUSING PAYMENTS

Households	Pembroke			Perry		
	Income Range	Percent of Households	Affordable monthly rent or mortgage payment	Income Range	Percent of Households	Affordable monthly rent or mortgage payment
Extremely Low and Very low income	Up to \$13,783	22.7%	Up to \$345	Up to \$16,094	27.2%	Up to \$402
Low income	\$13,783 to \$22,053	16.3%	\$345 to \$551	\$16,094 to \$25,750	13.5%	\$402 to \$644
Moderate income	\$22,053 to \$41,349	27.8%	\$551 to \$1034	\$25,750 to \$48,282	28.6%	\$644 to \$1207

Source: MSHA

### Housing Selling Prices

Table F-9 shows the affordable selling prices for extremely low, very low, low, and moderate-income groups for Pembroke, Perry and Washington County.

Table F-9 HOUSEHOLD INCOME DISTRIBUTION &amp; AFFORDABLE HOUSING SELLING PRICES, 2006

Households by Income	Percent of Households			Affordable Selling Price		
	Pembroke	Perry	Washington County	Pembroke	Perry	Washington County
Extremely Low and Very Low Income	22.7%	27.2%	25.3%	up to \$41,951	up to \$47,189	up to \$45,521
Low Income	16.3%	13.5%	15.4%	up to \$67,121	up to \$75,503	up to \$72,835
Moderate Income	27.8%	28.6%	27.3%	up to \$125,852	up to \$141,568	up to \$136,566

Source: MSHA

Table F-10 shows that the median value of housing in 2000 was \$61,000 in Pembroke and \$72,700 in Perry suggesting that housing is affordable for some Pembroke households in the low income groups and above (which constitutes approximately 60 percent of the Pembroke's households) and that housing is affordable also for some Perry households in the low income groups (which also constitutes approximately 60 percent of the Perry's households). However, the value of housing in Pembroke and Perry for the year 2000 from the Census shown in Table F-10 is a small sampling (193 out of 441 or 43% of total units in Pembroke and 120 out of 539 or 22% of total units in Perry) that therefore misses 57% of the owner-occupied housing stock in Pembroke and 78% of it in Perry.

Table F-10 VALUE IN 2000: SPECIFIED OWNER-OCCUPIED HOUSING UNITS

	Pembroke		Perry	
	Number	Percent	Number	Percent
Less than \$50,000	64	33.20%	36	30%
\$50,000 to \$99,999	89	46.10%	53	44.20%
\$100,000 to \$149,999	29	15%	23	19.20%
\$150,000 to \$199,999	8	4.10%	4	3.30%
\$200,000 to \$299,999	3	1.60%	4	3.30%
\$300,000 or more	0	0%	0	0%
Median (dollars)	\$61,000	-	\$72,700	-

Source: U.S. Census

Additional data on housing affordability is available at the housing market level. Pembroke and Perry are part of the larger Calais Housing Market and the MSHA reports that the housing affordability index in this housing market for the year 2006 was 0.72 (under 1.00 equals unaffordable; while over 1.00 equals affordable).

In 2006, the median home sale price was **\$120,000** in the Calais Housing Market, while the median income was \$29,730 in this housing market and the median income in Pembroke was \$27,566 and in Perry was \$32,188. The home price that could be afforded at the housing market median household income of \$29,730 was \$86,920. Thus those with incomes at the median cannot afford to purchase homes of the median sale price and those with lower incomes, approximately 40% percent of households in both towns, are losing access to the housing market.

### Owner Costs

Table F-11 shows selected monthly owner costs as a percentage of household income for 51 percent of the owner-occupied housing units in Pembroke and 30% of the owner-occupied units in Perry in 1999. In Pembroke 27 had monthly owner costs of over 30 percent of household income and in Perry 22 households paid at least 30 percent in owner costs. This data and rising real estate values suggest that housing affordability affects a growing minority of residents.

Table F-11 SELECTED MONTHLY OWNER COSTS AS A % OF HOUSEHOLD INCOME IN 1999

Percentage of Household Income	Pembroke		Perry	
	Owner Occupied Housing Units	Percent	Owner Occupied Housing Units	Percent
Less than 20 %	125	33.2%	70	21.1%
20 to 24 %	25	6.6%	19	5.7%
25 to 29 %	13	3.5%	7	2.1%
30 to 34 %	4	1.1%	0	0.0%
35 % or more	23	6.1%	22	6.6%
Not computed	3	0.8%	2	0.6%
Total units reported	193	51%	120	30.3%
Total Owner Occupied Units	376	100.0%	331	100.0%

Source: U.S. Census

### Renter Occupied Housing Affordability

Table F-12 shows rental costs as a percentage of household income. 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. MSHA reports that in 2006, 16 Section 8 Vouchers were issued for rental housing in Pembroke and 12 were issued in Perry. For 11 renter occupied units in Pembroke and 8 renter occupied units in Perry, more than 30% of household income was spent on housing costs, indicating that rental housing is unaffordable to an equivalently small minority as owner occupied housing in both towns.

Table F-12 GROSS RENT AS A % OF HOUSEHOLD INCOME IN 1999 FOR PEMBROKE AND PERRY

Percentage of Household Income	Pembroke		Perry	
	Number	Percent	Number	Percent
Less than 20 %	12	27.3%	3	8.6%
20 to 24 %	4	9.1%	2	5.7%
25 to 29 %	6	13.6%	1	2.9%
30 to 34 %	3	6.8%	0	0.0%
35 % or more	8	18.2%	8	22.9%
Not computed	7	15.9%	11	31.4%
Total units reported	40	90.1%	25	71.4%
Total Renter Occupied Units	44	100.0%	35	100.0%

Source: U.S. Census

For the 40 year round rental units in Pembroke and 25 year round rental units in Perry reported in the 2000 Census almost all were affordable to those in the moderate income group. There were 4 units available that would not be affordable to the low income groups in Pembroke and 5 units that would not be affordable to the low income groups in Perry. See Table F-8 for affordable rent figures.

Table F-13 GROSS RENT IN 1999 FOR PEMBROKE AND PERRY

Rent	Pembroke		Perry	
	Number of Rentals	Percent	Number of Rentals	Percent
Less than \$200	15	34.1%	4	11.4%
\$200 to \$299	4	9.1%	2	5.7%
\$300 to \$499	10	22.7%	9	25.7%
\$500 to \$749	4	9.1%	5	14.3%
\$750 or more	0	0.0%	0	0.0%
No cash rent	7	15.9%	5	14.3%
Total units reported	40	90.1%	25	71.4%
Total Renter Occupied Units	44	100.0%	35	100.0%
Median	\$238	-	\$414	-

Source: U.S. Census

### 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 2000 to 2005, 51 permits were issued for residential housing construction in Pembroke and 121 permits were issued for residential housing in Perry— see Table F-14. Pembroke and Perry meet the requirement of the Act if each town sought to provide 3 or 4 low-income units in this period. Within this period, affordable housing was built in the form of mobile/modular housing (27 units or 53% of all residential housing permits in Pembroke and 35 units or 29% of all residential housing permits in Perry). There was no significant increase in conversions from single to multiple family homes and the mobile homes were built according to current standards.

Table F-14 RESIDENTIAL BUILDING PERMITS 2000-2008

	Pembroke				Perry			
	Stick built	Mobile/ Modular	Sheds/ decks/ garages/ additions	Total	Stick built	Mobile/ Modular	Sheds/ decks/ garages/ additions	Total
2000	7	8	8	<b>23</b>	18	1	17	<b>36</b>
2001	5	1	19	<b>25</b>	1	0	7	<b>8</b>
2002	4	4	8	<b>16</b>	13	3	8	<b>24</b>
2003	4	4	12	<b>20</b>	11	1	7	<b>19</b>
2004	1	6	11	<b>18</b>	23	30	15	<b>68</b>
2005	3	4	9	<b>16</b>	20	0	9	<b>29</b>
2006	4	5	9	<b>18</b>	5	3	8	<b>16</b>
2007	4	3	7	<b>14</b>	9	2	11	<b>22</b>
2008	1	3	5	<b>9</b>	1	2	14	<b>17</b>
<b>Total</b>	<b>33</b>	<b>38</b>	<b>88</b>	<b>159</b>	<b>101</b>	<b>42</b>	<b>96</b>	<b>239</b>

Source: Perry and Pembroke building permits

### Seasonal and Year Round Housing Differences

There are effectively two housing markets in Pembroke and Perry: seasonal and year round. Seasonal housing is concentrated along waterfront areas, particularly the shorelines of Passamaquoddy Bay and Cobscook Bay. The units tend to be larger and while many are seasonal and function primarily as vacation homes for non-residents, they are built for year round occupancy. There is a concern in Pembroke and Perry and the surrounding area that long term residents are losing their ability to stay in their houses because of significantly increasing property taxes caused by an overall increase in town valuation.

### Affordable Housing Remedies

While meeting the letter of the Growth Management Act has not proved difficult for the towns of Pembroke and Perry, there is a desire by residents to maintain and provide affordable housing, as needed, beyond the state minimums. The state recommends that the town consider ways of helping meet this need. This can be very difficult for small communities like Pembroke and Perry because the traditional recommendations may *not* apply, including:

1. The relaxation of zoning ordinance and building code requirements that tend to increase building costs. **Neither town has town wide zoning or a 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 towns do 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 towns have no water or sewer systems and do 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 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 Calais (Methodist Homes, Calais Congregate Housing, St. Croix Apartments, Hornbrook Apartments and High Point Apartments) and in Machias (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 PEMBROKE AND PERRY HOUSEHOLD BY TYPE	Pembroke		Perry	
	Number	Percent	Number	Percent
Occupied housing units	376	100%	331	100%
Family households	264	70.2%	239	72.2%
Non-family households	112	29.8%	92	27.8%
Households with individuals under 18 years	111	29.5%	124	37.4%
Households with individuals over 65 years	128	34.0%	74	22.4%

Source: U.S. Census

### Housing Programs

In addition to ensuring that our ordinances do not significantly increase construction costs, the town will also compile information on affordable housing programs for residents to consult at the town offices. This resource will be updated on a regular basis and will 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. Neither Pembroke or Perry has a local housing authority nor 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 2005 Public Survey (see Chapter K – Town Survey) asked about desired types of housing and development. Respondents strongly support single-family housing and restrictions on mobile homes. In addition, there is relatively strong support for subsidized housing for the elderly but not for subsidized housing in general.

### **SUMMARY**

Affordable housing is often defined as not costing more than 30% of household income. The data reviewed suggest that the cost of housing in both towns is not affordable for about 40% of the people in the community. In 2006, the median home sale price was **\$120,000** in the Calais Housing Market, while the median income was \$29,730 in this housing market and the median income in Pembroke was \$27,566 and in Perry was \$32,188. The home price that could be afforded at the housing market median household income of \$29,730 was \$86,920. Thus those with incomes at the median cannot afford to purchase homes of the median sale price and those with lower incomes, approximately 40% percent of households in both towns, are losing access to the housing market.

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 both towns. There is a range of new housing in town, with mobile or manufactured homes often utilized. The percentage of homes owned by those in the workforce is likely to decline further while the percentage of homes owned by retirees will increase. Future ordinance provisions will not preclude the development of mixed use and affordable housing opportunities.