3. HOUSING

Introduction

Housing characteristics within a community are an important consideration in the comprehensive plan. This section of the Comprehensive Plan profiles the housing stock in Brewer and assesses the overall affordability of housing.

Changes in Total Housing Stock

Table 1 includes a summary of the changes in total housing stock since 1990 in Brewer, a number of nearby communities, Penobscot County, and the State of Maine. According to Census figures, Brewer's housing stock increased by 7.5% between 1990 and 2000, one of the smallest increases of the jurisdictions shown in the table. Between 2000 and 2010, the number of housing units in Brewer increased by 9.7%, also one of the smallest increases of the jurisdictions shown in the table.

Table 1
Changes in Total Housing Stock

	Total Number of Units			Increases, 1990-2000		Increases 2000-2010	
	1990	2000	2010	#	%	#	%
Brewer	**3,780**	**4,064**	**4,457**	**284**	**7.5%**	**393**	**9.7%**
Bangor	14,366	14,587	15,674	221	1.5%	1,087	7.5%
Eddington	843	920	1,037	77	9.1%	117	12.7%
Hampden	2,288	2,545	3,030	257	11.2%	485	19.1%
Holden	1,333	1,320	1,480	-13	-1.0%	160	12.1%
Orrington	1,376	1,489	1,612	113	8.2%	123	8.3%
Penobscot County	61,359	66,847	73,860	5,488	8.9%	7,013	10.5%
State of Maine	587,045	651,901	721,830	64,856	11.0%	69,929	10.7%

Source: U.S. Census, 1990, 2000, 2010

Selected Characteristics of Housing Units

Table 2 contains 2010 Census information on selected housing characteristics including total dwelling units, the number and percentage of year-round dwelling units, and the number and percentage of seasonal dwellings. In 2010, 99.3% of the housing units in Brewer were year-round dwelling units, compared with 91.6% in Penobscot County and 83.6% in Maine.

Table 2
Year-Round and Seasonal Dwelling Units – 2010

	Total Dwelling Units	Year Round Dwelling Units		Seasonal Dwelling Units	
	#	#	%	#	%
Brewer	**4,457**	**4,425**	**99.3%**	**32**	**0.7%**
Bangor	15,674	15,551	99.2%	123	0.8%
Eddington	1,037	980	94.5%	57	5.5%
Hampden	3,030	2,979	98.3%	51	1.7%
Holden	1,480	1,358	91.8%	122	8.2%
Orrington	1,612	1,550	96.2%	62	3.8%
Penobscot Co.	73,860	67,661	91.6%	6,199	8.4%
State of Maine	721,830	603,520	83.6%	118,310	16.4%

Source: U.S. Census, 2010

Table 3 shows that in 2010, 93.4% of the dwellings in Brewer were occupied. This was a higher percentage than any jurisdiction shown in the table except Hampden (94.5%). In Brewer, 60.5% of the housing units were owner-occupied units. This was a smaller percentage than the other jurisdictions except Bangor (46.2%).

Table 3
Occupied Dwelling Units

	Occupied Dwelling Units		Owner Occupied Dwelling Units		Renter Occupied Dwelling Units	
	#	%	#	%	#	%
Brewer	**4,163**	**93.4%**	**2,519**	**60.5%**	**1,644**	**39.5%**
Bangor	14,475	92.4%	6,692	46.2%	7,783	53.8%
Eddington	930	89.7%	763	82.0%	167	18.0%
Hampden	2,862	94.5%	2,252	78.7%	610	21.3%
Holden	1,298	87.7%	1,110	85.5%	188	14.5%
Orrington	1,478	91.7%	1,256	85.0%	222	15.0%
Penobscot Co.	62,966	85.3%	42,981	68.3%	19,985	31.7%
State of Maine	557,219	77.2%	397,417	71.3%	159,802	28.7%

Source: U.S. Census, 2010

Housing Types

The predominant housing type in Brewer is the single-family dwelling. Table 4 contains a breakdown of housing units in 2010 by housing type, as reported in the 2010 Census. In 2010, 62.0% of the housing units in Brewer were detached, single family dwellings. This is a smaller percentage than any other jurisdiction shown in the table except Bangor (41.7%). Brewer has a lower percentage of mobile homes

(5.6%) than the other jurisdictions. While mobile homes can be a form of affordable housing, multi-family dwellings can serve that role as well, and Brewer has the second highest percentage of multi-family units (22.1%).

Table 4
Housing Unit by Type of Structure

	Single Family Detached	Single Family Attached	Mobile Home	Duplex	Multi - Family	Boat, RV, Van, Etc.	Total
Brewer	**2,713** **62.0%**	**65** 1.5%	**243** 5.6%	**389** 8.9%	**967** 22.1%	**0**	**4,377**
Bangor	6,497 41.7%	553 3.5%	1,187 7.6%	1,381 8.9%	5,957 38.2%	12 0.1%	15,587
Eddington	714 71.8%	6 0.6%	175 17.6%	34 3.4%	66 6.6%	0	995
Hampden	2,523 85.5%	98 3.3%	175 5.9%	78 2.6%	78 2.6%	0	2,952
Holden	1,238 79.9%	0	242 15.6%	18 1.2%	51 3.3%	0	1,549
Orrington	1,480 89.4%	0	101 6.1%	26 1,6%	49 3.0%	0	1,656
Penobscot Co.	46,682 64.0%	1,105 1.5%	9,643 13.2%	3,665 5.0%	11,836 16.2%	26 0.0%	72,957
State of Maine	495,685 69.4%	15,621 2.2%	64,221 9.0%	37,570 5.3%	101,010 14.1%	163 0.0%	714,270

Source: U.S. Census, 2010

Housing Affordability

The State's growth management law requires that each municipality "…shall seek to achieve a level of 10% of new residential development, based on a 5-year historical average of residential development in the municipality, meeting the definition of affordable housing." Affordable housing is defined as an owner-occupied unit whose price results in a monthly housing cost that does not exceed 30% of the household's gross monthly income. Monthly cost includes mortgage principal and interest, insurance, real estate taxes and utilities. A rental unit would follow the same formula, where the monthly rate includes utilities. State law (Title 30-A MRSA Section 5002, subsection 2) defines affordable housing as follows:

> "Affordable housing" means decent, safe and sanitary dwellings, apartments or other living accommodations for low-income and moderate-income households. The Maine State Housing Authority may define "affordable housing" by rule. Affordable housing includes, but is not limited to:
> A. Government-assisted housing;
> B. Housing for low-income and moderate-income families;

C. Manufactured housing; and
D. Group and foster care facilities."

Homeownership Affordability

The Maine State Housing Authority has developed an Affordability Index to help municipalities quantify the extent to which housing in their communities is affordable. The Index refers to the percentage of the median value home in an area that can be afforded by a household with the median income in the same area. The index considers interest rates, insurance and tax costs. A resulting value greater than 1.0 means that the median income household should be able to afford more than the median priced home. A value of less than 1.0 means that the median income household will likely be unable to afford the median priced home.

Brewer Affordability Index. Affordable housing is a problem for some people in Brewer. Based on information obtained from the Maine State Housing Authority as shown in Table 5, the median priced home in Brewer was not affordable to the median income family in 2009. According to Table 5, 53.9% of households in Brewer could not afford the median home in 2009. The median home price in 2009 was actually lower than in all other municipalities shown in the table except Bangor, but it was more than a majority of households could afford because of Brewer's relatively lower median income. Even in jurisdictions with an affordability index above 1, between 40% and 50% of households could not afford the median home.

Table 5
City of Brewer – Home Ownership Affordability Index
For Those at Median Income - 2009

Year	Index	Median Income	Median Home Price	Median Income can Afford	Income Needed for Median Home	Households Unable to Afford Median Price
Brewer	**0.92**	**$44,647**	**$132,500**	**$122,402**	**$48,330**	**53.9%**
Bangor	0.74	$34,174	$126,250	$93,589	$46,100	62.9%
Eddington	0.98	$48,077	$143,900	$140,911	$49,097	49.8%
Hampden	1.16	$69,763	$173,000	$200,279	$60,261	40.0%
Holden	1.12	$64,813	$164,125	$183,139	$58,084	45.3%
Orrington	1.06	$53,854	$152,500	$162,085	$50,669	46.3%
Penobscot Co.	1.03	$42,300	$121,000	$124,481	$41,118	49.1%

Source: Claritas and State Multiple Listing Service

Rental Affordability

Rental housing is important in meeting the needs for affordable/work force and elderly housing. The Affordability Index developed by the Maine State Housing Authority refers to the percentage of the median rent in an area that can be afforded by a renter household with the median income in the same area. The index considers the household not using more than 30% of gross income for rents. A resulting value greater than 1.0 means that the median income household should be able to afford more than the

average rent. A value of less 1.0 means that the median income household will likely be unable to afford the median rent.

As shown in Table 6, the Brewer household with the median renter income in 2009 could not afford the average rent for a two-bedroom apartment. In fact, approximately 53.3% of renter households could not afford the 2009 average rent.

Table 6
City of Brewer – Rental Housing Affordability Index
For Those at Median Income - 2009

Year	Index	Renter Median Income	Average 2-BR Rent	Median Income can Afford	Income Needed for Average 2-BR Rent	Households Unable to Afford 2 Br Rent
Brewer	**0.92**	**$32,374**	**$884**	**$814**	**$35,374**	**53.3%**
Bangor	0.72	$25,037	$865	$626	$34,597	66.1%
Eddington	0.96	$31,405	$815	$785	$32,611	52.1%
Hampden	1.11	$46,785	$1,050	$1,170	$41,993	44.2%
Orrington	1.08	$39,124	$905	$978	$36,195	44.3%

Source: Claritas and State Multiple Listing Service

Brewer Housing Authority. The Brewer Housing Authority was established in 1972 to assist low-income families with decent, safe and affordable housing opportunities. Using a variety of federal assistance programs, the Authority helps address the need for affordable housing. It currently owns and manages the following properties:

Table 7
Brewer Housing Authority Properties

Elderly Housing		
BHA Property	**# Units**	**Description**
Heritage	50	48 1-bedroom; 2 two-bedroom
E. Charles Dartnell	32	30 1-bedroom; 2 two-bedroom
Dirigo School Project	8	2 Efficiency; 6 one-bedroom
Chamberlain Place Sr. Housing	32	28 1-bedroom; 4 two-bedroom
Somerset Place Sr. Housing	28	28 one-bedroom
Total	**150**	
Family Housing		
Scattered sites	20	12 one-bedroom; 8 two-bedroom
Norumbega Park I	12	6 two-bedroom; 6 three-bedroom
Norumbega Park II	10	10 three-bedroom
Norumbega Park III	10	10 three-bedroom
Gerald D. Robertson Apts.	20	7 two-bedroom; 13 three-bedroom
Ellen Leach Memorial Home	90	84 one-bedroom; 6 two-bedroom

Total	**162**	

The BHA accepts applications from Brewer residents as well as residents of other communities. The growing number of housing units serves to draw people from other areas into the community, and may account for some of the population increase reflected by the Census during the 2000-2010 period. The demand for BHA's units, as reflected by the number of people on its waiting list, is an indication of the need for affordable housing in Brewer and the surrounding region. The waiting list as of mid-December, 2012, included a total of 331 applicants:

Public Housing
- Elderly housing: 22 Brewer residents; 45 non-residents
- Family housing: 10 Brewer residents; 20 non-residents

Section 8: 81 applicants
Dirigo Project: 28 applicants
Ellen M. Leach Memorial Homes: 39 Brewer residents; 86 non-residents

Applications are not yet being accepted for Chamberlain Place Senior Housing or Somerset Place Senior Housing as both projects are in the permitting/construction stage.

Analysis

1. **Number of housing units needed to accommodate growth.** During the next 10 years, if Brewer's population increases by 400-600 people, there will be a need for another 178-267 housing units if the average household size (2.25 persons per household in 2010) remains the same. The population is getting older, which means more single-occupancy housing.

2. **Affordability of housing for those earning the median income and those earning 80% of the median income; local and regional efforts to address this issue.** Affordability is a problem in the community, but as noted in the discussion of the Brewer Housing Authority, above, the BHA has been proactive in addressing the need.

3. **Conversion of seasonal dwellings.** Brewer has very few seasonal dwellings (32 units documented in the 2010 Census), so conversion of these units is not an issue.

4. **The need for additional low and moderate income family, senior, or assisted living housing.** There is a need for additional affordable housing as reflected by the Brewer Housing Authority's waiting list.

5. **Substandard housing units.** Substandard housing exists but is being addressed. For the past six years, a City team consisting of the Code Enforcement Officer, the Human Services Director and the Fire Inspector have been inspecting multi-family housing units throughout the City. The City has been active in using Community Development Block Grant funds to rehabilitate substandard housing.

6. **Impact of regulations on workforce housing.** In certain zoning districts, an apartment may be permitted in a single-family dwelling but only for family members. City officials are currently considering whether such an accessory apartment should be available for non-family members.

The ordinance is also silent on the issue of whether modular housing should be permitted in residential districts. Modular housing could play a role in providing affordable housing for people working in the City.