

A Personal Perspective on Rural Maine's Coastal Transformation

by Monique Coombs

I moved to Harpswell, the town with Maine's longest coastline, nearly 20 years ago after I started dating a lobsterman. We lived with a friend in a house on the water that needed some work. When it came time to find our own place, we ended up in a modest apartment because there simply wasn't an affordable home that met our needs. At the time, the average home price in Harpswell hovered around \$200,000. That felt daunting then; today, it would be a gift.

Years later, when my husband's parents needed to downsize, we were able to buy their house. So, I found myself once again living by the water, in a home that needs some work. But having access to the coast, being able to live and work in the same place as our livelihood, is something that's become increasingly rare for many fishing families.

Longtime residents often reflect on how dramatically Harpswell has changed over the past two decades but rarely pause to examine how or why. The shifts underway in Harpswell mirror those in many rural coastal towns across Maine: aging populations, a lack of affordable housing, strains on emergency services, and increasing development pressure. As a year-round resident, it doesn't always feel like development pressure results in equitable benefits. High end homes, luxury rentals, boutique businesses, and other amenities seem to cater more to the needs of seasonal residents and visitors. This trend accelerates gentrification, drives up costs, and further distances

working families from the communities they've called home for generations.

As the wife of a commercial fisherman, a Harpswell resident, and an advocate for Maine's fishing communities, I've seen firsthand how the structure of home rule, rising gentrification, conservation rhetoric, and population change collide to threaten the future of working coastal towns. Maine's home rule statute (Title 30-A, Chapter 111) grants municipalities broad autonomy to govern themselves. This local control can be a powerful tool. Towns can shape ordinances that reflect local values, protect marine resources, and preserve working waterfronts, but it can also lead to challenges.

Maine already has the highest median age in the nation. Harpswell's median age was 58 as of the 2020 census. Projections show that by 2030, all baby boomers will be between 66 and 84 years old, aging out of the workforce. Meanwhile, the prime working-age population is expected to decline by more than 5 percent.

These demographic shifts have real consequences. Fewer school-age children lead to shrinking enrollments. Volunteer-run services like the fire department are harder to staff. And in commercial fishing, the aging of the fleet, commonly called the "graying of the fleet," means fewer young people are entering the industry because of high costs and growing uncertainties.

The COVID-19 pandemic, coupled with the rise of remote work and climate-induced migration, sparked a wave of in-migration to Maine.

Harpswell saw immediate changes. Between 2021 and 2023, the median home price soared from just over \$400,000 to nearly \$700,000 (Bouvier and Grandbois 2025). For working families, especially those in fishing, trades, or education, those prices are unaffordable.

This new demand has accelerated a shift toward seasonal and second-home ownership. Long-term rentals are scarce. Young families struggle to stay in town. The result is a growing divide between those who can afford to move in and those who are being priced out of the communities they've called home for generations, many of whom are fishing families like mine.

Summer brings not only beautiful weather and economic activity, but also an enormous spike in population and infrastructure demand. In towns like Harpswell, emergency services feel this most acutely.

Recently, a woman collapsed on the rocks near the Cribstone Bridge while, across town, an 81-year-old woman on Bailey Island was struggling to breathe (Anderson 2025). Both required immediate emergency response. These calls came on the same day, and both were handled by the same over-stretched crew of volunteers.

Events like these are not outliers. Each summer weekend brings more incidents: traffic accidents, water rescues, and 911 calls. Yet town budgets and staffing plans are based on year-round population numbers. Under home rule, towns are left to solve this seasonal strain on their own. Without regional coordination or outside support, communities like Harpswell scramble to maintain public safety in the face of temporary surges, and the burden falls on aging, often volunteer, responders.

But in practice, home rule also creates challenges in Maine's rural coastal communities. Small towns may lack the technical expertise, financial resources, or staffing capacity to respond to complicated issues like zoning, housing affordability, and emergency preparedness. Decisions often depend on overworked volunteers. In many cases, the committees and boards tasked with shaping town policy are made up predominantly of retired individuals who may have more time to serve, but who often have less experience with the economic, cultural, and logistical realities of living in a fishing community. This imbalance creates a social equity issue. The people most affected by rising costs and limited access like young families, fishermen, and working-class residents are often the least likely to be represented in decision-making processes. Their absence from these conversations can unintentionally shape policy in ways that are exclusionary or misaligned with the needs of the broader community.

The structure of home rule assumes that communities have the capacity, time, and civic participation necessary to address increasingly complex, often regional, challenges. But what happens when that's no longer the case? In rapidly changing coastal towns, is home rule itself becoming an antiquated framework, one that no longer matches the speed or scale of today's economic, social, and environmental realities? As towns struggle to navigate population surges, housing crises, and shifting cultural identities, we should ask whether the current model is equipped to handle what's coming next.

This question is especially urgent for working people. Commercial fishermen, in particular, often lack the time to engage meaningfully in local governance. They are small business owners,

employers, mechanics, weather forecasters, and navigators. In addition to keeping their businesses afloat, they also spend time advocating for their industry at the state and federal levels, tracking regulations, showing up at hearings, and responding to policy threats. Attending weeknight planning board meetings or writing letters about municipal zoning codes is, for many, simply not possible. Yet, their absence from local decision-making has real consequences.

The influx of new, often affluent, residents also brings with it a rise in land-use conflicts. People are drawn to Maine by a romanticized idea of the coast, but that ideal often clashes with the working reality: noisy boats, gear-stacked wharves, and the smell of bait in the summer sun.

Complaints about airboat noise or wharf activity are becoming more common, with some residents quick to file legal appeals or lobby for new ordinances that would prohibit such activity. Increasingly, these efforts are framed as conservation or environmental protections, rather than as neighborhood disputes. The troubling pattern is not conservation itself, but the way it's sometimes used to marginalize traditional industries, instead of engaging them as partners in sustainability. Environmental protections are critical, but when they are developed without input from local workers, like fishermen or clambers, they can inadvertently drive up costs, restrict access, and erode community cohesion.

Conservation arguments even seem to shape the availability of affordable housing. Proposed developments, even modest ones aimed at year-round residents or essential workers, are sometimes blocked on environmental grounds. The objections may have more to do with preserving views or maintaining exclusivity. While

conservation is essential, invoking it to halt all changes in the built environment can conceal disparities in who benefits from preservation and who is excluded. Without broader community participation and context, policies intended to protect the coast can end up making it even less accessible to the people who live and work there.

For example, ordinances intended to protect shorelines may limit the very space needed for gear storage, dock repairs, or waterfront access which are all essential elements of a viable fishing business. This tension became particularly apparent as FEMA updated flood maps and local ordinances, restricting structures on wharves to comply with new floodplain standards. According to *FEMA's Guidance for Flood Risk Analysis and Mapping: Coastal Structures* (2024), structures in coastal areas must be evaluated for their impact on flood hazards, including potential failure scenarios and wave runup analyses. These technical requirements often lead to restrictions on rebuilding or modifying waterfront infrastructure (i.e., constructing a small bait shed on a wharf), even when such changes are necessary for the livelihood of local fishermen.

While these policies are well-meaning, they risk becoming exclusionary if not developed collaboratively. Community members may oppose modest projects like affordable housing or a small gear shed, citing concerns about preserving the natural shoreline or protecting the local ecosystem, even when the underlying objection is often more about aesthetics or status. Without meaningful input from the people who rely on the coast to live and work, conservation rhetoric can easily become a tool to preserve privilege rather than support community resilience. The cumulative effect of these changes is putting enormous pressure on commercial fishermen. Discreet,

community-based working waterfronts, those lesser-known wharves and float systems where gear is stored, boats are maintained, and stories are shared, are disappearing (Coombs 2020). When major storms hit, these working spaces are often damaged or destroyed, yet funding for repairs is limited and difficult to access, especially for smaller, privately owned wharves that are essential to day-to-day operations but fall outside the scope of large-scale disaster relief. Without investment in rebuilding, even the infrastructure that survives gentrification may not survive the next storm.

Without access to the water, fishing becomes harder, more expensive, and in some cases, impossible. The cost of doing business rises: longer drives, fewer parking spaces, limited skiff access. And beyond logistics, the loss of these places means the loss of identity, camaraderie, and mental well-being for those whose lives revolve around the ocean.

Harpwell's story reflects the tension facing many rural coastal towns in Maine. Aging populations, rising housing costs, and seasonal surges are reshaping communities faster than local systems can adapt. Home rule offers local control, but without broader support, it can leave towns isolated and under-resourced. Preserving Maine's working waterfronts and essential workforce will require regional coordination, inclusive decision-making, and policies rooted in both economic and cultural realities. If we want the next generation of fishing families and essential workers to stay, we must ensure they have a real place and a real voice in the future of their communities.

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