

Housing

Housing supply and prices in Gardiner are key determinant factors for future growth in the city, as well as for more diversity. A mixture of housing types encourages a variety of residents in age, gender, family composition, and economic standing.

While local government is not, and should not be, in the business of providing housing to residents, many local policies influence the style, price, and location of housing. If housing prices rise to a point where homes are not affordable either to purchase or build, and rental rates are also not affordable, that will present a major challenge to the community. This chapter gives a broad view of the housing supply of Gardiner.

Note: You may notice that the population number varies between 5,961 and 6,088. This is because 5,961 is from the Decennial Census and the 6,088 is from the 2024 American Community Survey (ACS) and is an estimate. It has been used in certain charts because the data was calculated based on this number from the ACS. To change the population and recalculate the data would be inaccurate. It is important to understand this because it could be construed as a mistake, and it is not. These discrepancies have been annotated in several places.

Housing Stock

Gardiner's demographic profile documents a steady decline in the average household size as well as a steady increase in average age. While at first glance, this may indicate that fewer units of housing are required; however, in practice, this typically translates to a need for more units.

Based on projections by the Maine State Economist, Gardiner's population is expected to grow by 9.5% by 2040. At that point, the population of Gardiner is estimated to be 6,681. When divided by the current average household size of 2.19 for Gardiner, a population of 6,681 residents would require approximately 3,050 housing units.

While the U.S. Census currently counts 3,083 housing units in Gardiner, approximately 2,730 of those units are occupied. With only 11 units being noted for seasonal, recreational, or occasional use, that leaves an estimated 342 units either for sale, rent, uninhabitable, or otherwise vacant. The U.S. Census defines vacant as "a housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant." This also includes:

- **Temporary Occupancy:** Units occupied by people who usually live elsewhere (e.g., vacation homes) are considered vacant if a "usual place of residence" is held elsewhere.

- **Specific Categories:** Vacant units are classified as for rent, rented but not occupied, for sale only, sold but not occupied, for seasonal/recreational use, or other.
- **Construction Status:** New units are counted as vacant if construction has progressed to the point where all exterior windows, doors, and final usable floors are in place.

Gardiner serves as a service center in the region and ongoing economic development efforts have led to new jobs and industries being welcomed into the city. Gardiner is also poised well to take advantage of the highway system with easy access to I95 and I295. This enables residents to expand on easy commuting distances.

As discussed in the Community Profile chapter, it is important to mention that population projections are just that -- projections. These estimates are subject to many outside factors, some of which are impossible to predict. An example of one such factor was the COVID-19 pandemic. With the changes the pandemic wrought, it will take some time for population projections and demographic analyses to determine the impact and extent of the changes. Several changes that will need to be monitored for the effect they have include: the prevalence of remote work, multi-generational family groups, and the relocation from urban to rural living.

To some extent, statistics representing household size relate to the type of housing as well as the quantity of housing units needed. Younger, single, seniors, and couple/partner households tend to reside in smaller homes, apartments, and 55+ communities. Homes with larger lot sizes tend to attract couples who intend to add children to the home or existing family residential units. With the growing trend of the “Baby Boomer” generation retiring and downsizing from family homes, it can be anticipated that the market for larger family homes will be reduced in favor of smaller, more efficient housing that would allow that generation to age in place.

Both the United States Decennial Census and the ongoing, estimate-based American Community Survey record housing units and their associated characteristics. Table 1, below, highlights discrepancies between the 2010 and 2020 Census and the 2024 American Community Survey datum.

Table 1: Housing Comparison

	2010 Census	2020 Census	2024 ACS
Population	5,800	5,961	6,088
Total Housing Count	2,778	2,810	3,083
Occupied Housing Units	2,487	2,259	2,730
Vacant Housing Units*	291	281	353

Source: 2010 & 2020 Census, 2024 ACS

*Vacant includes seasonal housing

71 Table 2 shows the development of housing types and occupancy characteristics since
 72 2010.

73 **Table 2: Housing Type and Occupancy Characteristics**

	2010	2015	2020	2024
Total Housing Units	2,814	2,658	2,695	3,083
Occupied Housing Units	2,513	2,470	2,346	2,730
Vacant Housing Units	301	188	349	353
Seasonal Housing Units	40	50	17	11
Mobile Homes	236	228	88	165
Owner Occupied	1,716	1,552	1,517	1,862
Renter Occupied	797	918	829	868
Single Unit Housing	1,553	1,651	1,663	1,960
Two or Multi Unit Housing	1,025	779	944	958

74 *Source: American Community Survey*

75 Housing numbers most significantly increased from 2020 to 2024, growing by 388 units
 76 in that 4-year period despite the pandemic. The number of mobile homes in Gardiner
 77 dropped from 2010 through 2020 before significantly rising to 165 in 2024.

78 There is no data directly addressing how many renters live in houses versus apartments.
 79 However, there is data on how many housing units there are in a building or house.
 80 According to the ACS survey, there are 958 dwellings with two or more units in Gardiner.
 81 A vacancy rate of 11.4% is of concern. The United States Census Bureau defines a vacant
 82 unit as a housing unit that is unlive in at the time of the interview, unless it is a temporary
 83 absence such as for illness or vacation. It also includes a unit which is entirely occupied
 84 by persons who have another residence elsewhere, a common occurrence in Maine
 85 where such residents are colloquially known as “snowbirds.” These are typically older
 86 residents who live in warmer climates during the winter months. As mentioned in the
 87 Historic and Archeologic Resources Chapter, long term vacancy, especially in older
 88 structures, is detrimental to the quality of the building and therefore the housing stock of
 89 Gardiner.

90 **Occupancy Characteristics**

91 Average family size is classified as people who are living together and are related, as
 92 opposed to average household size, which is all residents of a housing unit, related or
 93 not. Table 3 shows the changes in the average family size in Gardiner since 2010.

94 **Table 3: Average Family Size**

Average Family Size	
2024	2.99
2020	3.02
2015	2.69
2010	2.90

95 *Source: American Community Survey*

96 Average family size is different than average household size, which is defined by the
 97 Census Bureau as the total number of people living in a housing unit- regardless if they
 98 are related or not. The average household size in 2024 for owner-occupied housing units
 99 was 2.4 whereas the average household size of renter-occupied units is 1.8. Smaller
 100 households, especially those in rental units, tend to be in flux more often than larger
 101 households. Based on the ACS count of 868 rental units, it would equate to approximately
 102 1,562 residents, roughly 35% of Gardiner residents, when compared to the 1,862 owner-
 103 occupied units which accounts for 4,468 residents.

104 **Seasonal Housing**

105 The U.S. Census and ACS define seasonal unit as *“these units are intended by the owner*
 106 *to be occupied during only certain seasons of the year. They are not anyone's usual*
 107 *residence. A seasonal unit may be used in more than one season; for example, for both*
 108 *summer and winter sports. Published counts of seasonal units also include housing units*
 109 *held for occupancy by migratory farm workers. While not currently intended for year-round*
 110 *use, most seasonal units could be used year-round.”*

111 Gardiner does not have a large stock of seasonal housing, only 11 units during the last
 112 American Community Survey. Seasonal tourism is not the main driver of housing
 113 development in Gardiner. There is likely little to no conversion of seasonal units to year-
 114 round units.

115 **Assessing Profile**

116 The current number of taxable real estate accounts in Gardiner is 2,587 with 280 vacant.
 117 Of those accounts, 3.4% of the total assessed value of Gardiner are waterfront properties,
 118 and 96.6% are non-waterfront.

119 **Table 4: Tax Exemptions**

Tax Exemptions 2025	
Type	Quantity
Homestead	1,205
Veterans	162
Blind (Value)	\$7,560

120 *Source: Maine Revenue Service*

121 The town last went through a revaluation in 2008. Based on the Municipal Valuation
 122 Return Summary produced by the Maine Revenue Service, Gardiner has a Certified Ratio
 123 of 54%, The City is slated to go through a revaluation in 2027. Certified Ratio is the ratio
 124 of assessed value to fair market value within a municipality. This ratio is then applied to
 125 exemptions and equates to a municipality with a lower ratio not receiving the greatest
 126 proportional benefit of those exemptions. The State of Maine mandates that certified
 127 ratios fall between 70% and 110%. **Housing Condition**

128 Both the Census and the ACS contain questions on when units of housing were
 129 constructed, conditions of the utilities such as plumbing, electric and type of heating, as

130 well as determining if a unit is considered overcrowded. To meet the U.S. Census
 131 definition of complete kitchen facilities a unit must have (1) a sink with piped water, (2) a
 132 range or stovetop, and (3) refrigeration. To meet the definition of complete plumbing each
 133 unit must have (1) hot and cold running water, (2) a flush toilet, (3) a shower or bathtub.
 134 Overcrowding is defined as more than 1.01 persons per room per unit and severe
 135 overcrowding as more than 1.50 persons per room per unit, excluding kitchens and
 136 bathrooms.

137 **Table 5: Substandard and Overcrowding**

Substandard and Overcrowded Housing Units in 2024	
Lacking Complete Kitchen	6
Lacking Complete Plumbing	6
Overcrowded	15
Severely Overcrowded	0

138 *Source: ACS 2024*

139 These metrics do not take into account homes with structural, weatherization, code
 140 violation, or sanitary issues.

141 Like any community with a long history, the age of housing units in Gardiner spans a
 142 significant length of time with an estimated 1,462 homes being built prior to 1939. While
 143 the age of housing units can sometimes be an indicator of the condition of the house,
 144 much is dependent on the improvements and changes made throughout time.
 145 Improvements to plumbing, electrical, foundations, and paint are all key elements to
 146 maintenance of older homes. Homes built prior to the lead paint ban in 1978 must be
 147 remediated. According to the United States Environmental Protection Agency, up to 87%
 148 of homes built prior to 1940 have some sort of lead-based paint. Homes built in more
 149 recent decades are more likely to conform to modern building codes and best practices.

150 **Table 6: Age of Housing Units**

Year Structure was Built	# of Units	Percent of Total
Total Housing Units	3,083	
1939 or Prior	1,462	47.4%
1940-1949	211	6.8%
1950-1959	377	12.2%
1960-1969	159	5.2%
1970-1979	240	7.8%
1980-1989	152	4.9%
1990-1999	175	5.7%
2000-2009	143	4.6%
2010-2019	156	5.1%
2020 or later	8*	0.3%

151 *Source: American Community Survey*

152 **Number is based off building permits issued by town*

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154 Table 6 shows the age of the housing stock in Gardiner. Nearly half of the housing stock
155 of Gardiner is nearing 100 years old, with two thirds of the housing units being constructed
156 prior to 1959.

157 Table 7 compares the age of the housing stock of Gardiner to several neighboring
158 communities. Gardiner has significantly more units built before 1959 compared to other
159 towns.

160 **Table 7: Housing Stock Comparison**

Year Structure was Built	# of Units						
	Farmingdale	Gardiner	Hallowell	Litchfield	Pittston	Richmond	West Gardiner
1939 or Prior	197	1,462	830	217	243	567	78
1940-1949	29	211	63	0	0	134	62
1950-1959	152	377	40	122	14	45	64
1960-1969	147	159	62	226	57	45	97
1970-1979	178	240	34	151	257	184	219
1980-1989	131	152	138	300	200	189	217
1990-1999	32	175	163	424	152	202	98
2000-2009	148	143	53	311	185	322	314
2010-2019	0	156	40	183	143	179	156
2020 or later	0	0*	32	38	11	15	24

161 *Source: American Community Survey *data comes from City of Gardiner*

162 **Housing Stock Talking Points**

- 163 • Population changes are not fluctuating greatly. State Economist projected
164 Gardiner’s population to grow 9.5% by 2040 resulting in a population of 6,681
165 residents.
- 166 • There has not been a significant number of conversions from seasonal homes into
167 year-round homes.
- 168 • Seasonal housing is not a significant factor in Gardiner’s housing stock.

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170 **Price and Affordability**

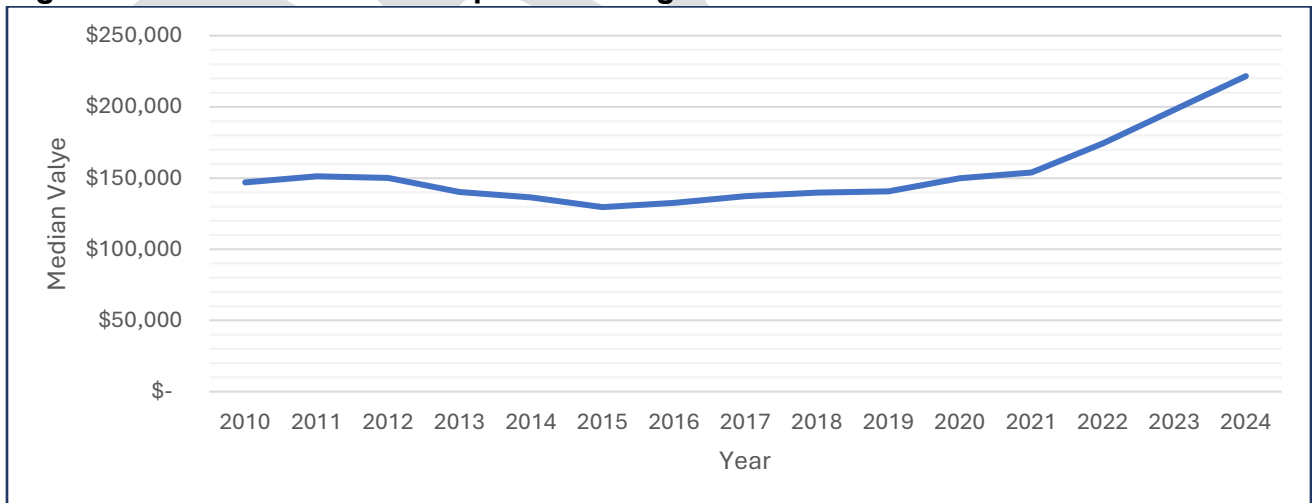
171 Price and the subsequent affordability of housing is a significant factor in the economic
172 development of a town. Housing prices are not something that can be controlled by a
173 municipality; they are influenced by local, state, and federal trends such as interest rates,
174 job availability, and more. If supply and demand are not in sync, it can result in insufficient
175 available housing and unaffordability for prospective workforce members, and it can push
176 current residents out of a town because they cannot afford to maintain their current home
177 expenses or even incur greater expenses, including property taxes, insurance and
178 utilities.

179 The growth management goal for affordable housing states that 10 percent of new
180 housing should be affordable to households earning less than 80 percent of the area's
181 median household income. How this goal is attained is left up to the city to determine
182 whether that 10 percent should be stick-built homes, mobile homes, rental properties, or
183 elderly apartments.

184 The determination of whether housing is affordable begins with a discussion of cost. The
185 Census provides good (though sample-sized) data regarding prices for housing in
186 Gardiner (see Figure 1 below). This price is derived through owners' estimation of their
187 homes' value, meaning it does not necessarily match up with actual recorded sales prices,
188 assessor evaluation, or real estate appraisals. As such, this information is a good starting
189 point; however, the margin of error is significant and should be taken into consideration.

190 According to the American Community Survey, the median value of owner-occupied
191 housing in Gardiner has risen significantly in the past four years. This aligns with the
192 fluctuations of the housing market which most of Kennebec County and the State of Maine
193 have seen.

194 **Figure 1: Value of Owner-Occupied Housing**



195 Source: American Community Survey

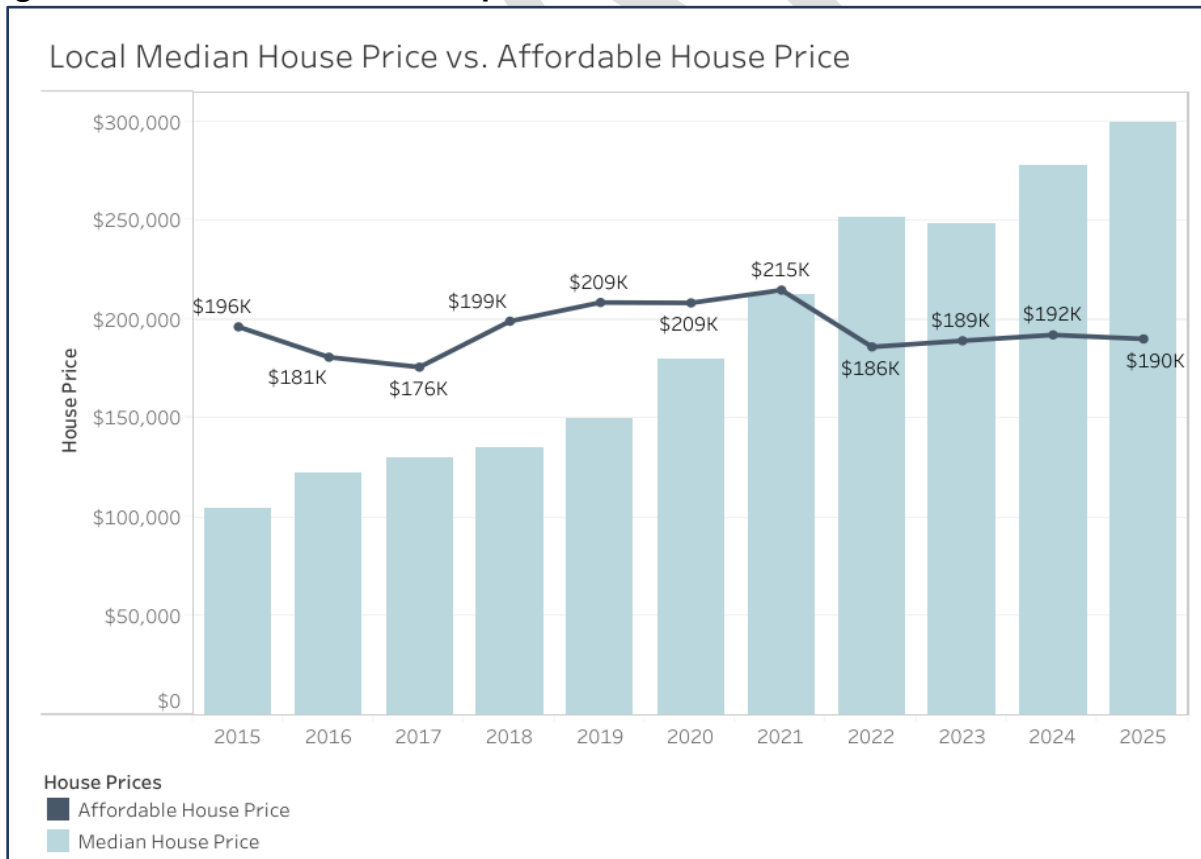
196 *Value is the respondent's estimate of how much the property would sell for should it be listed for sale at the time of
197 the survey.
198

199 As mentioned above, it is important to keep in mind that the estimated value of homes in
200 the above table is supplied by the Census or ACS respondent and does not represent the
201 true appraised value or what the dwelling would actually sell for. The prices attributed to
202 home value do not encompass the exorbitant increase in real estate costs that Maine saw
203 since the COVID-19 Pandemic.

204 Maine State Housing Authority (MSHA) tracks actual sales data and compares it with
205 what statistics show would be an affordable home price based on what that households'
206 expenses would be and the median income for the community. According to that agency,
207 the median price (actual sale) for a home in Gardiner in 2024 was \$278,500 while the
208 median affordable house price in 2024 sat at \$192,387. In 2025, the median home price
209 increased further to \$300,000, while the affordable house price decreased to \$190,360.
210 Figure 2, below, shows the discrepancy between homes in Gardiner that are deemed
211 affordable compared to the actual median sales price since 2015.

212 According to data compiled by MSHA, the median home price in Gardiner of \$278,500 is
213 considered unaffordable based on the 80% of median income rule. MSHA calculates an
214 affordable home at various income levels, factoring in interest rates and other variables,
215 and using the rule of thumb that homeowners and renters should pay no more than 30
216 percent of their monthly income in housing costs, including utilities.

217 **Figure 2: Median Sale Price Compared to Affordable Home Price in Gardiner**



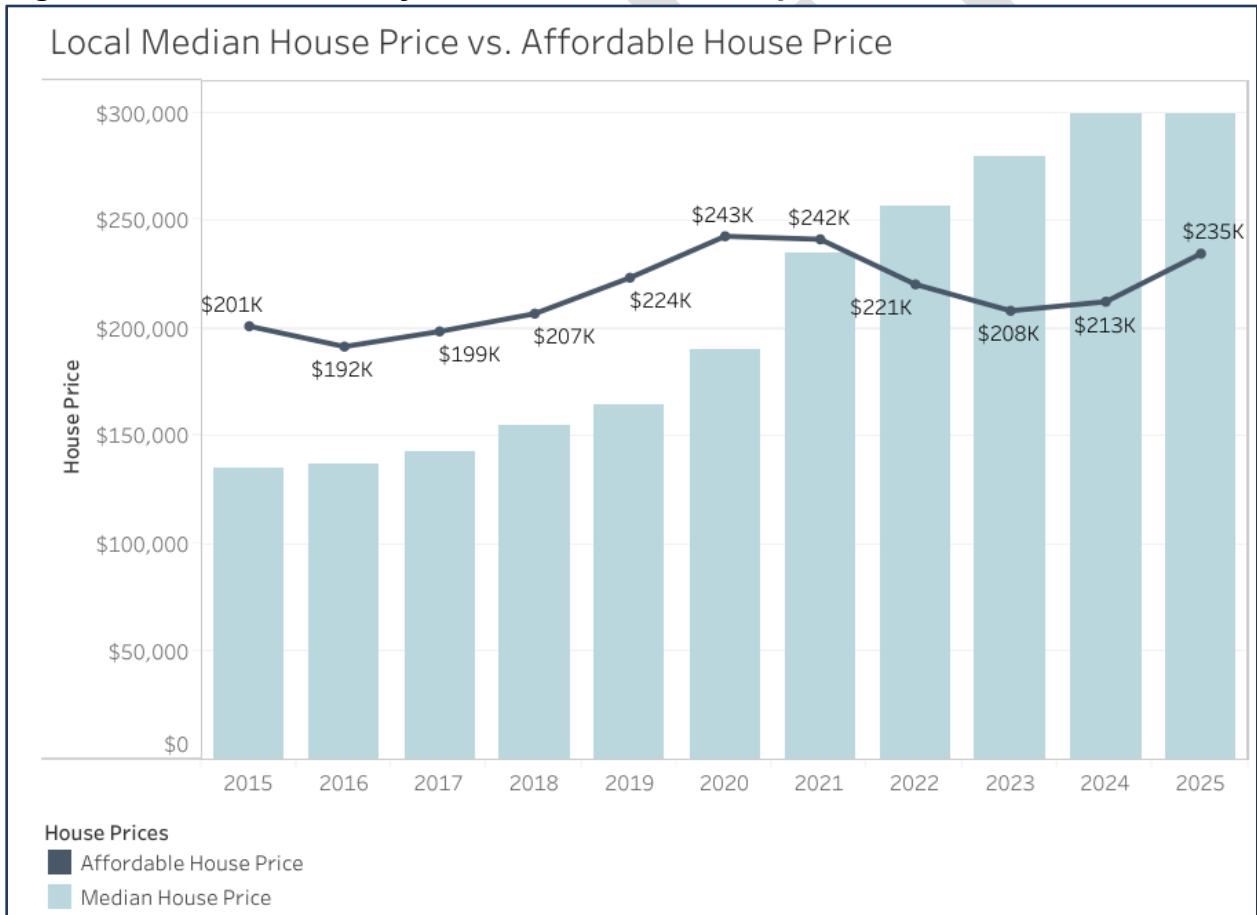
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Source: Maine State Housing Authority

220 Home price rose consistently in Gardiner from 2015 through 2025. 2022 to 2023 saw a
221 very small decrease, the only time that happened through the 10 year comparison above.
222 In contrast, what is deemed to be an affordable house price, based on the area's median
223 income has changed minimally in the past ten years. It is also noteworthy that what is
224 considered an affordable price at the time of the writing of this plan is lower than it was in
225 2015.

226 Kennebec County as a whole saw a somewhat different scenario. Overall, the pricing of
227 a housing unit that is considered affordable on the county-level has increased since 2015,
228 with a large jump from 2023 to 2025. However, the increase of the median affordable
229 house price has been rapidly outmatched by the increase of the median house price. For
230 example, in 2024, the median affordable house price was \$212,596 and the actual median
231 house price was \$308,403. The divide between the affordable median house price and
232 actual median house price increased further in 2025- the affordable median house price
233 was \$234,896 and the actual median house price was \$316,273.

234 **Figure 3: Kennebec County Median Sale Price Compared to Affordable Home Price**



235

236 *Source: Maine State Housing Authority*

237 In comparing Gardiner and Kennebec County, both localities show a steady increase in
238 the price of a median home from 2015 to present, which is not at all unexpected over
239 time. The most significant difference is in what is deemed an affordable house price.

240 The table below shows the disparities between the actual median house price and the
241 affordable house price for both Gardiner and Kennebec County in 2024 and 2025.

242 **Table 8: Affordable Vs. Actual Median House Price**

	Gardiner	Kennebec County	Difference
2024 Actual Median Home Price	\$278,500	\$308,403	+\$29,903
2024 Affordable Median Home Price	\$192,387	\$212,596	+\$20,209
2025 Actual Median Home Price	\$300,000	\$316,273	+\$16,273
2025 Affordable Median Home Price	\$190,360	\$234,896	+\$44,536

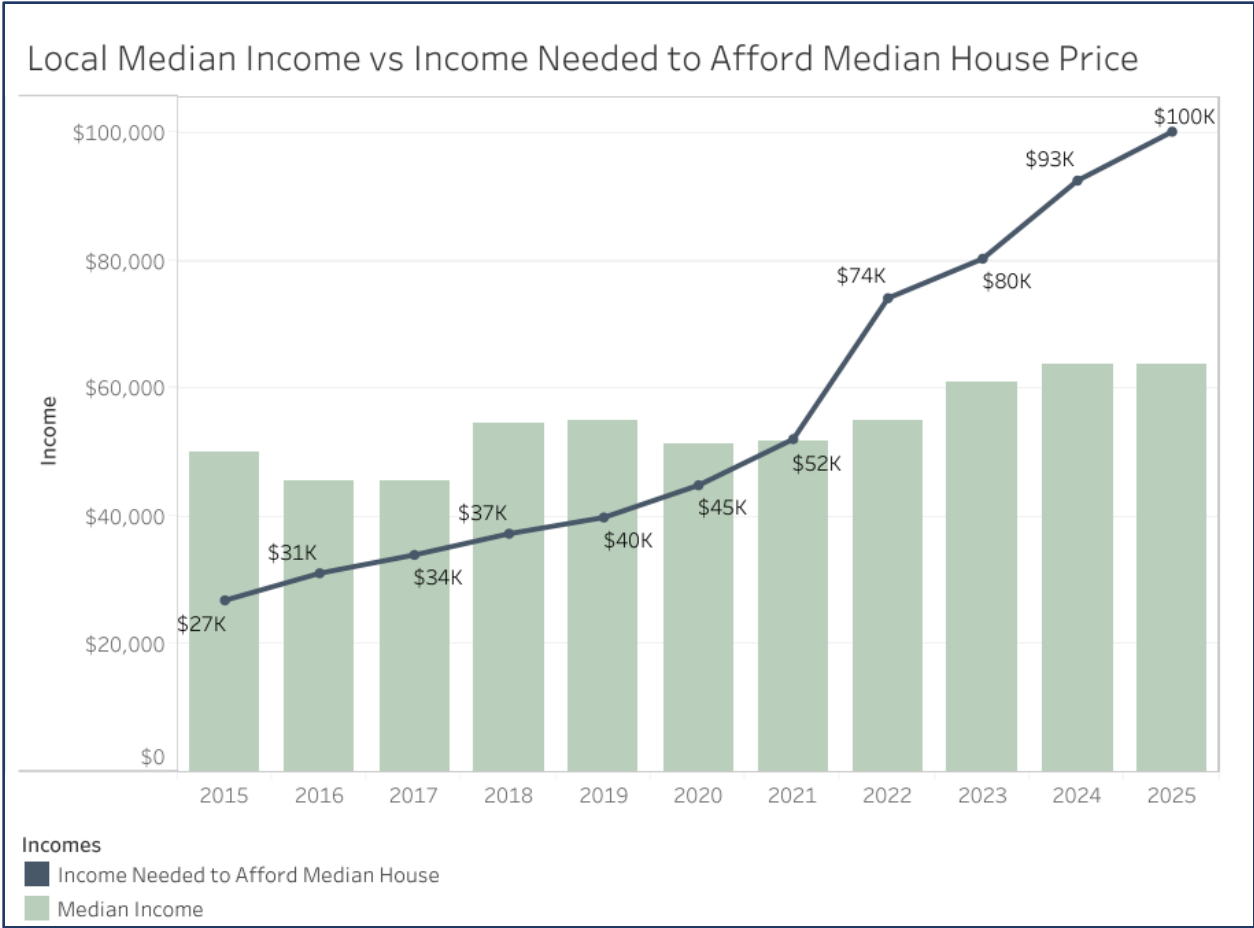
243 *Source: Maine State Housing Authority*

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246 The graphic below demonstrates the large gap between the Median Income in Gardiner
247 compared to the income that is needed to afford a median priced home in Gardiner.

248 **Figure 4: Median Income vs Income Needed to Afford Median Home in Gardiner**



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Source: Maine State Housing Authority

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The gap between what is needed to buy a home in Gardiner and what the median income is for Gardiner residents has grown significantly since 2021. The income needed to afford a median priced home is continuing to grow more rapidly than the median income in Gardiner. This coincides with what a large portion of Kennebec County and the State of Maine has seen. In other words, the trend of home prices outpacing incomes is state-wide and nation-wide, as seen below in Table 9.

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Table 9: Regional Comparison of Income needed to Afford Median House

	Median Income	Income Needed to Afford Median House
Kennebec County	\$71,958	\$96,592
Farmingdale	\$61,025	\$96,106
Gardiner	\$63,701	\$100,254
Hallowell	\$62,601	\$157,589
Litchfield	\$82,150	\$104,462
Pittston	\$85,011	\$81,275
Richmond	\$81,062	\$108,079
West Gardiner	\$84,882	\$108,748

258 *Source: Maine State Housing Authority*

259 Since 2023 the Maine State Legislature delved into the complex topics surrounding
260 housing availability and affordability and has enacted several new bills with provision to
261 attempt to remediate the affordable housing problem statewide. There is a growing
262 recognition that there is a difference between what affordable means to Mainers.

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In an attempt to provide clarity on that disparity, Maine State Housing created an affordability index that compares the house price considered affordable (based on the total annual housing expenses not exceeding 30% or less of the Area Median Income) to the local median house price. If the index is greater than 1, houses are affordable. If the index is less than or equal to 1, houses are considered unaffordable.

Figure 5: Gardiner’s Affordability Index

Selecte d Geogr aphy	Y. r.	Index	Median Income	Income Needed to Afford Median Annual Housing Expenses	Median House Price	Median Affordable House Price	Total Households	Households Unable to Afford Median House (%)	Total Houses Sold	Houses Sold For More Than Affordable Price (%)
Gardiner	2025	0.63	\$63,701	\$100,254	\$300,000	\$190,360	2,638.0	73.3%	93.00	83.9%
	2024	0.69	\$63,899	\$92,603	\$278,500	\$192,387	2,609.0	65.9%	70.00	81.4%
	2023	0.76	\$61,156	\$80,388	\$249,000	\$189,433	2,576.0	61.8%	76.00	77.6%
	2022	0.74	\$54,952	\$74,210	\$251,500	\$186,338	2,423.0	65.1%	98.00	76.5%
	2021	1.01	\$51,892	\$52,160	\$213,000	\$215,030	2,381.0	50.5%	117.00	49.6%
	2015	1.87	\$50,026	\$26,940	\$105,000	\$196,472	2,423.0	26.8%	83.00	10.8%

Source: Maine State Housing Authority

Interestingly, Gardiner was considered affordable as recently as 2021, though less affordable than in 2015. The city’s affordability has decreased every year, with a small exception in 2023.

Future planning and growth considerations should be inclusive and encouraging in the construction of the various types of housing that will be necessary to accommodate Gardiner’s population demographics- which includes smaller houses, houses on one floor, apartments, 55+ communities , or other types of smaller housing options, in addition to larger homes that could accommodate families with children.

Price and Affordability Talking Points

- Maine State Housing Authority uses household income data gathered by Claritas LLC and housing pricing data gathered by the Multiple Listing Service (MLS) Database. These metrics will vary somewhat from data from the U.S. Census and the ACS.
- Median housing prices are rapidly outpacing median household income.
- 93 percent of homes sold in Gardiner are considered unaffordable to those making the median income.
- Considering the median home price of \$300,000 (2025 MSHA data), and the median household income of either \$71,782 (ACS) or \$63,701 (MSHA), the median priced home is considered unaffordable to many Gardiner residents.

Household Income

Data from MSHA calculates the annual household median income in 2025 in Gardiner as \$63,701. The annual median income needed to afford the median home, according to MSHA, is \$100,254. Of the 93 homes sold in Gardiner, 83.9% or 78, were not considered affordable. As of 2025, 73.3% of households in Gardiner cannot afford the cost of a median priced home.

The American Community Survey also published household incomes. Table 8 below breaks down Gardiner residents' household income further than just median household income. While there is a difference of \$8,081 in the median household income data reported by the Maine State Housing Authority and the ACS, that is not unusual nor is it a reason for concern. The disparity is likely a result of different data sources, for example the ACS data is based on a small sample size of Gardiner's population and is dependent upon survey responses and accurate reporting by the survey taker.

Table10: Gardiner's Estimated Household Incomes

Household Income	Number of Households
Less than \$5,000	61
\$5,000 to \$9,999	40
\$10,000 to \$14,999	128
\$15,000 to \$19,999	22
\$20,000 to \$24,999	206
\$25,000 to \$34,999	248
\$35,000 to \$49,999	308
\$50,000 to \$74,999	410
\$75,000 to \$99,999	389
\$100,000 to \$149,999	557
\$150,000 or more	361
Median household income (dollars)	\$71,782

Source: American Community Survey

Rental Housing

The table below shows changes over the last three decades in the cost and affordability of rental housing in Gardiner.

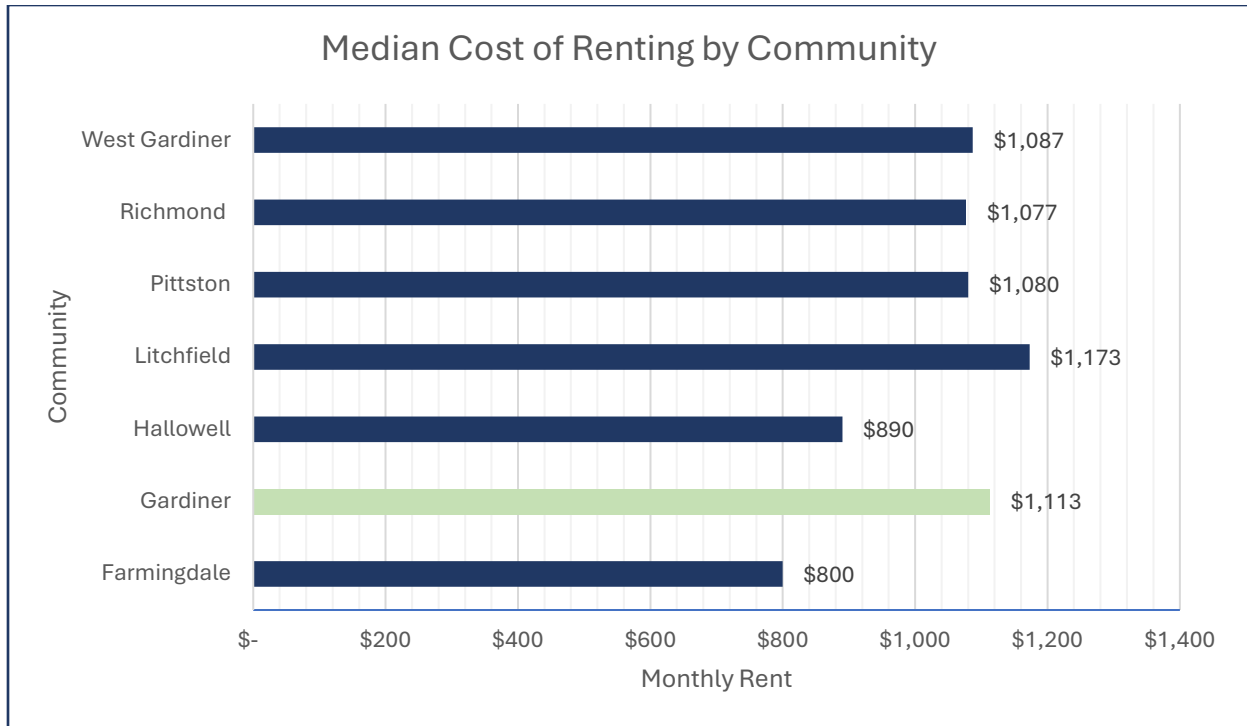
Table 11: Month Rental Cost

	2015	2020	2024
Median Monthly Rent Specified Renter-Occupied Units	\$751	\$1,281	\$732
Less than \$500	210	198	94
\$500-\$999	651	517	343
\$1,000 - \$1,499	26	68	363
\$1,500 - \$1,999	10	0	45
\$2,000 - \$2,499	0	0	15
\$2,500 - \$2,999	0	0	0
More than \$3,000	0	0	0
No Cash Rent	21	46	8
Number of Units	897	783	860
Rent as a Percent of Household Income			
Less than 19.9%	275	170	245
20-29.9%	140	283	224
30% or more	469	325	377
Not Computed	34	51	22

Source: American Community Survey

The above data is provided by the American Community Survey. The median rent paid in Gardiner in 2024 was \$1,113. Comparatively, renting in Gardiner was more expensive than the average Kennebec County rent which was \$1,077 for 2024.

Figure 6: Median Cost of Renting



Source: American Community Survey

Gardiner’s median cost of rent is slightly higher than that of the neighboring towns, aside from Litchfield. The surrounding towns are included in either the Augusta or Waterville micropolitan labor market areas. Based on data from MSHA, rentals in the Augusta Micropolitan Housing Market have not been considered affordable since 2015, and rentals have been unaffordable for the Waterville Micropolitan Housing Market LMA since 2003.

The most recent data available specifically for Gardiner was from 2020. That data is detailed in Table 11 below.

Table 12: Rental Affordability Data

Index	Median 2BR Rent (w/ utilities)	Renter Household Median Income	Income Needed to Afford Median 2 BR	2 BR Affordable to Median Income	Households Unable to Afford Median 2 BR Rent	Total Renter Households
0.80	\$1,035	\$32,969	\$41,397	\$824	506	857

Source: Maine State Housing Authority

While this data is outdated, it is unlikely that the renting situation has changed significantly since this time based on the housing price trend.

Renting Talking Points

- The median cost of renting in Gardiner is more expensive than all surrounding towns, except for Litchfield.

Housing Location Trends

Gardiner’s character is defined by the identity of the City and of South Gardiner. As discussed in the Community Profile chapter, the more densely populated “in town” portion of Gardiner contains the majority of owned homes and rental properties while South Gardiner maintains a more rural character and identity.

Existing housing is dispersed fairly evenly throughout the city, with there being unofficial neighborhoods throughout known by the theme of road names such as “the tree streets” or by the road name if it is a busier road.

Table 13: Permits Issued

Year	Houses/Dwellings	Manufactured Homes	Internal Plumbing	Septic Systems	Accessory Structures
2025	10	9	53	16	27
2024	16	3	44	18	42
2023	8	4	38	12	43
2022	14	1	68	19	37
2021	21	9	71	28	30
2020	18	13	70	22	62
2019	9	8	21	17	43
2018	5	5	34	7	16
2017	4	1	31	6	17
2016	6	2	33	8	14
2015	8	4	45	10	17

Source: Gardiner Code Enforcement

Non-residential accessory structures include structures such as sheds, garages and other non-residential buildings.

A trend that is growing in the region and state is the development of Accessory Dwelling Units (ADU). This style of housing is now regulated and encouraged by state law. The most traditional style of ADU is that of an in-law apartment or an above-the-garage type apartment. This trend is something that should be monitored and factored into ordinance and planning efforts to ensure future development aligns with the city’s vision.

Projections

Referring to the population projections contained in the Community Profile, it is difficult to anticipate what demand for housing will look like. Population projects produced by the Maine State Economist’s Office do not take into account natural change or associated economic activity which would lead towards population growth. The Community Profile chapter describes a population growth of 593 residents in Gardiner by 2040. When

divided by the current average household size of 2.10 this works out to roughly 282 households coming into Gardiner, or 28 per year over 10 years, the length of the consistency of this plan. This population growth would not require any new housing units in Gardiner. As shown in Tables 1 and 2, Gardiner has more than enough housing units to accommodate this growth; however, the number of vacant properties decreases the housing available.

Maine's growth management goal states that 10% of new housing should be affordable to households earning less than 80% of the median household income. It is up to the city to decide how that 10% will be dispersed, whether through conventional stick-built homes, mobile homes, rental units, or 55+ living. Under the current growth predictions of 28 units per year, this would work out to 2 to 3 units of affordable housing per year.

To accommodate affordable housing for families, units appropriate for seniors and assisted living situations, housing will need to be developed, or converted, with those goals in mind. The aging population of Gardiner will need specific housing situations to maintain residency in town.

Current Housing Regulations

Gardiner's Land Use Ordinance (detailed more thoroughly in the Existing Land Use chapter) details acceptable land uses, subdivision requirements, site plan review guidance, and shoreland zoning. It was adopted in 2010 and has been amended through 2026. This is the main ordinance that exerts regulatory pressures on all land uses. It divides the town into the following numerous districts:

- Resource Protection District
- Shoreland District
- Rural District
- Residential Growth District
- High Density Residential District
- Cobbossee Planned Development District
- Traditional Downtown District
- Intown Commercial District
- Planned Industrial/Commercial District
- Planned Development District
- Shoreland Overlay District
- Professional/Residential District
- Educational/Community Recreation District
- Cobbossee Corridor District
- Shoreland Overlay Limited Residential District
- Mixed Use Village District
- Planned Highway Development District

Of these districts all but Planned Industrial/Commercial and Education/Community Recreation allow housing in some form. New laws as of 2026 dictate that communities must allow housing in all places that are zoned Commercial as it aligns with the State of Maine definition of Commercial. The passage of that legislature will require changes to Gardiner's zoning.

Each of these districts has its own minimum lot size and dimensional requirements, depending on several factors, particularly access to public water and sewer. In addition to land use districts standards, and requirements, Gardiner's Land Use Ordinance also includes provisions for (not an exhaustive list):

- Non-conformance (use, lot, structure)
- General performance standards and requirements for various land uses
- Building code
- Site plan review requirements for commercial/industrial development

Table 13 identifies the permit type required for assorted housing types in each of the four districts where housing is encouraged.

Table 14: Permit Requirements for Housing Type by District

Key to Land Use Table																		
Y = "Allowed"																		
N = Not Allowed																		
C = Code Enforcement Officer Review																		
P = Permitted with Review																		
SD = Subdivision Review																		
Legend																		
The legend at the top of the columns identifies the various zoning districts as follows:																		
RP	Resource Protection							SLR	Shoreland Overlay Limited Residential									
SL	Shoreland							RG	Residential Growth									
R	Rural							HDR	High Density Residential									
PR	Professional/Residential							TD	Traditional Downtown									
PIC	Planned Industrial/Commercial							PD	Planned Development									
CC	Cobbossee Corridor							ECR	Education/Community Recreation									
MUV	Mixed Use Village							PHD	Planned Highway Development									
IT	Intown Commercial							CPD	Cobbossee Planned Development									
Residential Uses																		
	RP	SLR	SL	R	RG	HDR	PR	TD	PIC	PD	ECR	CC	MUV	PHD	IT	CPD		
Accessory Dwelling Unit (ADU)	N	C	C	C	C	C	C	N	N	C	N	C	C	C ³	C	C		
Boarding Home	N	N	N	P	P	P	P	P	N	P	N	P	P	N	P	P		
Community Living Facility	N	C	C	C	C	C	C	C	N	C	N	C	C	C	C	C		
Congregate Care Facility	N	N	P	P	P	P	P	P	N	P	N	P	P	P ²	P	P		
Density Bonus ¹⁷	N	P ¹⁷	P ¹⁷	P ¹⁷	P	P ¹⁷	P ¹⁷	P ¹⁷	N	P	N	P	P	P	P ¹⁷	P		
Home Child Care	C	C	C	C	C	C	C	C	N	C	N	C	C	C	C	C		

Residential Uses																	
	RP	SLR	SL	R	RG	HDR	PR	TD	PIC	PD	ECR	CC	MUV	PHD	IT	CPD	
Home Occupation	P	P	P	C	P	P	C	C	N	C	N	C	C	C ⁴	C	P	
Home Occupation Minor	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	Y	
Modular/Mobile home less than 20 feet wide	N	N	C	C	C	N	N	N	N	C	N	N	C ⁵	N	N	C	
Modular/Mobile home 20 feet wide or more	N	N	C	C	C	C	C	N	N	C	N	C	C	N	N	C	
Manufactured Home Park	N	N	N	SD	SD	N	N	N	N	SD	N	N	SD	N	N	SD	
Multi-Family Dwelling	N	P	P	P	P	P	P	P	N	P	N	P	P	P ²	P	P	
Open Space Development	N	SD	SD	SD	SD	SD	SD	N	N	SD	N	SD	SD	N	N	SD	
Senior Housing Development	N	N	N	P	P	P	P	P	N	P	N	P	P	P ²	P	P	
Single & Two-Family Dwellings	N	C	C	C	C	C	C	N	N	C	N	C	C	C ³	C	C	
Attached Single-Family Dwelling (Townhouse)	N	P	P	P	P	P	P	P	N	P	N	P	P	P ²	P	P	
Tiny Home	N	C	C	C	N	N	N	N	N	N	N	N	N	N	N	C	

Source: City of Gardiner Land Use Ordinance

In most districts the ordinance requires the Code Enforcement Office or Planning Board to review a building application prior to a permit being issued.

only a construction or use permit is required from the Code Enforcement Officer for the development of housing, provided the proposed development meets the lot standard requirements, which serves to promote housing through simplifying the permitting process.

Aside from easing the permitting process, the Land Use and Development Ordinance does little to encourage or promote the development of affordable housing or workforce housing, such as reducing lot sizes in certain areas to decrease building cost.

Subdivision development is categorized into Minor Subdivisions and Major Subdivisions, creation of 5 or more lots is considered a Major Subdivision. Additionally, each Major Subdivision must certain recreational access standards. There have been 7 subdivisions created since the adoption of the last Comprehensive Plan.

As a whole, Gardiner's Land Use Ordinance is robust and provides districts throughout town for various land uses and development types, while providing protection to natural resources. The Ordinance is reviewed and updated regularly by both the Planning Board and Ordinance Review Committee.

Projections and Regulations Talking Points

- With the population projection of a slight increase, the most homes that will most likely be in high demand are smaller, right-sized homes to accommodate smaller households, the aging population, and those living alone.
- Gardiner's existing Land Use and Development Ordinance does not encourage or discourage the development of housing.