

Auburn Housing Study

Auburn, Maine

September 2025

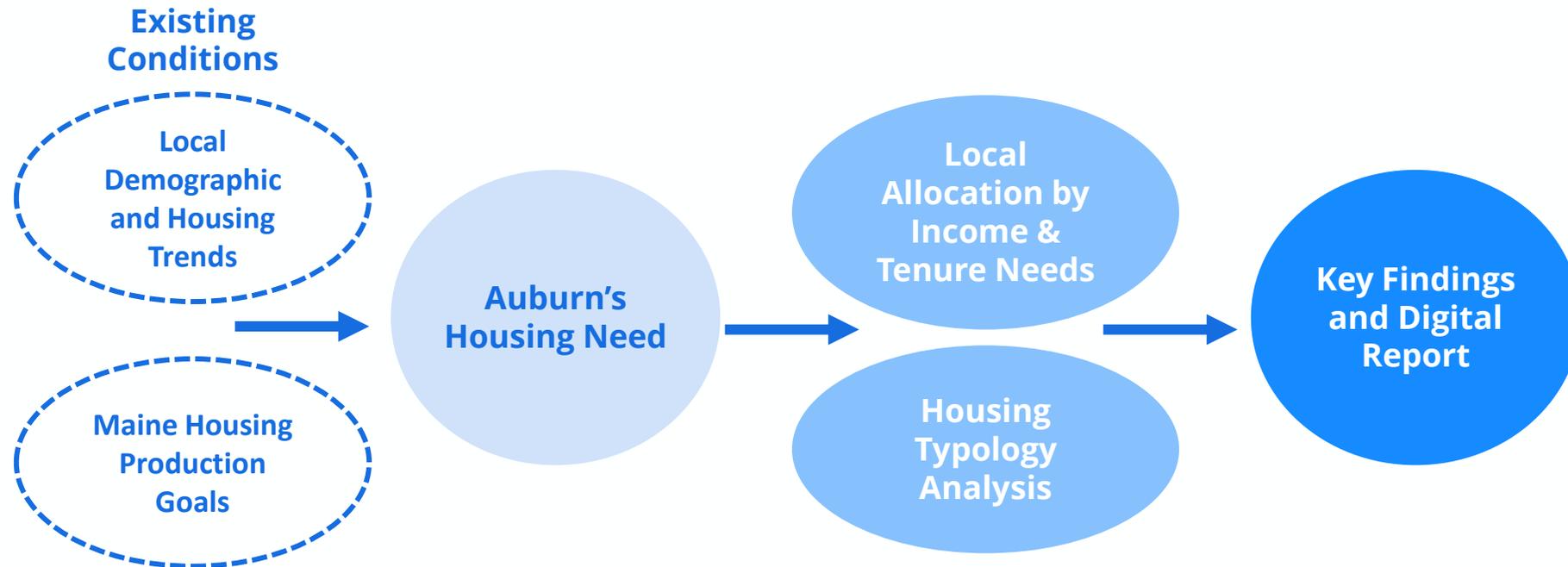
Table of Contents

Introduction	3
Auburn's Future Housing Needs	5
Housing Demanded	13
Housing Supply	20
Barriers to Supply Delivery	26
Reaching Auburn's Housing Goals	36
Appendix	58

Introduction

Introduction

The City of Auburn commissioned HR&A Advisors to conduct qualitative and quantitative analysis to develop a local allocation of housing production and provide insights about the type of homes needed in the Auburn's market.



Auburn's Future Housing Needs

THE HOUSING CHALLENGE

In Auburn, long-time residents and newcomers are facing a shortage of affordable homes.

Drivers of the Housing Shortage

1 Decades of building too few homes

2 New residents & growing labor needs

3 Ongoing development barriers



Impacts of the Housing Shortage



Long time residents struggle to stay in the state and age in place



Young or new workers can't find homes near jobs



Businesses can't fill open positions



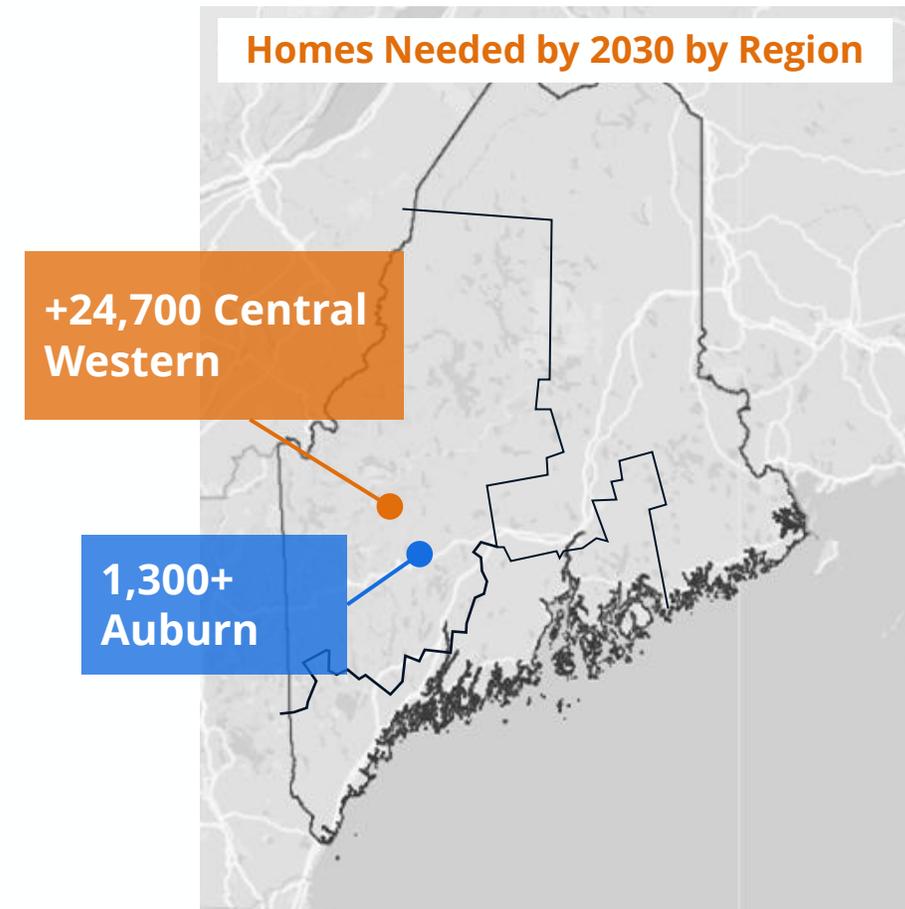
Regional economy will struggle to grow

HOUSING PRODUCTION GOALS

In response to the growing housing shortage, the State of Maine published statewide and regional housing production goals as directed by LD 2003. Utilizing these production goals as a baseline, HR&A found that Auburn needs to increase its housing stock by 11% to support and sustain its population and economy.

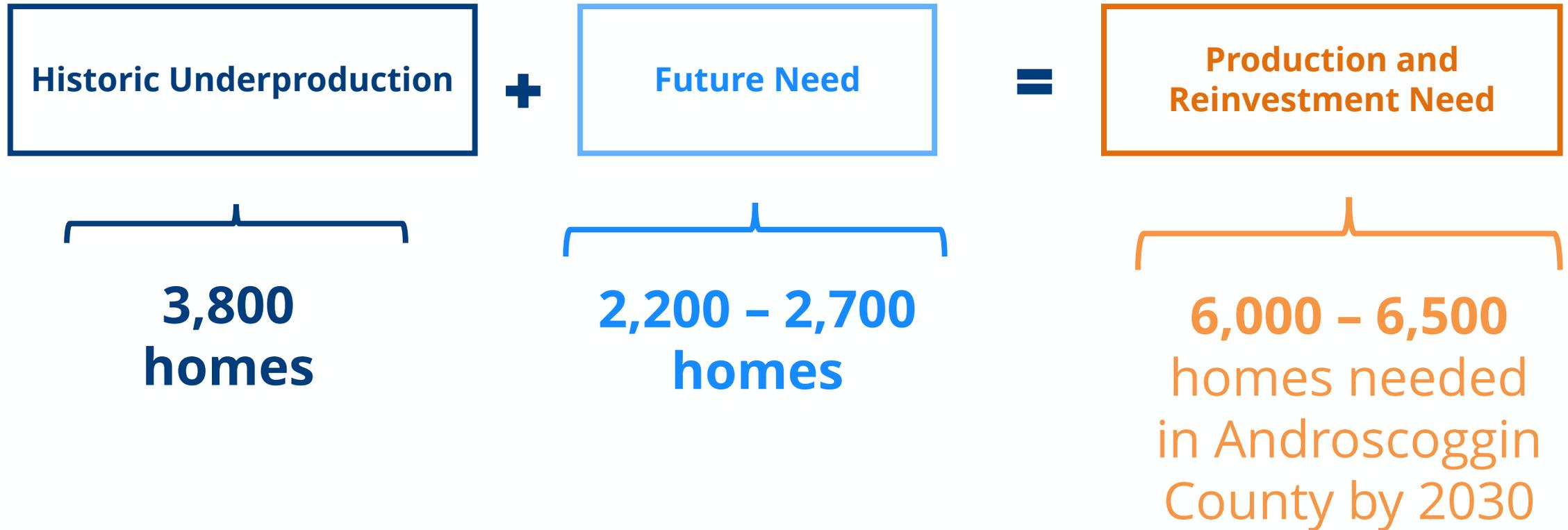
Auburn needs 1,300+ additional homes by 2030 to meet historic underproduction and future housing demand.

Central Western Maine needs +24,700 additional homes to create broader housing availability for all residents and to attract and retain workers.



MAINE'S HOUSING DEMAND

The calculated production goals considered historic underproduction (homes needed for a functioning housing and labor market) and future need for projected population growth for each county.



MAINE'S HOUSING DEMAND BY COUNTY

The State of Maine estimates 6,500 homes are needed in Androscoggin County by 2030 to address historic underproduction and meet expected future growth.

- Between 2021 – 2023, **1,050 homes** were built in Androscoggin County.
- The State of Maine's 2023 Housing Production Needs Study recommends that Androscoggin County **ramp up housing production by 20% in 2025** and continue increasing production by 5% every year until 2030 to meet these production targets.

County	Historic Underproduction	Future Need Low	Future Need High	Total (Historic Underproduction + Future Need High)
<i>Androscoggin</i>	3,800	2,200	2,700	6,500
<i>Cumberland</i>	10,200	7,200	8,600	18,800
<i>Sagadahoc</i>	1,100	770	950	2,050
<i>Franklin</i>	900	820	1,000	1,900
<i>Kennebec</i>	4,600	4,500	5,100	9,700
<i>Oxford</i>	1,700	1,900	2,300	4,000

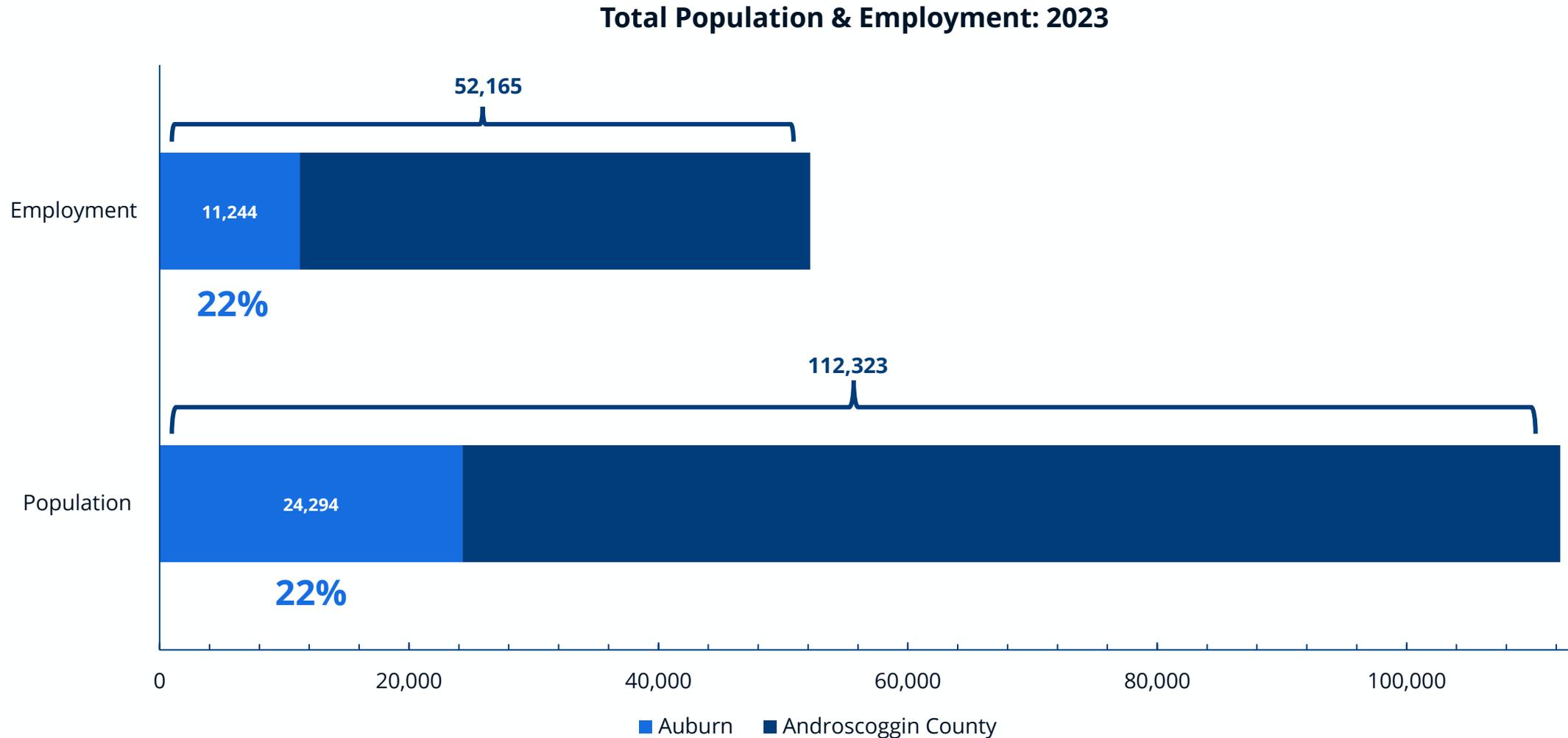
METHODOLOGY

HR&A reviewed regional housing need methodology nationally. The below methodology utilizes Maine's Housing Production Needs and considers how population and employment are distributed across Androscoggin County.

- Housing need is allocated across 3 geographies within Androscoggin County:
 - 1. City of Auburn**
 - 2. City of Lewiston**
 - 3. Remaining Municipalities**
- Housing need is allocated based on 2 weights:
 - 1. Share of County's Total Population**
 - 2. Share of County's Total Employment**

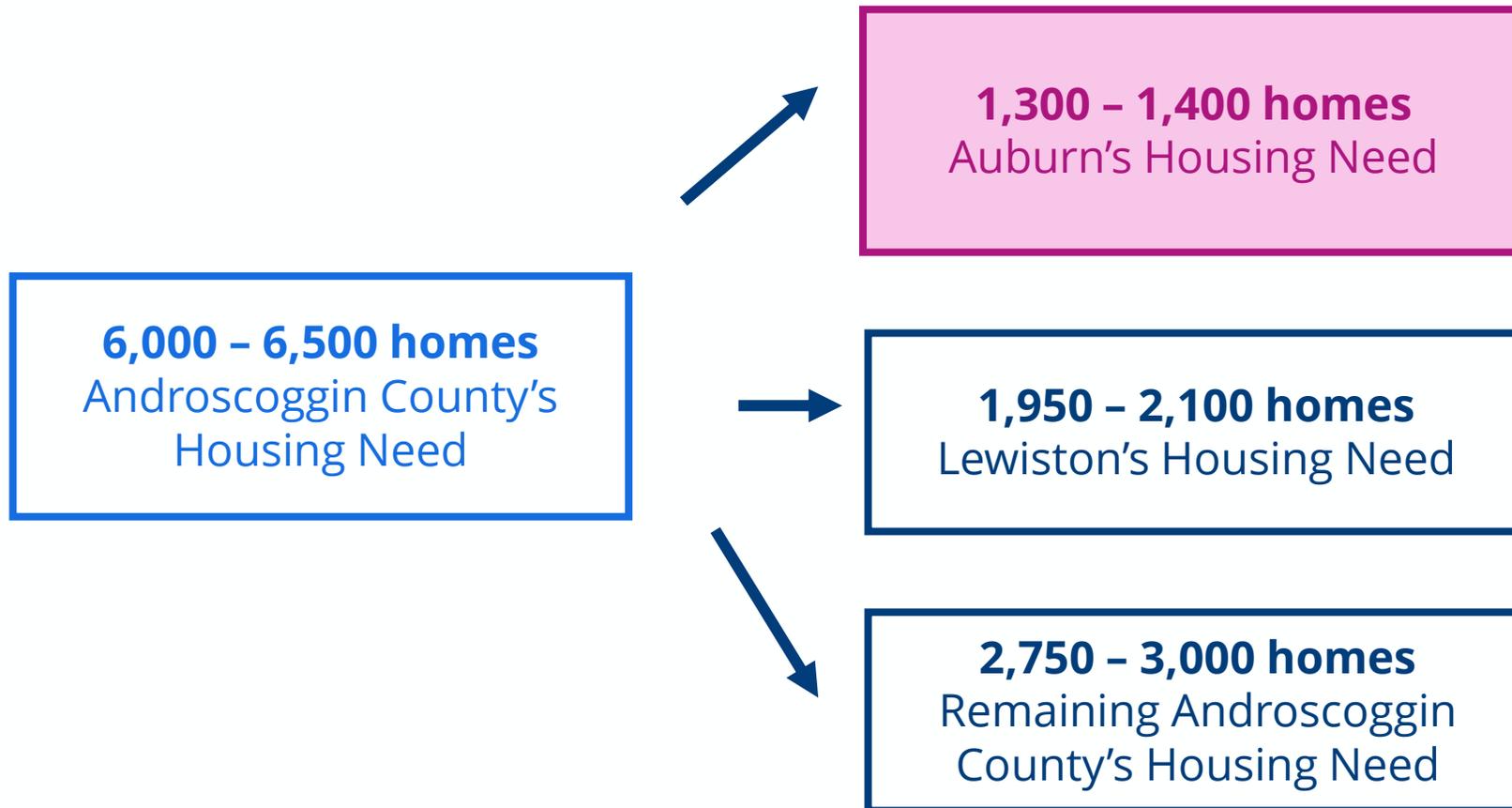
METHODOLOGY

Auburn accounts for 22% of Androscoggin County's total population and 22% of total employment.



KEY FINDINGS: HOUSING ALLOCATION FOR AUBURN

Between 2024 and 2030, Auburn needs to add 1,300 – 1,400 homes, an 11% increase in the housing stock.



Housing Demanded

HOUSING DEMAND: KEY TAKEAWAYS

1 There is a mismatch between the size of households and the housing stock, suggesting the need for more one- and two-bedroom-sized home.

7,380
1-2 persons
Households

vs.

2,260
Studio and 1-
Bedroom Homes

2 The recent increase in young adults and seniors indicates need for diverse housing options, such as ADUs, smaller for-sale homes, as well as family-sized rentals.

+ 770
18 – 24-year-
olds

+

+ 880
65+
population

3 The median income of households suggests Auburn needs lower-cost housing types such as for-sale homes between \$200,000 - \$250,000.

~\$280,000
Home Price Affordable to Household
Earning Median Income

4 Homeownership is becoming increasingly expensive and less attainable as the gap widens between what the median household can afford and median home prices.

47 homes (5.6%)
Recently Sold Homes Affordable for
Average Renter

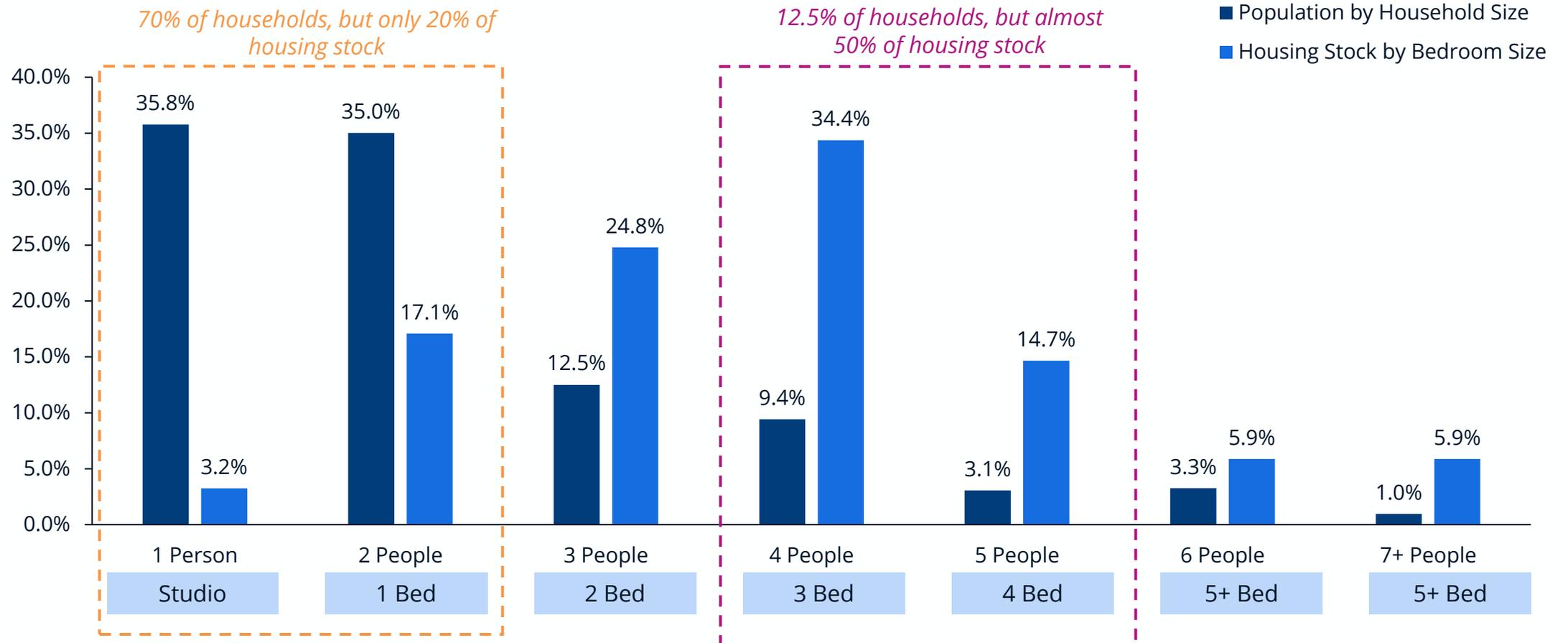
5 Lower-income households are facing a shortage of affordable rental units and need additional housing options.

79%
\$20K - \$35K Renter Households
Cost-Burdened

MISMATCH OF HOUSEHOLD SIZE AND BEDROOM SIZE

Over 70% of households are 1-2 persons, yet only 20% of the housing stock is studios or 1-bedrooms.

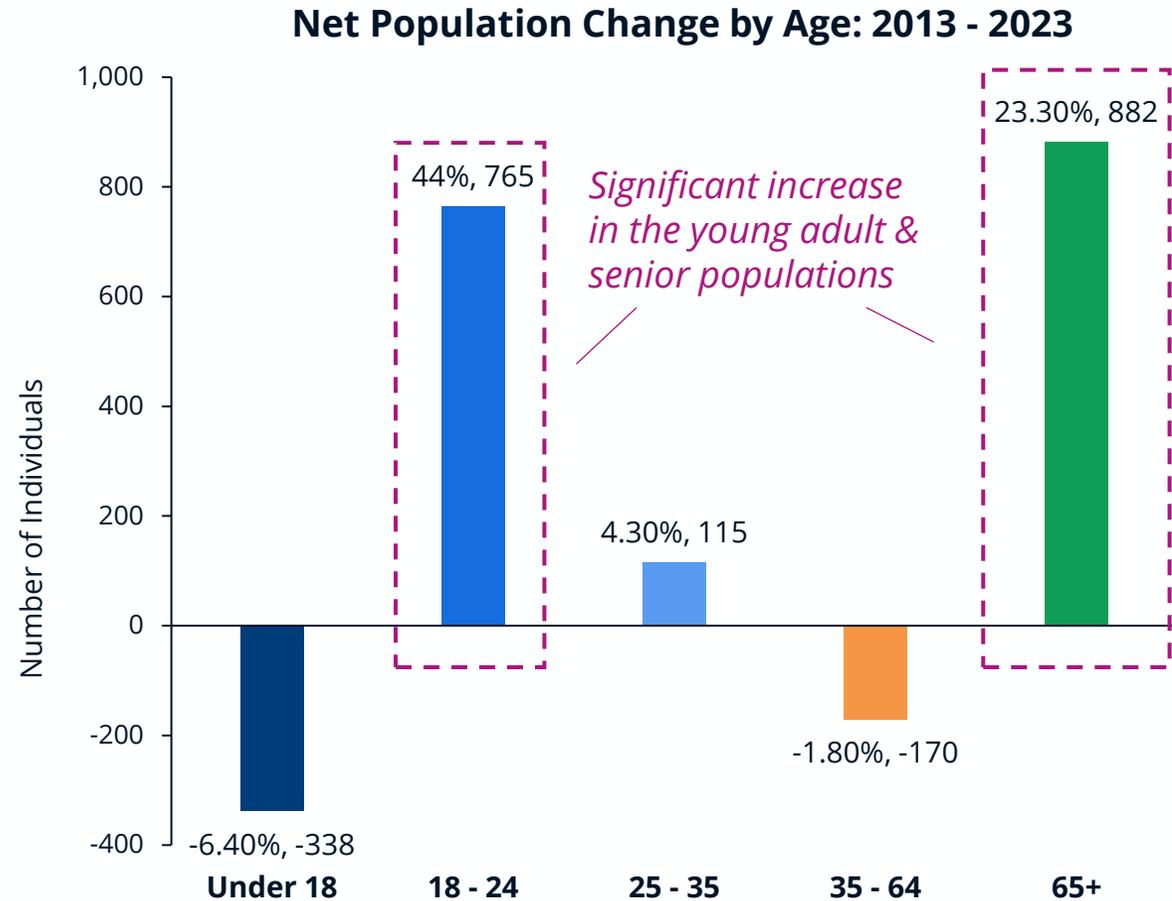
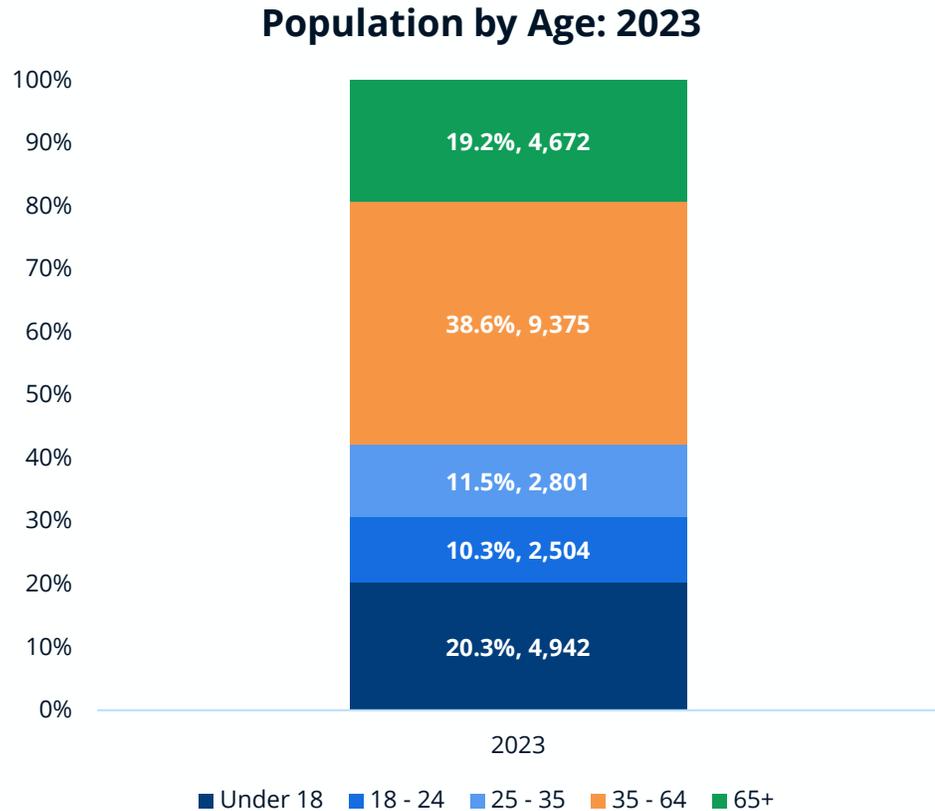
Population by Household Size Compared to Housing Stock by Bedroom Size: 2023



Source: American Community Survey 5 Year Estimates

CHANGES IN AGE DEMOGRAPHICS

An increase in the young adult (44%) and senior (23%) populations in Auburn over the past decade suggests a need for more diverse housing options.



WHAT RESIDENTS COULD AFFORD

In 2023, median rent in Auburn was \$983. Two common occupations in Auburn, home health aides and fast-food workers, do not earn enough to afford median rent.

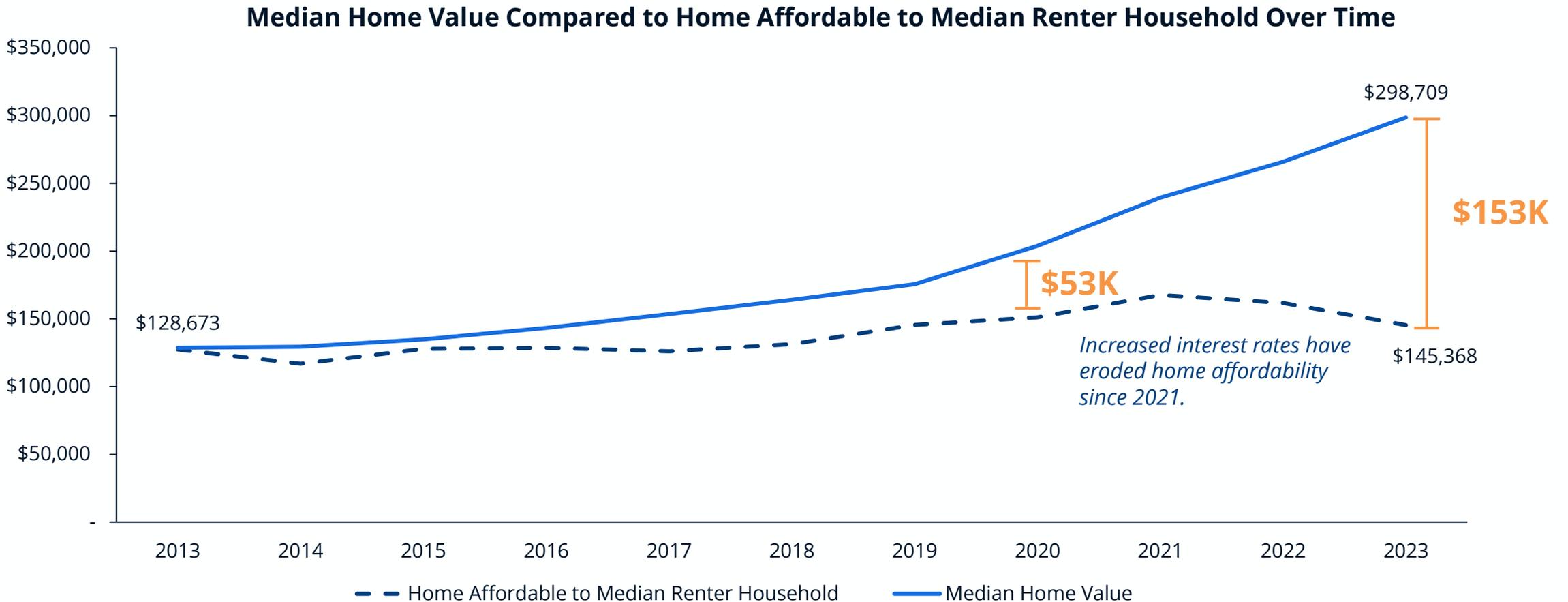


Example Households	Fast Food Worker + Graduate Student	Home Health Aide + 1 Kid	Retail Salesperson + Stocker + 2 Kids	Nurse	Teacher + Accountant + 1 Kid
Income	\$33,550	\$37,390	\$76,410	\$82,860	\$124,940
Rent Affordable	\$840	\$935	\$1,910	\$2,070	\$3,120
Maximum Supportable Home Price	\$103,700	\$117,320	\$255,750	\$278,630	\$427,920

Household cannot afford median rent

INCREASING HOME PRICES

The gap between median home value and what the median renter can afford has grown over the past decade, from ~\$1,000 to ~\$153,000.

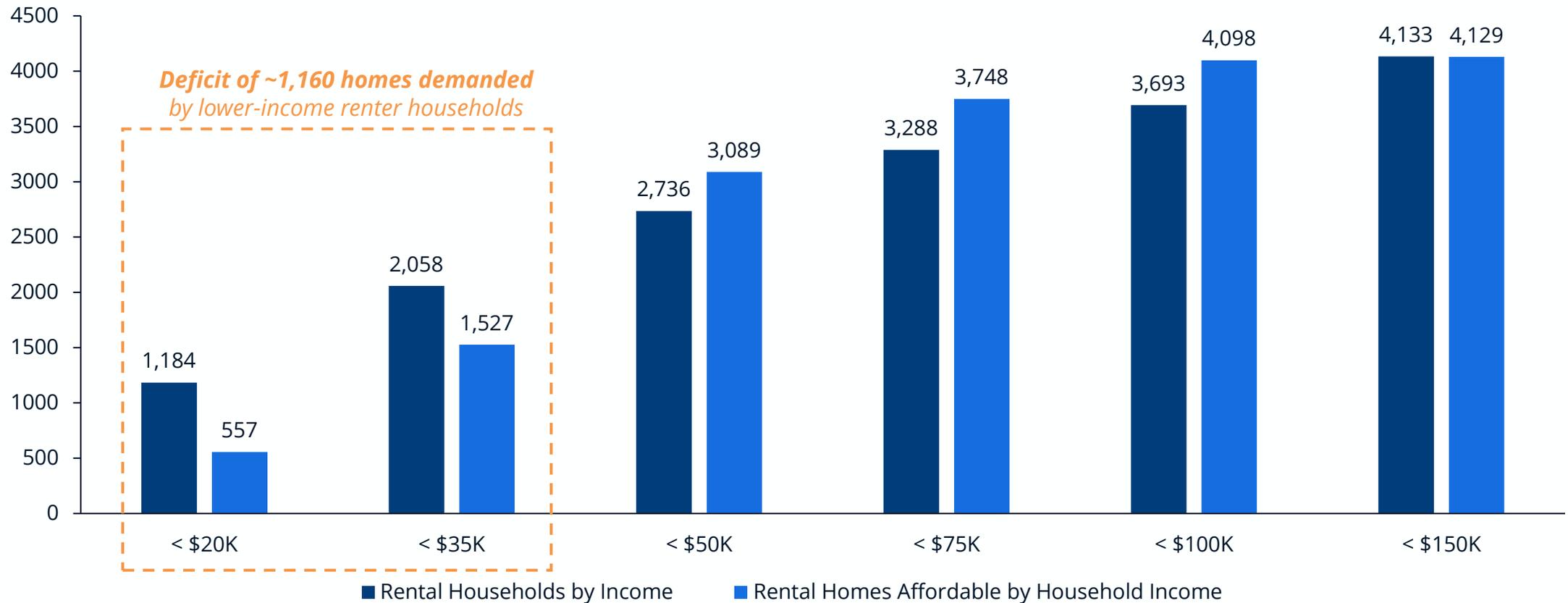


Source: American Community Survey 5 Year Estimates, Zillow Home Value Index.

RENTAL HOUSING

Auburn lacks enough rental housing for the lowest-income renter households.

Demand and Supply of Rental Housing by Household Income: 2023



Source: American Community Survey 5 Year Estimates.

Housing Supply

HOUSING SUPPLY: KEY TAKEAWAYS

- 1** Auburn's annual rate of new construction has slowed over the past 25 years.
- 2** Auburn is not building enough homes to meet the needs of residents. The current pace of production puts Auburn on track for 720 homes, short of the 1,300+ goal.
- 3** The homes that are built, including market-rate apartments, are only affordable to those with the highest incomes.
- 4** Existing homes are typically more affordable than new construction. Prices of existing homes will continue to rise however, if more homes are not built.

76 homes → **40 homes**
Annually Annually
2000s 2010s

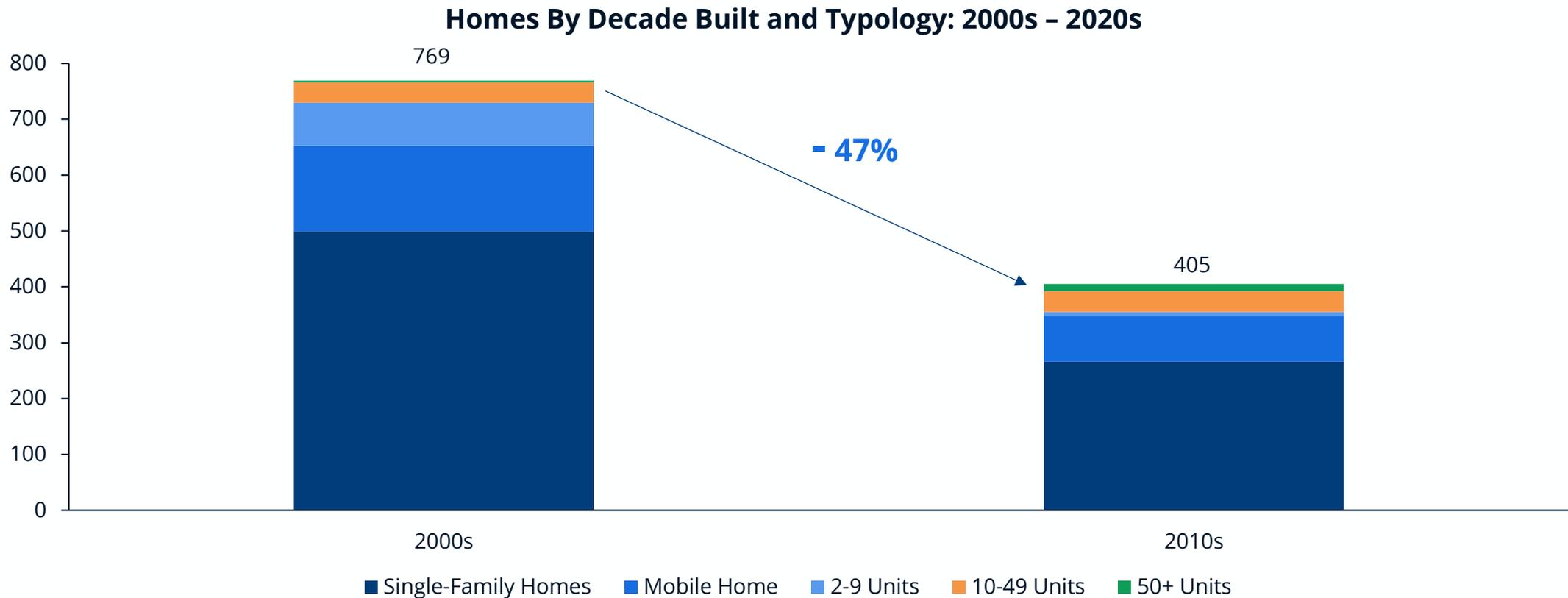
720 homes vs. **+1,300 homes**
On track to Build Goal

\$102,000
Income required to afford the median
price of new homes

\$275,000
Median Price of Existing For Sale Home

HOMES BY YEAR BUILT

Auburn's pace of home production decreased by 47% between the 2000s and 2010s.

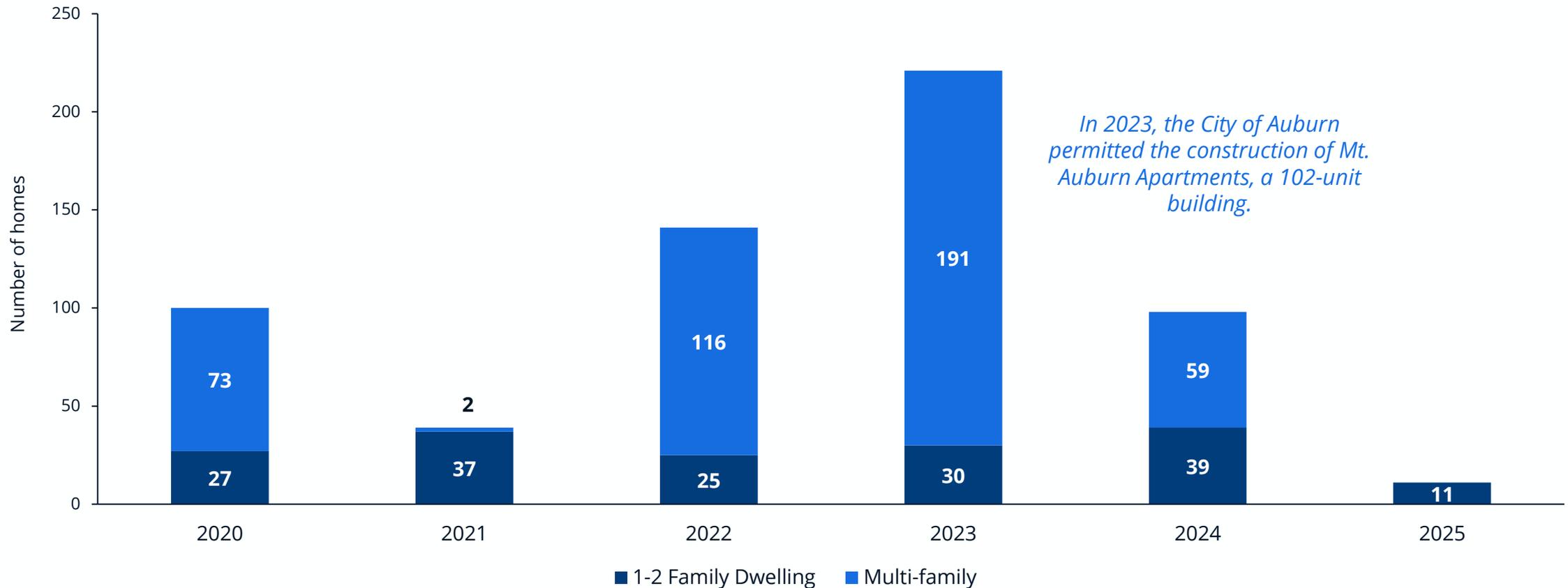


Source: American Community Survey 5 Year Estimates.

ANNUAL PERMITTING

Between 2020 and 2024, ~600 homes were permitted in Auburn, averaging ~120 homes per year.

Permitted Homes by Building Typology: 2020 - January 2025



Source: City of Auburn. 83% of 169 1-2 Family Dwellings occupied and 63% of Multifamily homes occupied between 2020 and January 2025.

ANNUAL PERMITTING

If Auburn continues to build at this pace, it will be short of the 1,300 homes goal.

720

**homes built before the
end of 2030 at current
permitting pace**

580

**homes short of the
1,300+ homes goal**

CURRENT PRODUCTION

To meet existing and future housing demand, Auburn would need to permit and build an additional 1,200 homes in the next 5 years.

1,300+ Homes

needed to meet current underproduction and future housing need



Source: City of Auburn

Barriers to Supply Delivery

MEETING HOUSING GOALS

Auburn faces market challenges to meeting its housing production goal of 1,300+ homes by 2030. Over the next 2-3 years, housing supply factors, particularly access to financing, will be the largest barrier limiting new housing development.

Takeaways

- Underproduction of new homes has pushed housing prices upwards for all homes, new and existing, bucking historical trends of prices falling as homes age.

- 50%
Housing production since 2000s

+ 52%
Median Rent since 2013
- Macroeconomic factors like workforce availability and high interest rates pose barriers for communities to build more housing.

2.96% → 6.81%
30-Year Fixed Rate Mortgage Average 2021 vs 2023
- Due to market factors, new housing tends to be produced for highest earners in Auburn, if produced at all.

48%
Of Recently Sold Homes Affordable to Households Above 100% AMI (\$84,000)

THE HOUSING CHALLENGE

Recent macroeconomic trends have also increased uncertainty in the housing market.

Macroeconomic Trends



Tariffs on foreign lumber and materials may increase housing construction costs



Interest rates are likely to remain high for at least the next 2 years



Decreased federal funding for state and local municipalities for key housing services and programs

MEETING DEMAND

To accommodate future job growth and meet the existing housing demand in Auburn, a range of homes will need to be built that are attainable at different income levels.



MARKET DELIVERIES BY INCOME: RENTAL HOMES

There has been limited rental products delivered in Auburn over the past 2 years. The few multifamily developments that are built tend to be affordable for higher-income households.

Example Rental Home Types by Income

Delivering rental products at these price points generally requires public subsidy



Household Income

RECENT MULTIFAMILY DEVELOPMENTS

New market, market-rate multifamily developments are affordable to households with incomes higher than \$76,000.



Stable Ridge Apartments
Market Rate Housing



477 Minot Ave. Housing
Affordable Housing



Mount Auburn Apartments*
Market Rate Housing

Units

120

36

102

Average Rent

\$1,814

\$961 - \$1,332

\$1,880 - \$2,430

Affordable to

\$76,000

\$36,000 - \$46,000

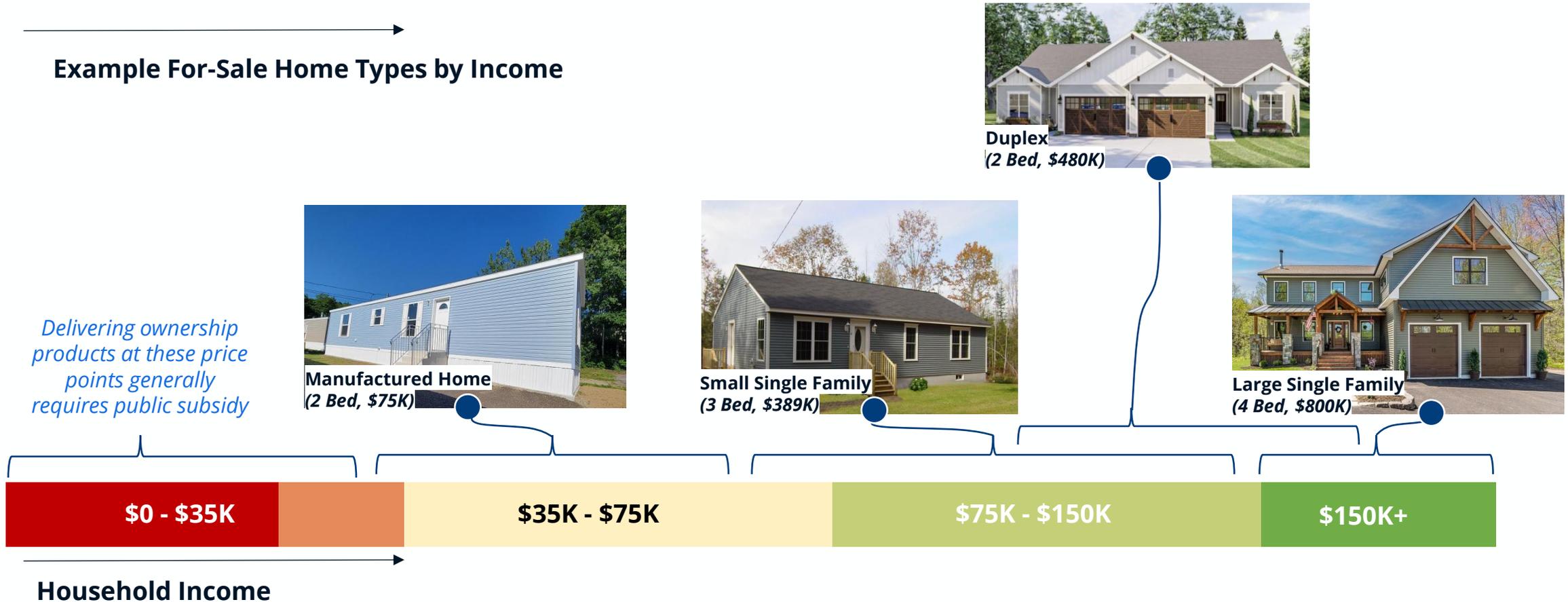
\$79,000 - \$102,000

*Mount Auburn Apartments were delayed in delivery due to a fire in September 2024.

MARKET DELIVERIES BY INCOME: FOR-SALE HOMES

Given market conditions such as construction costs and zoning, mostly single-family homes have been built in Auburn over the past 2 years. These homes are more expensive and only affordable to high-income households.

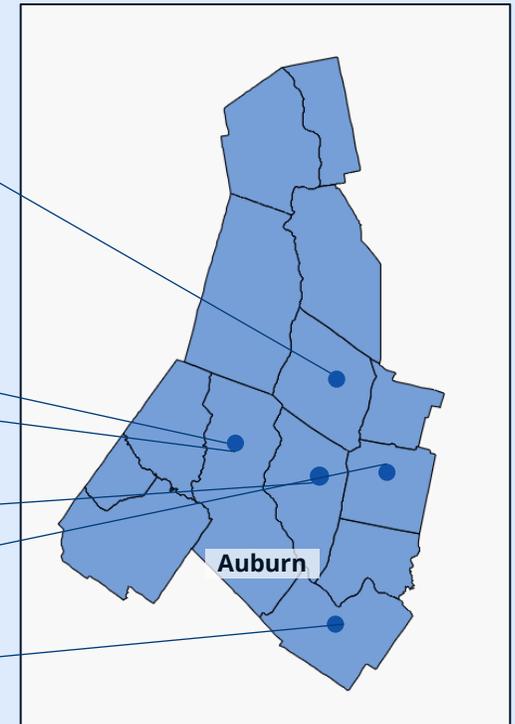
Example For-Sale Home Types by Income



Source: Zillow, 2022 - 2024, Developer Interviews. Manufactured homes are prefabricated homes built to the HUD Code.

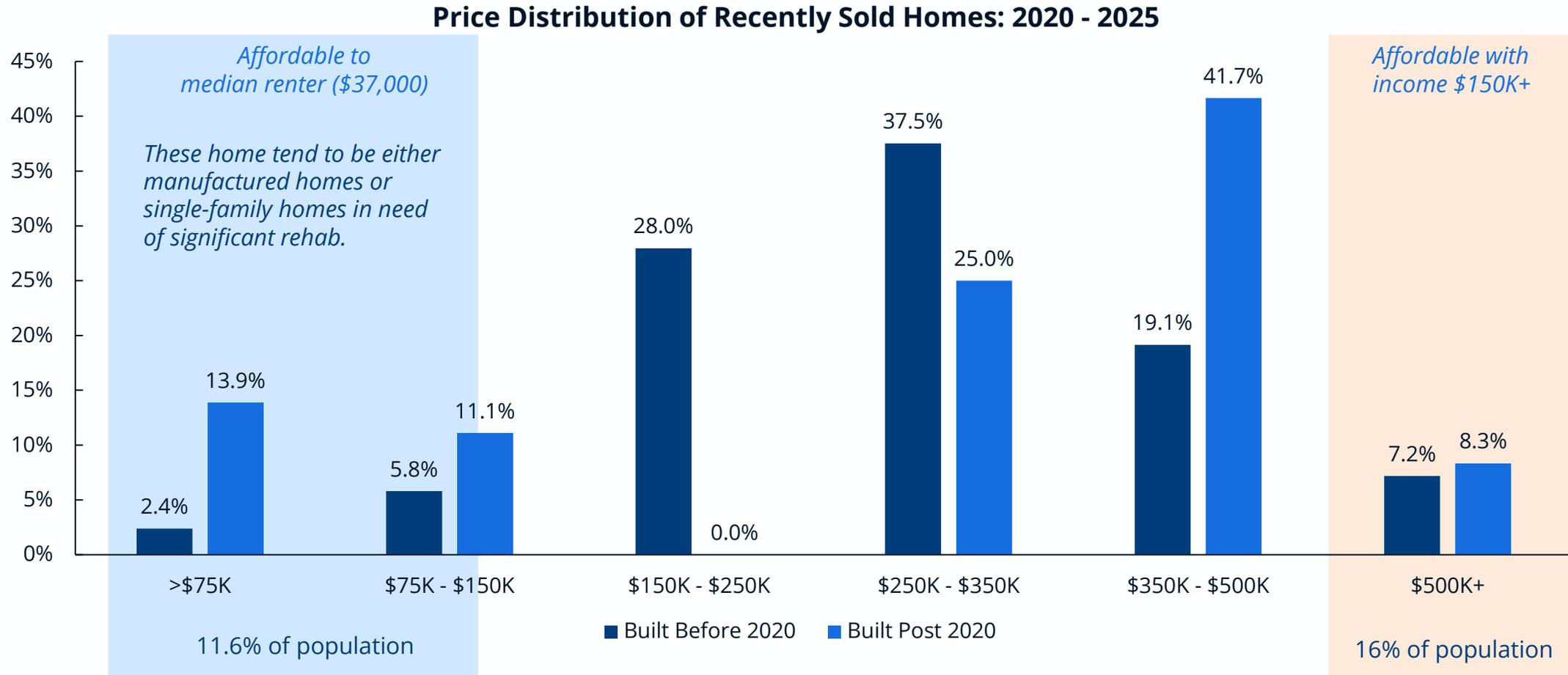
RECENTLY SINGLE-FAMILY DELIVERIES

In Androscoggin County, new build, single family homes have sold for an average of \$405K between 2022 – 2024. New manufactured homes have sold for between \$60K to \$329K.



RECENT SALES

Existing homes are more affordable to homebuyers by \$72,500 on average. The median price for an existing home is \$275,000 while the median price for a new home is \$347,500.



Source: Zillow, Sold between 2020 and April 7, 2025. Homes included: Single Family, Manufactured Home and Condo/Townhomes.

MEETING DEMAND

To reach Auburn's housing supply goals, Auburn should continue integrating strategies to boost production of market-rate housing development for middle income households.

Financial Feasibility Spectrum: Existing Conditions



Market Could Deliver

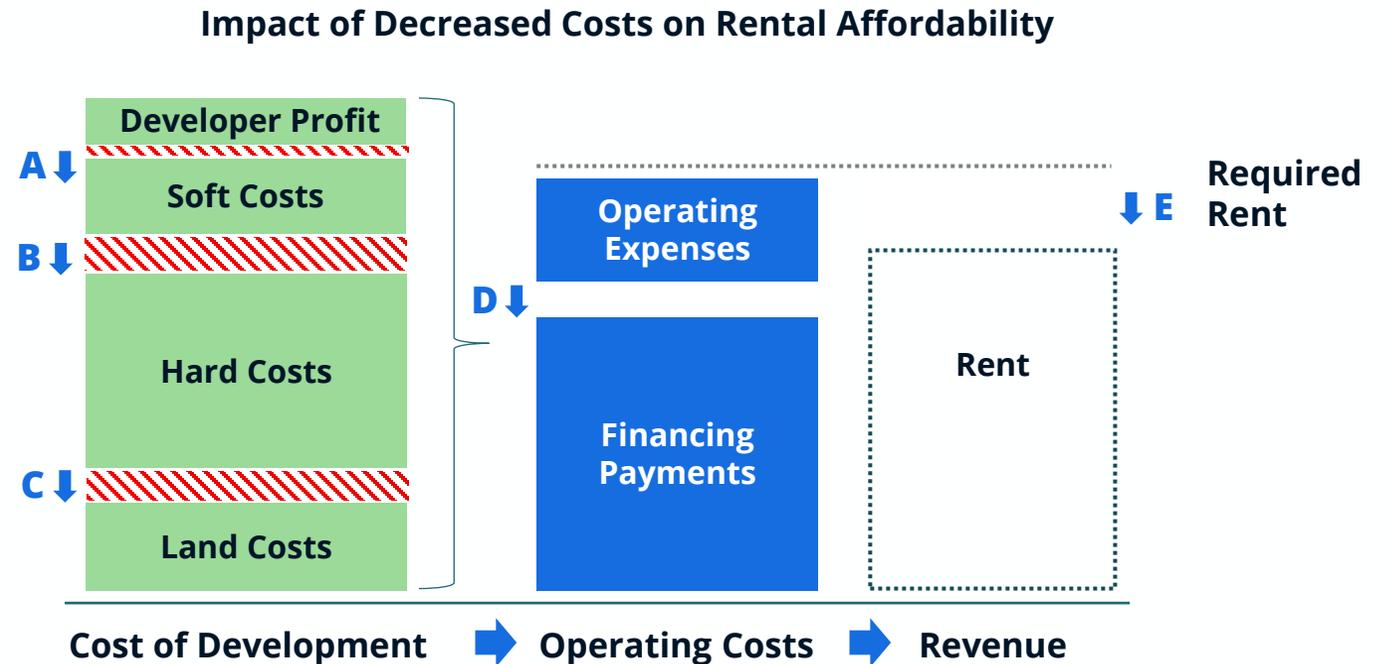
Household Income →

MEETING DEMAND

Auburn can help make these borderline projects more financially feasible through review of policies and regulations that make it more expensive to build.

As described in the figure, the city can set policies that reduce the **cost of development (A,B,C)**, which reduces **financing payments (D)**, and, in turn, the **revenue (E)** required to support operating costs.

- A. Soft costs:** Reducing the cost of required reviews, studies, and other approvals directly brings down construction costs.
- B. Hard costs:** Tax Increment Financing (TIF) structures may help reduce the total cost of infrastructure development.
- C. Land costs:** Reducing lot sizes and increasing density brings down the land cost per unit by dividing fixed costs—roofs, foundations and building systems—by more units, increasing affordability.



MEETING DEMAND

Similarly, Auburn may need additional investment to create homes that are affordable for new and existing households with lower incomes. Auburn will need to continue collaboration with Auburn Housing Authority, Lewiston, and the State to meet this goal.

Financial Feasibility Spectrum: Existing Conditions



Reaching Auburn's Housing Goals

REACHING AUBURN'S HOUSING GOALS | RECOMMENDATIONS

Address barriers to delivering homes for young families and the elderly, two of the faster growing population segments.

PRIORITY POPULATIONS & HOUSING TYPOLOGIES



Young Adults and Seniors

70% of households in Auburn are 1–2-person households. The recent increase in young adults and seniors indicates need for diverse housing options, such as ADUs, smaller for-sale homes, as well as family-sized rentals.



Infill Housing Options

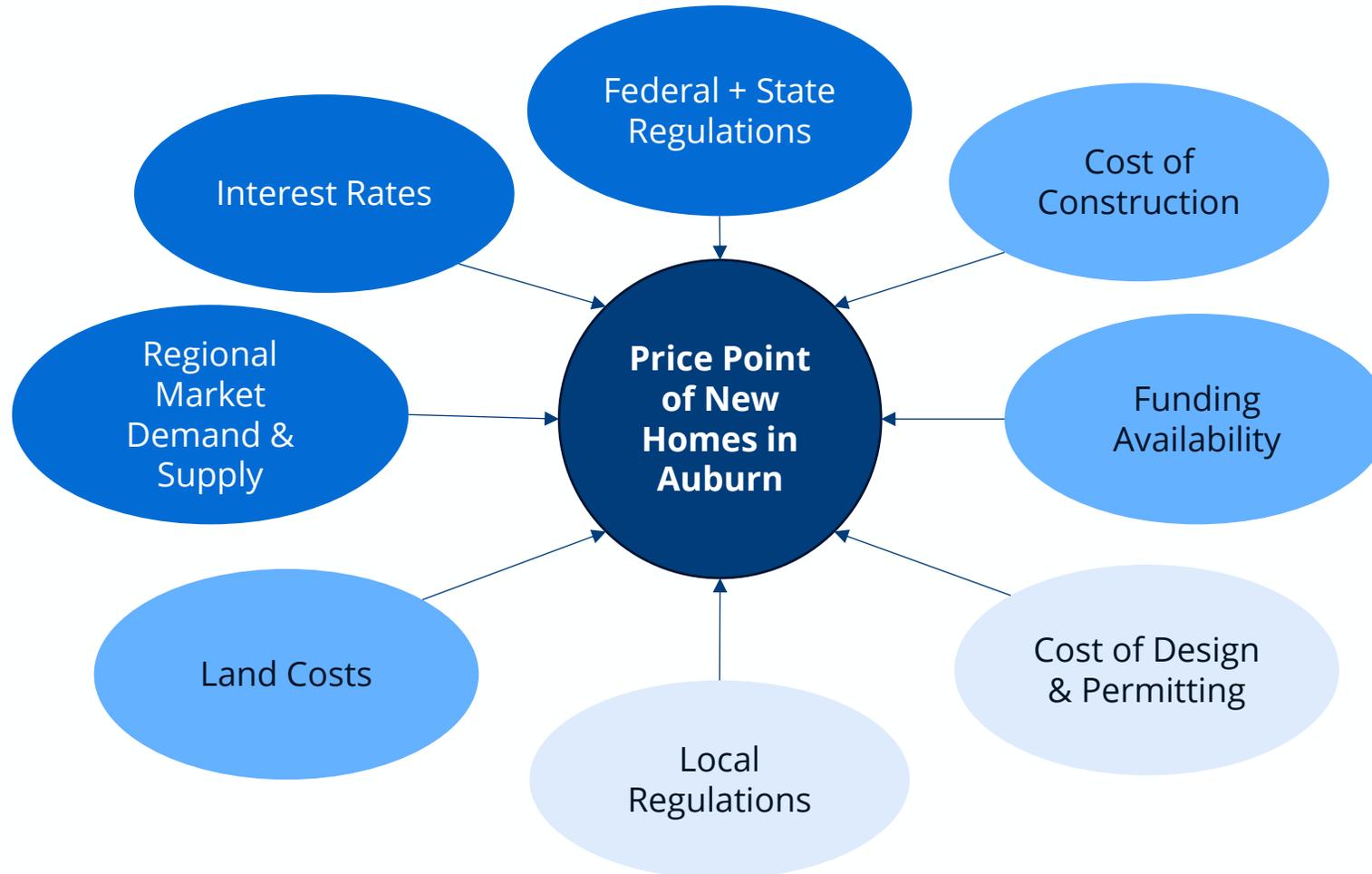
Smaller, entry level opportunities for rental and ownership.



Image Source: The Downs, City of Auburn

REACHING AUBURN'S HOUSING GOALS | BARRIERS TO MEETING DEMAND

The number of homes produced and the prices of those homes are directly influenced by demand and supply side factors. Auburn directly controls only some of these factors.



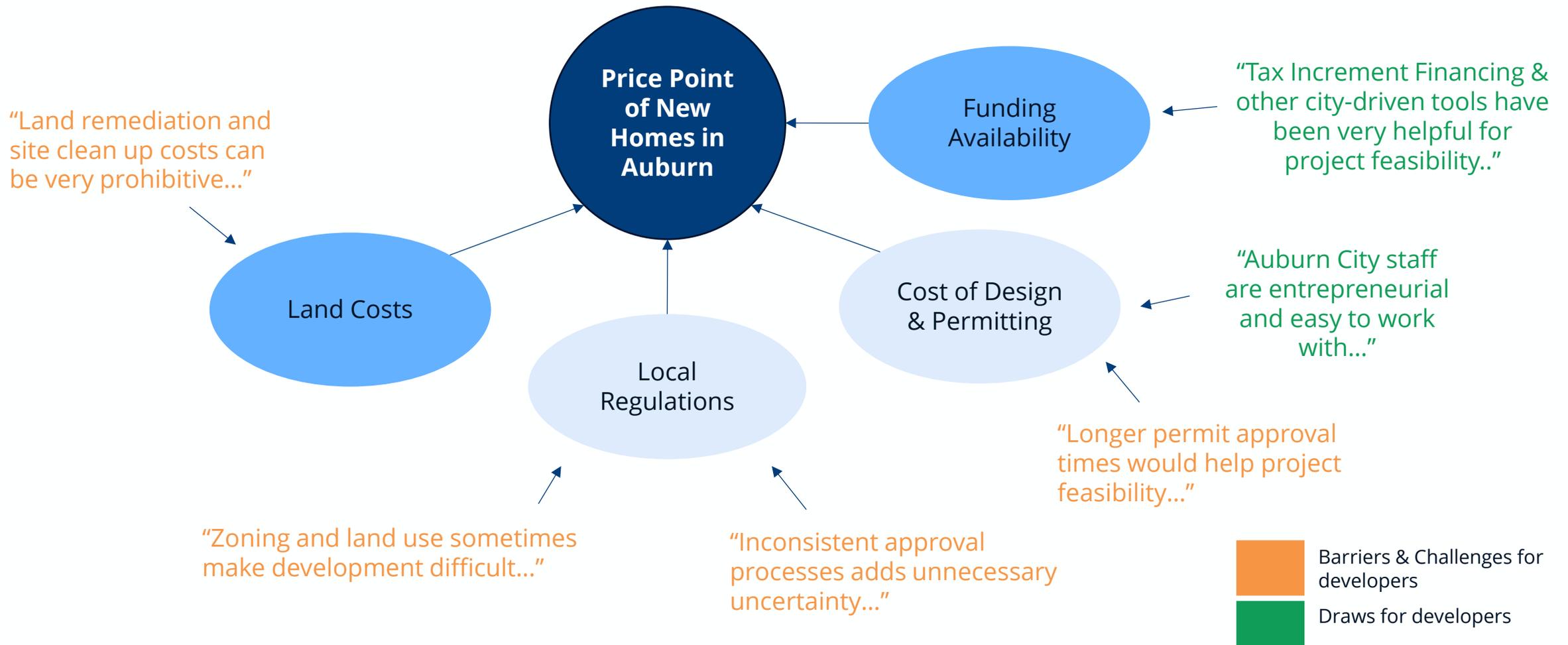
City has no control

City has some influence

City has direct influence

REACHING AUBURN'S HOUSING GOALS | BARRIERS TO MEETING DEMAND

For housing supply, local developers share that despite strong market demand and opportunities in Auburn, there are challenges related to city-specific factors.



REACHING AUBURN'S HOUSING GOALS | BARRIERS TO MEETING DEMAND

If the barriers to developing homes are not addressed, the cost of homes will continue to rise faster than incomes. Existing residents will struggle to remain in the community.

Housing Development Barriers

Financial, regulatory, and capacity roadblocks that are within Auburn's control exist and are barriers to meeting demand.

Remediation costs of infill development reduce project feasibility.



Drawn out project approval timelines and permit processes reduce project feasibility and increase costs.



Low historical production mean that the **regional development ecosystem needs support** to ramp up approval and delivery of homes at the scale required.

Risks of Inaction

Increasing Housing Costs and Cost Burden



Talent Attraction & Retention Challenges

If housing cannot be built adequately where it should be built, Auburn's housing shortage will intensify.

Housing shortages in turn increase displacement pressures on residents and impact Auburn's long-term prosperity.

REACHING AUBURN'S HOUSING GOALS | REDUCING BARRIERS

Auburn already began implementing zoning reforms to increase housing density and diversity while balancing environmental protection.

ADDRESS ROADBLOCKS TO DEVELOPMENT

Where should Auburn focus on building new homes?

BOOST FINANCIAL FEASIBILITY

How can Auburn reduce the costs to build new homes?

PRIORITIZE INFILL DEVELOPMENT

How can Auburn balance building new homes with other policy goals?

REACHING AUBURN'S HOUSING GOALS | REDUCING BARRIERS

Auburn is making strides to address barriers for reaching the City's housing goals. These have included reducing roadblocks to development, lowering the cost to build homes, and prioritizing infill development.

ADDRESS ROADBLOCKS TO DEVELOPMENT

Auburn undertook significant zoning code restructuring to enable a wider range of types of homes (e.g. duplexes, townhomes, and small apartment buildings) to be built and greater density. These reforms included **expanding form-based code districts, legalizing new types of homes in previously restricted areas, and streamlining development approval processes**. The City also **simplified its zoning framework** by **reducing the number of complicated residential zones** to make development more predictable and efficient.

BOOST FINANCIAL FEASIBILITY

Auburn combined zoning reforms with **strategic public investment and financing tools** to directly support housing development. The City leveraged both local resources like **donated land and federal funding, along with targeted use of Tax Increment Financing (TIF)**, to close funding gaps and enhance project viability.

PRIORITIZE INFILL DEVELOPMENT

Auburn implemented zoning reforms aimed at **increasing housing density**, while maintaining a strong commitment to environmental protections. This balanced approach focuses growth in locations that enable denser development in existing infrastructure areas. By **targeting development in areas with existing infrastructure capacity and available land**, Auburn aligns its efforts with the community's long-term growth vision.

ADDRESS ROADBLOCKS TO DEVELOPMENT | AUBURN REFORMS

Auburn fundamentally transformed its zoning approach to enable less expensive homes and allow more homes to be built, while streamlining development processes.

The City expanded form-based code districts and legalized duplexes in previously single-family zones, making it possible to build housing that costs less per home while maintaining neighborhood character.

The most significant change came through rezoning nearly 1,700 acres for mixed-use development, allowing approximately 16 homes per acre without specific density caps. This approach increases the number of homes that can be built while ensuring projects align with Auburn's vision for sustainable growth.

Secondary dwelling provisions further support building more homes by allowing full-sized second homes on duplex-zoned lots without size restrictions or additional lot size requirements, going beyond typical Accessory Dwelling Unit limitations.

CONTEXT

Recent zoning & density changes in Auburn:

- 2021** | Secondary dwelling ordinance allowed second houses on duplex-zoned lots without size restrictions
- 2021** | Legalized duplexes in low-density residential zones with three-acre minimum lot sizes
- 2022** | Rezoned 1,700 acres for increased density mixed-use development allowing ~16 units per acre
- 2022** | Reduced number of complicated residential zones to streamline development process
- 2024** | Expanded form-based code districts (T-4.2B) throughout the city

Sources:

1. [TIF Districts](#). (2016, January 5). AccessAuburn.
2. [Small City zoning reforms in Auburn, ME](#) | Bipartisan Policy Center.

ADDRESS ROADBLOCKS TO DEVELOPMENT | STATEWIDE REFORMS

Maine recently enacted housing reforms through the 132nd Legislature, establishing new statewide requirements that complement Auburn's local zoning changes to increase housing production.

The centerpiece reform, LD 1829, requires municipalities to allow at least three homes per lot wherever residential uses are permitted, and four homes in designated growth areas or areas served by public utilities.

The legislation caps municipal lot size requirements at 5,000 square feet in growth areas with utilities, with density requirements limited to 1,250 square feet per home for the first four homes. Administrative streamlining eliminates planning board review for four or fewer units, moving approval to staff-level permitting.

Complementary reforms require housing in all commercial zones (LD 997) while limiting parking requirements to one space per home in growth areas (LD 427), creating a comprehensive framework for increased housing production.

CONTEXT

Recent land use policy changes in Maine:

- 2025** Housing Production Fund operational with \$17 million in initial funding from real estate transfer tax on sales above \$1 million; new data collection requirements for municipalities over 4,000 residents
- 2025** Three working groups established to address regulatory barriers, innovative construction technologies, and impact fee reform with recommendations due December 2025
- 2026** LD 1829 zoning reforms take effect for cities and towns with council government (July 1)
- 2027** LD 1829 reforms take effect for town meeting municipalities (July 1); full statewide implementation complete

Sources:

1. [132nd Maine Legislature](#)

ADDRESS ROADBLOCKS TO DEVELOPMENT

Auburn fundamentally transformed its zoning approach to enable less expensive homes and allow more homes to be built, while streamlining development processes.

RECOMMENDATIONS

- Auburn should **adopt specific home production targets** based on the State's guidance and this study. Those goals should enter around the 1,300 and include target price points, or level of affordability.
- To support the pursuit of the housing production targets **the Planning Board should be charged with achieving consistent progress toward the home production goals.** Future Planning Board members should be selected based on ability to balance and meeting production goals and other priorities.
- The City should monitor **project permitting and zoning timelines and conduct retrospectives** to understand if there were points in the process that caused projects to be delayed by procedural bottlenecks.
- Auburn should **streamline building code requirements** by removing outdated and often expensive regulations to prioritize efficient housing development.
- To maintain Auburn's zoning reform momentum, the City should **communicate new opportunities to current landowners** while **conducting targeted outreach to developers** to maximize utilization of new density opportunities.

COMMUNICATING ZONING REFORMS | KINGSTON, NY (24,000 residents)

Kingston, a small municipality in the New York's Hudson Valley, successfully implemented sweeping zoning reform through strategic community engagement and plain-language messaging.

TAKEAWAY

Auburn can expand the impact of existing zoning improvements through a similar approach to Kingston's "legalizing the city we love" framing. This framing transformed potentially controversial zoning changes into community preservation, achieving unanimous council adoption and recognized national best practices.

THE CHALLENGE

Kingston implemented sweeping form-based code reforms that involved major changes to the approach the City took to zoning and land use.

POLICY SOLUTION

The "Kingston Forward" form-based code repealed parking requirements and allowed ADUs and missing middle housing through design standards rather than use restrictions. Kingston framed these changes as "legalizing the city we love," using interactive maps and plain-language guides to position zoning reform as community preservation.



COMMUNICATING ZONING REFORMS | KINGSTON, NY (24,000 residents)

Kingston's success relied on multi-channel community engagement and strategic reframing of zoning reform as neighborhood preservation.

STAKEHOLDERS INVOLVED

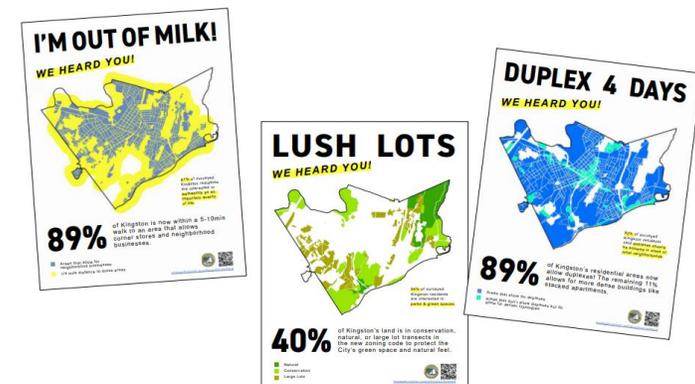
- **Government:** Kingston Planning Department, City Council
- **Technical:** Dover, Kohl & Partners (consultants)
- **Community:** Imagine Kingston citizen advocacy group
- **Residents:** Multi-language outreach to diverse populations

STRATEGIES

- **Reframing messaging:** "Legalizing the city we love" positioned reform as preservation rather than change
- **Multi-channel outreach:** Dedicated interactive website, weekly e-newsletters, multi-language flyers
- **Visual engagement:** Seven-day public charrette, walking tours, user-friendly guidebooks
- **Transparent tools:** Interactive parcel maps and plain-language code guides

IMPLEMENTATION

- **Planning Phase:** \$500,000 city bond funding secured, NY Community Planning Grant obtained
- **Engagement Phase:** Multi-month community engagement through charrettes, tours, and digital platforms
- **Adoption:** City Council adoption in August 2023
- **Recognition:** 2024 CNU Charter Award for excellence
- **Results:** Implementation ongoing



BOOST FINANCIAL FEASIBILITY

Auburn improved project viability through reducing requirements, land donations, and innovative public-private financing mechanisms to unlock affordable housing development.

Auburn's development strategy focuses on removing regulatory obstacles while strategically deploying public resources to support affordable housing creation. The City eliminated commercial parking requirements and streamlined residential zoning categories to reduce development complexity and costs.

Public land donation programs, exemplified by the Housing First development on Hampshire Street, demonstrate Auburn's commitment to supporting vulnerable populations through direct resource allocation. This approach reduces land acquisition costs, a major barrier to affordable housing development.

The City strategically combines Tax Increment Financing with federal CDBG and HOME funds to create comprehensive financing packages, as seen in the 477 Minot Ave project.

CONTEXT

Recent zoning & density changes in Auburn:

- 2017** - Secured application and Planning Board approval for the 36-unit affordable housing development at 477 Minot Ave, utilized Tax Increment Financing (TIF) to close funding gaps.
- 2019**
- 2021** Eliminated commercial parking requirements citywide
- 2022** Streamlined residential zoning categories to reduce development process complexity
- 2025** Donated public land for Housing First development on Hampshire Street
- 2025** Coordinated use of CDBG and HOME funds to supplement project financing

Sources:

1. [TIF Districts](#). (2016, January 5). AccessAuburn.

Boost Financial Feasibility

Auburn should continue to pursue mechanisms to facilitate the reduction in development costs for both affordable and market rate housing. Strategic infrastructure or land investments can improve financial feasibility while maximizing the impact of available public resources.

RECOMMENDATIONS

- Auburn should **continue pursuing federal resources**, such as ongoing work to secure congressional appropriations for infrastructure investment, and **leverage locally allocated state and regional funding to expand infrastructure capacity**. This investment will enable smaller lot sizes through expanded service capacity, and building momentum toward housing production goals.
- The City should also **expand access to capital for site pre-development** through bonds, TIF structures, and grants to boost project financial feasibility.
- These strategic infrastructure investments will help Auburn **gain traction on development efforts while maximizing the impact of available public resources**.

ROCKLAND AFFORDABLE HOUSING BOND | ROCKLAND, ME (7,000 residents)

Investing in infrastructure in historically slow-growth jurisdictions can unlock future revenue potential and stimulate long-term economic development.

TAKEAWAY

Rockland voters approved the City to borrow up to \$10 million to fund investments in infrastructure to support housing developments.

THE CHALLENGE

The City aims to address affordable and workforce housing shortages that has made it difficult for young families, local workers, seniors and lower-income residents to find housing. The housing shortage also impacts Rocklands ability to attract new residents and retain new workforces.

POLICY SOLUTION

Rockland's goal is to increase housing supply by 50 homes per year over 10 years, increasing their total housing supply by 12%. The bond may be used for supporting infrastructure investment, such as sidewalks, roads, sewers, and other related capital improvements.



Sources:

1. [Bond Proposal Announcement](#) | City of Rockland

ROCKLAND AFFORDABLE HOUSING BOND | ROCKLAND, ME (7,000 residents)

Investing in infrastructure in historically slow-growth jurisdictions can unlock future revenue potential and stimulate long-term economic development.

STRATEGIES

- **Infrastructure Investment:** Funds will be used for capital improvements.
- **Affordability:** Rockland is considering associated affordability guarantees through deed-restrictions for homes supported by the project
- **Flexible Borrowing:** The city will borrow on an as needed basis to reduce upfront debt service payments.
- **Paired with Zoning Changes:** Bond measure is paired with ongoing efforts to reduce rezoning barriers.

IMPLEMENTATION

Rockland is among the first Maine jurisdiction to pursue bond revenue sources for increased housing production. Rockland voters approved the measure in the Summer of 2025, and it is anticipated that the first potential projects will be considered later in 2025.

Rockland anticipates that the bond will be revenue neutral, with additional tax revenue generation through the new homes built.

PRIORITIZE INFILL DEVELOPMENT

Auburn strategically reformed its Agricultural/Resource Protection Zone to unlock housing opportunities in low-density areas while maintaining environmental protections.

The City removed farm income requirements that previously required residents to derive at least one-third of their income from farming to build on agricultural land, replacing this with requirements that new housing have some connection to recreational or natural resource uses. This reform affects over 20,000 acres—40% of Auburn's land area—that had been significantly restricted from development for over 50 years.

Simultaneously, Auburn strengthened protections for the Lake Auburn Watershed through updated septic design standards and increased minimum lot sizes for developments in the watershed. This balanced approach directs growth to appropriate locations while safeguarding critical water resources.

CONTEXT

Recent environmental and agricultural reforms in Auburn:

- 2022** Adopted stricter Lake Auburn Watershed overlays to protect water quality
- 2022** Made targeted zone adjustments to balance housing and environmental goals
- 2023** Reformed Agricultural/Resource Protection Zone to allow land-connected income beyond farming while maintaining 10-acre minimum lot sizes & removed restrictive 30% farm income requirement from 20,000-acre Agricultural Zone
- 2025** Strategic zoning adjustments in downtown and corridors to direct growth away from sensitive areas

RECOMMENDATIONS

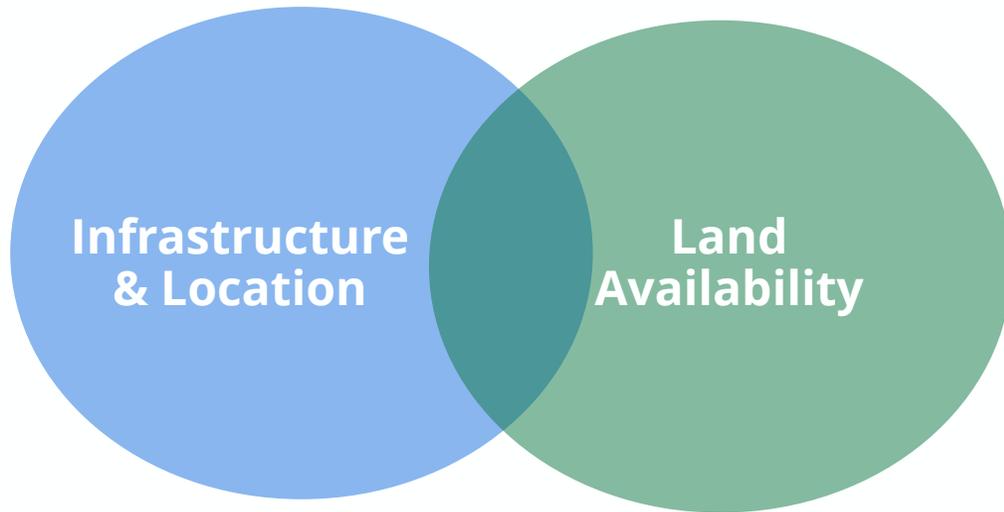
- Advocate to state partners to align transportation and other state funding with jurisdictions advancing infill development. For example, ongoing efforts through [Washington Street Reimagined](#) would advance denser development on limited available land in Auburn.

Sources:

1. Planning Board Results (2021-2025) | City of Auburn

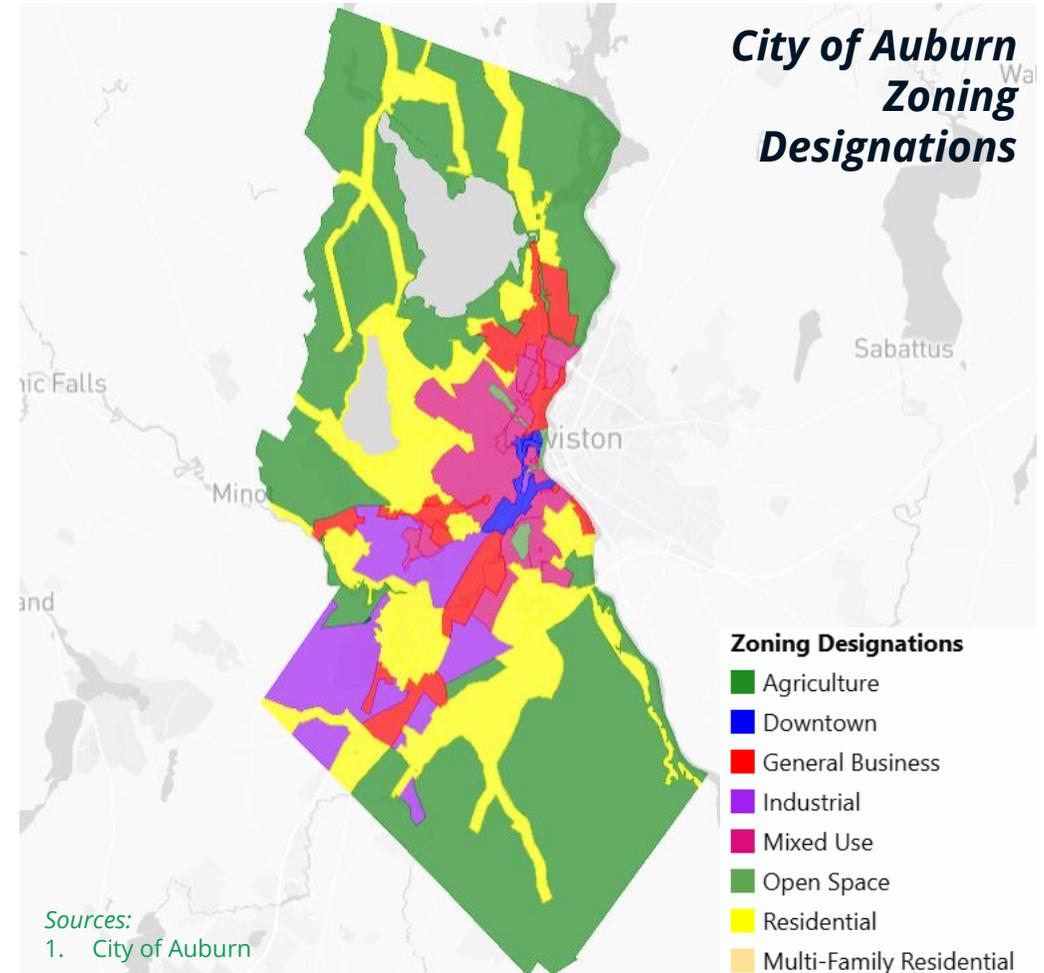
PRIORITIZE INFILL DEVELOPMENT

Target development in areas with infrastructure capacity and land availability that support Auburn's growth vision as defined through comprehensive planning efforts.



Infrastructure & location considerations include presence of existing infrastructure (public water/sewer), existing population density, existing housing variety, and absence of agricultural districts and significant natural resources.

Land availability considerations include vacant, underutilized land, areas with rehab potential, agricultural land outside of agricultural districts.



MAXIMIZE EXISTING INFRASTRUCTURE FOR COST-EFFECTIVE HOUSING

Auburn's sewer and water infrastructure covers most of the developable areas of the City, but limited vacant land availability means Auburn must pursue strategic infill to avoid costly infrastructure expansion into undeveloped areas.

Pathways To Build More Homes Within Existing Infrastructure

Redevelopment of Former Commercial and Industrial Sites

Redevelopment on formerly used commercial and industrial sites can be more expensive than greenfield development due to site work and demolition/redevelopment expenses. However, these sites allow the City to leverage existing infrastructure, including roads, sewer, and water access.

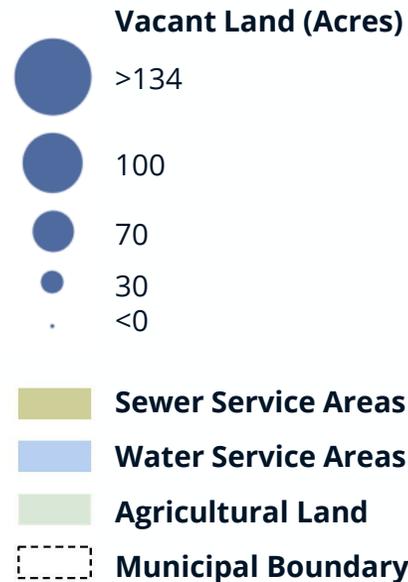
More Homes on Existing Residential Sites

Auburn and the State of Maine's recent legislation expands the ability for existing residential properties to add additional units to sites.

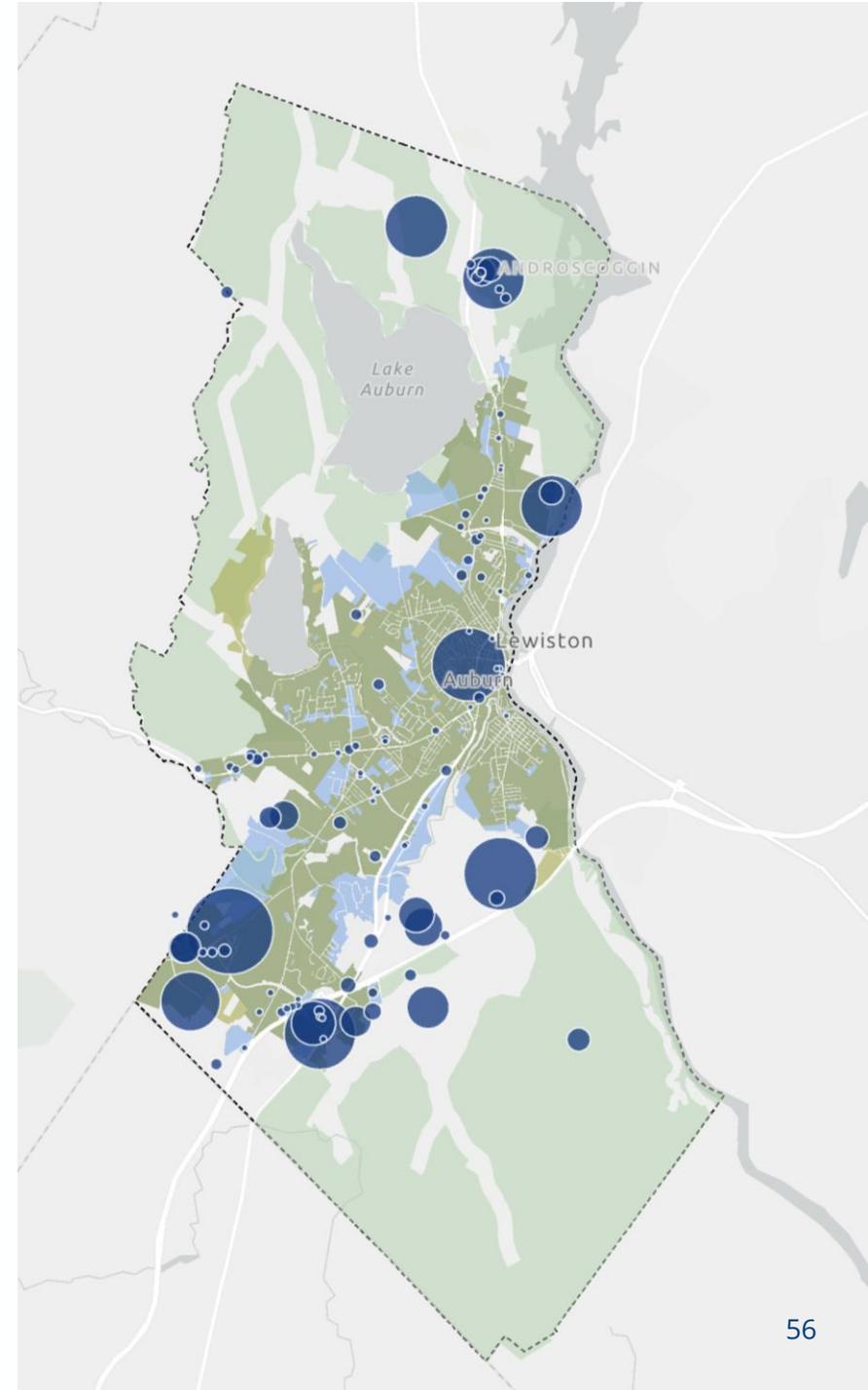
Transit-Oriented Development

Focus housing near existing transportation corridors and commercial centers.

LEGEND



Sources: HR&A



WINTER OAKS MIXED-USE DEVELOPMENT | AUBURN, ME (24,000 residents)

Auburn is already advancing efforts to build mixed-income, mixed-use communities. Winter Oaks, a proposed project by the City would require additional state and federal partnership to bridge financing gaps.

TAKEAWAY

Auburn's Winter Oaks project proposed 100 residential units on 62 city-owned acres with integrated childcare, conservation land, and emergency services. To advance this project, and others like it, the city needs additional state and federal funding targeted at growing, small communities.

PROJECT OVERVIEW

The proposed project seeks to transform 62 city-owned acres into a mixed-use, mixed-income neighborhood incorporating environmental conservation, outdoor education, affordable housing, childcare, and community enrichment programs.

Housing Components

- 48 single-family residences
- 8 owner-occupied duplexes
- 3x 12-unit apartment buildings (36 units total)
- 70% of units designated as affordable for 20 years

Community Amenities

- 25 acres of conserved natural land and hiking trails managed by Androscoggin Land Trust
- On-site childcare facilities operated by Auburn-Lewiston YMCA
- Outdoor environmental education center
- Emergency warming/cooling center for regional residents
- Public green spaces with art installations



WINTER OAKS MIXED-USE DEVELOPMENT | AUBURN, ME (24,000 residents)

Auburn's comprehensive partnership strategy and innovative developer selection could not overcome federal funding competition that favored larger jurisdictions over smaller municipalities with available land.

STRATEGY

Auburn assembled a comprehensive partnership including a WMBE developer, land trust, bank, emergency management, and YMCA to create a mixed-income neighborhood that addressed housing, conservation, and community services simultaneously.

- **Key Innovation:** Partnering with developer Fatuma Hussein, who brought extensive experience serving refugee and immigrant communities through the Immigrant Resource Center
- **Comprehensive Approach:** 100 mixed-income units with integrated childcare, conservation land, and emergency services
- **Financial Strategy:** \$9.5 million federal PRO Housing grant request with \$36.6 million in leveraged funding
- **Cultural Competency:** Culturally appropriate mortgage products and targeted outreach to underserved communities

OUTCOME

Auburn was unable to secure PRO Housing funding, due to the highly competitive nature and priority for larger jurisdictions, despite comprehensive planning and strong partnerships.

Current Status: Project remains unfunded, with 62 acres of city-owned land available for 100+ housing units but lacking the infrastructure investment needed to proceed.

However, the City can explore alternative pathways including congressional infrastructure funding, phased development approaches, **regional partnerships**, and **state-level advocacy** to advance housing development on available land.

Sources:

1. City of Auburn, Maine. "Auburn, Maine PRO Housing Application." October 2023. U.S. Department of Housing and Urban Development.

CASE STUDY: DELIVERING MIXED-INCOME COMMUNITIES | Scarborough, ME (22,100 residents)

The Downs demonstrates that a proactive public sector, through strategic interventions, can effectively de-risk and compel the private market to deliver on critical public goals like creating a diverse housing supply.

VISION & SCALE

The Downs is a 577-acre master-planned community built on the site of a former horseracing track in Scarborough, Maine. The developers are transforming the large, single-use parcel into a new, integrated community.

THE CHALLENGE

The Downs sought to tackle the systemic barriers that prevent the private market from independently delivering large-scale, mixed-income, and walkable communities.

POLICY SOLUTION

Tax-Increment Financing (TIF) District: The Town of Scarborough created a TIF district to capture new property tax revenue, which was then used to finance essential public infrastructure, providing developers with financial certainty.

Master Planning: The town proactively planned for the site's future, creating a predictable framework that gave private investors the confidence to undertake a large-scale, comprehensive project.



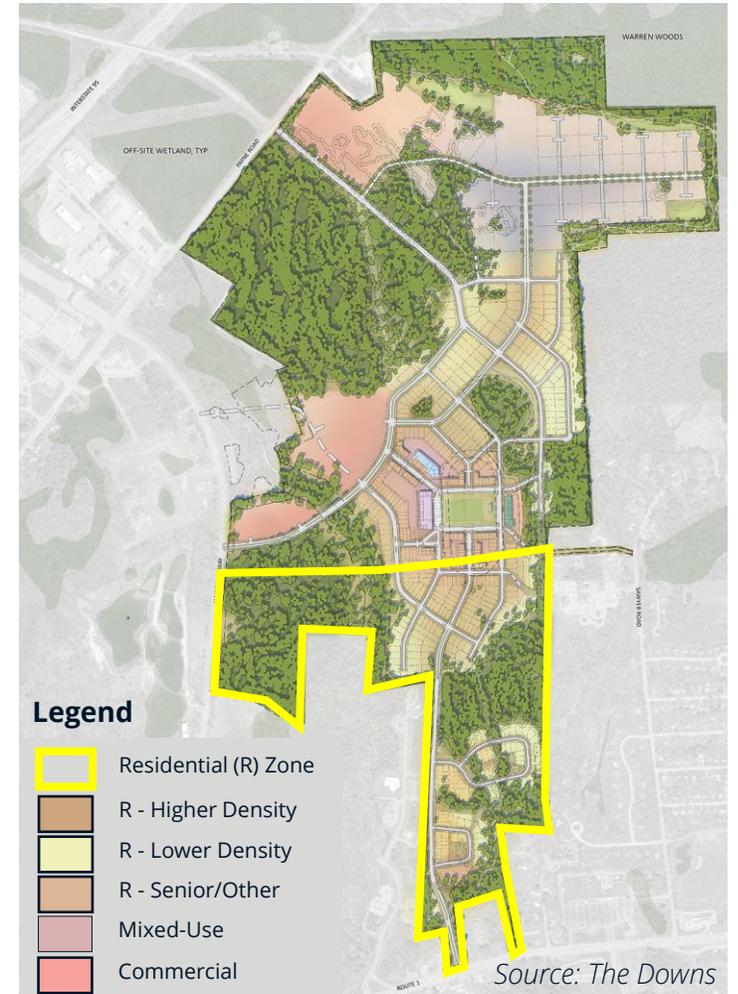
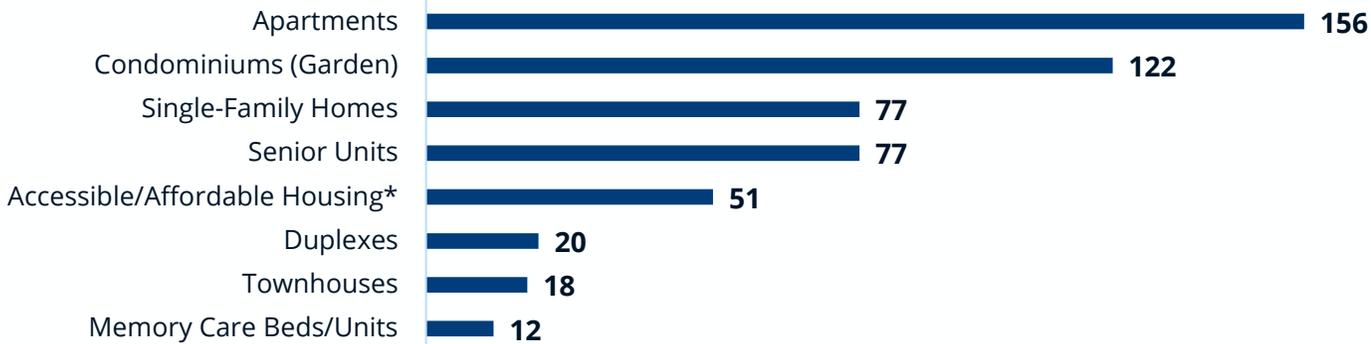
Source: The Downs

CASE STUDY: DELIVERING MIXED-INCOME COMMUNITIES | Scarborough, ME (22,100 residents)

The Downs' housing strategy provides a variety of housing types, catering to different demographics and life stages. The development offers a mix of single-family homes, apartments, condos, senior, and accessible living options.

The Downs features 11 distinct residential projects totaling 761 homes across various development phases and housing typologies.

Homes by Typology



CASE STUDY: DELIVERING MIXED-INCOME COMMUNITIES | Scarborough, ME (22,100 residents)

The Downs demonstrates that a proactive public sector, through strategic interventions, can effectively de-risk and compel the private market to deliver on creating a diverse housing supply.

Financial Feasibility Spectrum: Existing Conditions



Market Could Deliver

Household Income →

Source: The Downs

Auburn Housing Study

Appendix

September 2025

Appendix

Existing Conditions

Housing Supply Conditions

Engagement

Indicators to Track Auburn's Progress

Existing Conditions

EXISTING CONDITIONS

The City of Auburn is the second largest municipality within Androscoggin County and sits on the Androscoggin River in southern Maine.

24,290

Total Population of Auburn

10,430

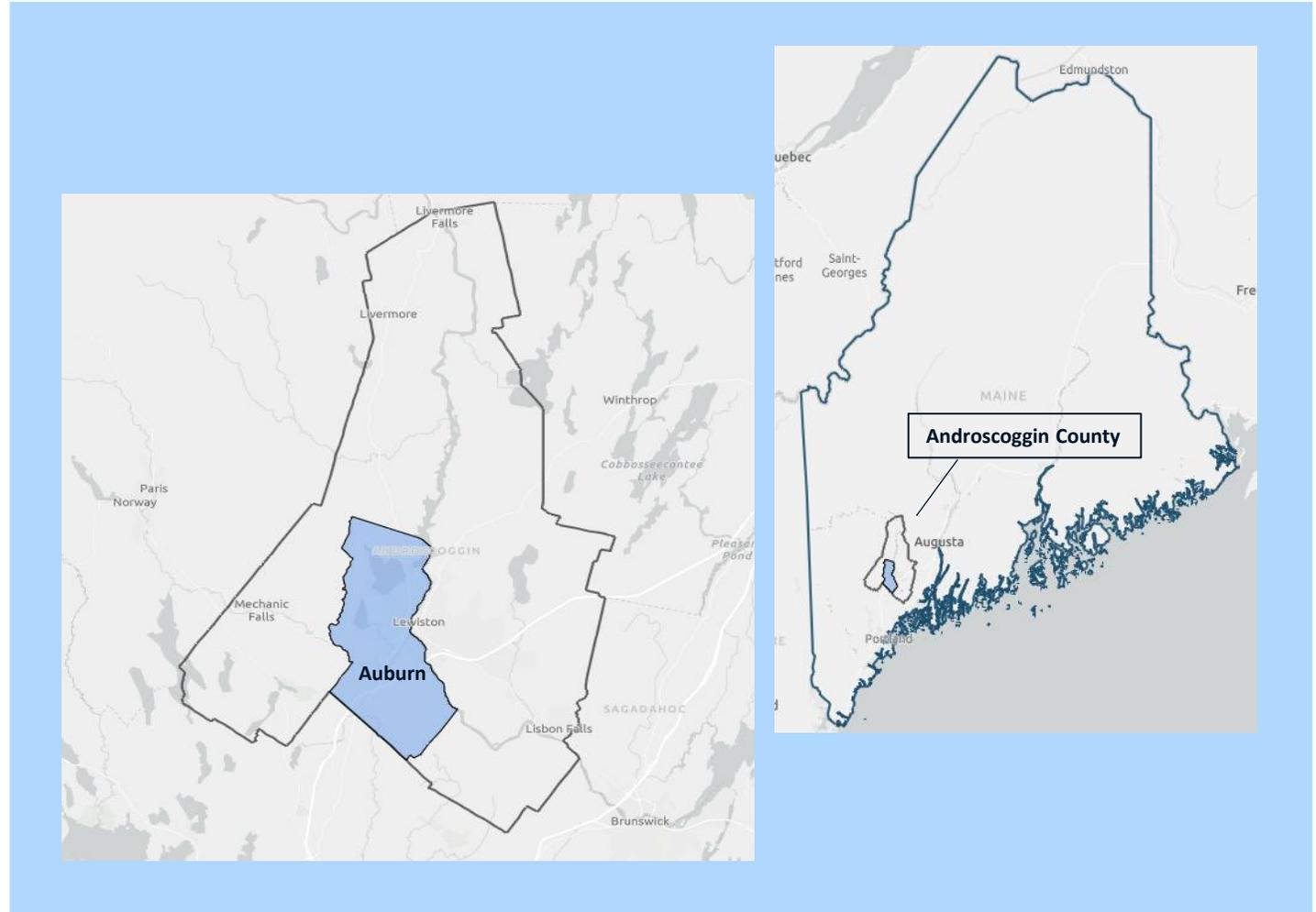
Households in Auburn

11,110

Homes

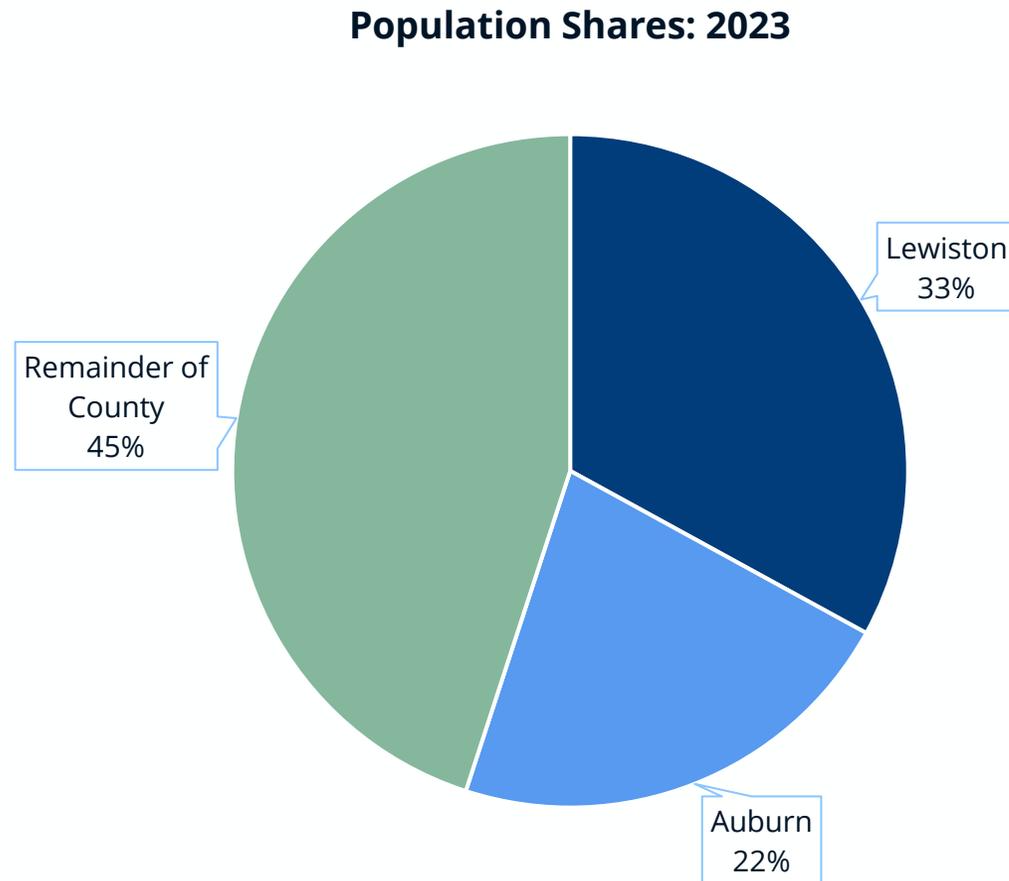
59%

Homeownership Rate



POPULATION

Auburn accounts for about 22% of the population share of Androscoggin County.

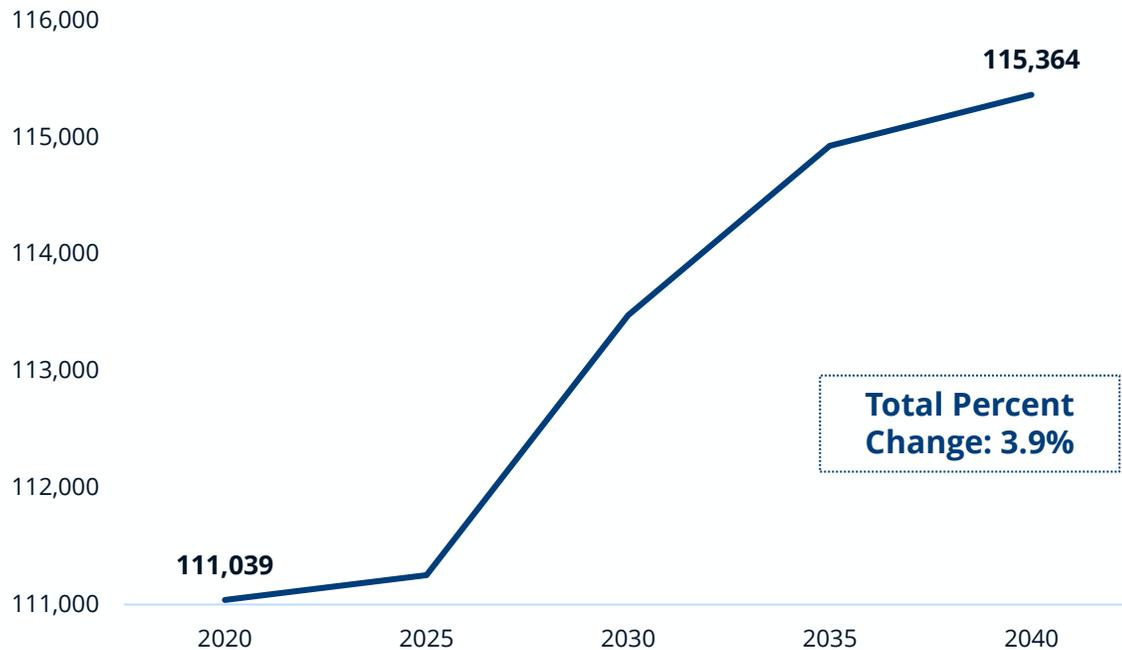


- Androscoggin County is home to over **112,300 people**.
- Androscoggin County's population **grew by approximately 4% over the past decade**.
- Auburn has a population of 24,294.
- Auburn's population has grown by about 5% since 2013.

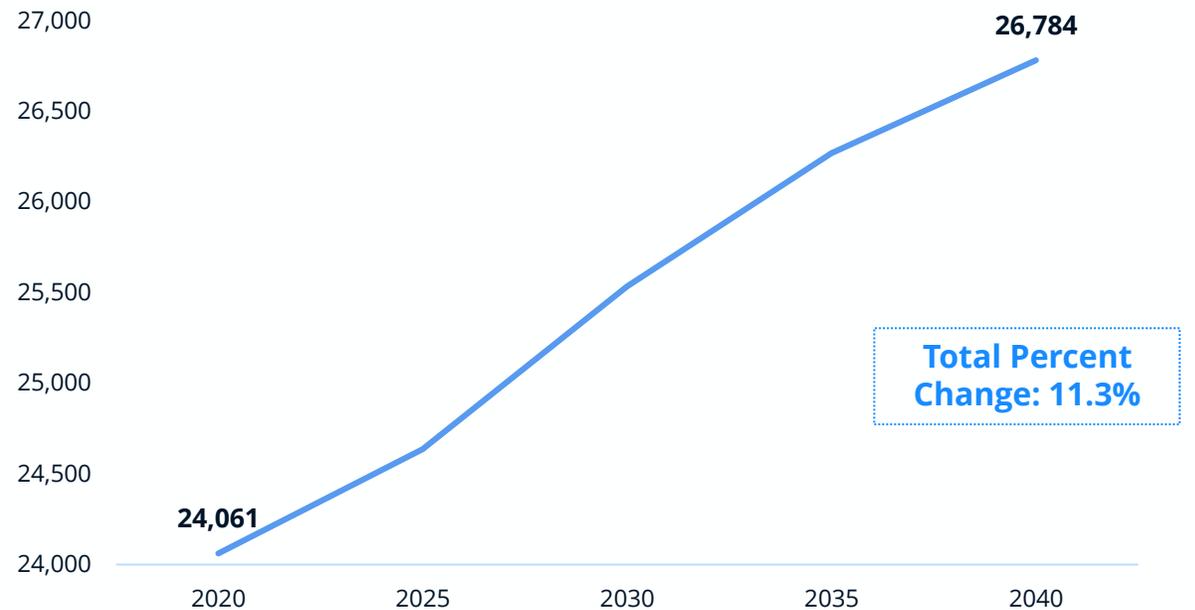
POPULATION PROJECTIONS

Maine's State Economist projects population growth in Maine and Androscoggin County to be by 3.1% and 3.9% respectively, between 2020 and 2040. Auburn is expected to exceed that growth rate increasing population by 11.3% over the next two decades.

**Population Projections
Androscoggin County: 2020 - 2040**



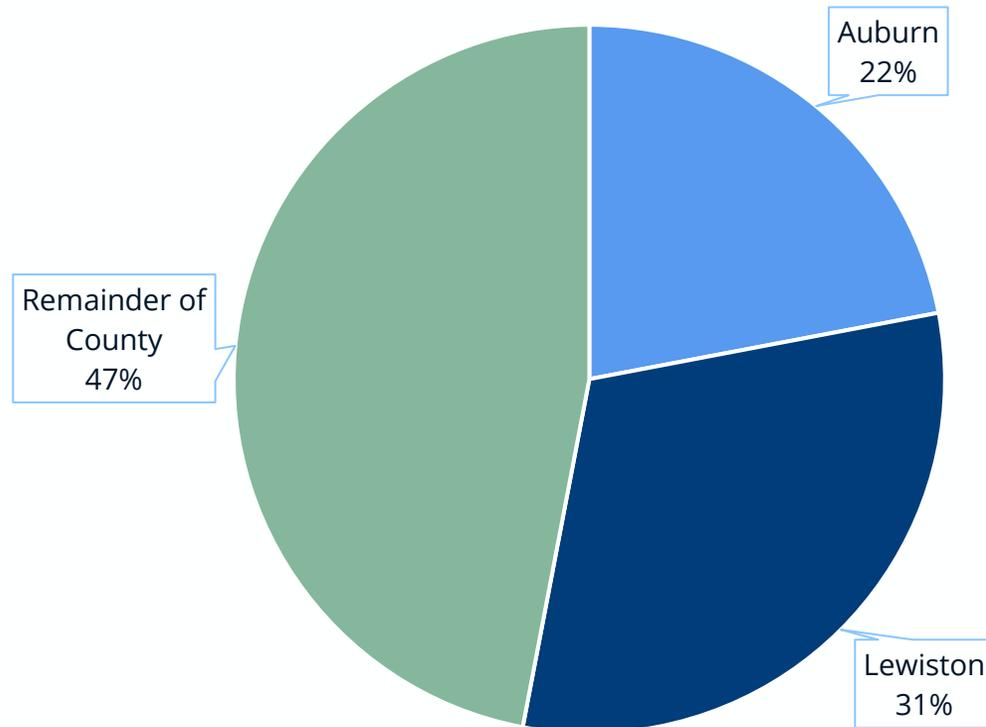
**Population Projections
Auburn: 2020 - 2040**



JOBS

22% of the jobs in Androscoggin County are within Auburn. Employment in Auburn totaled near 11,250 jobs in 2023.

Employment Shares: 2023

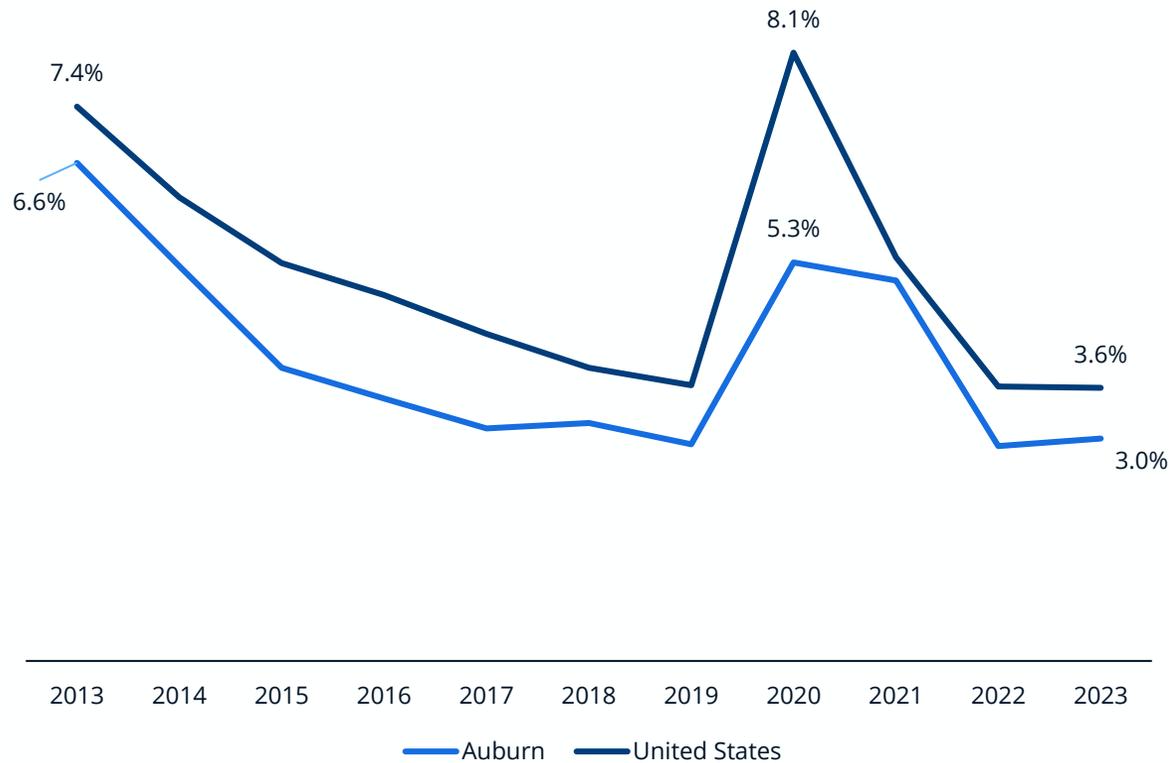


- In 2023, there were **52,165 employed people** in Androscoggin County.
- According to 2023 data from the Bureau of Labor Statistics, the most common occupations in the Lewiston-Auburn area are **home health and personal care aides**, and **heavy and tractor-trailer truck drivers**.

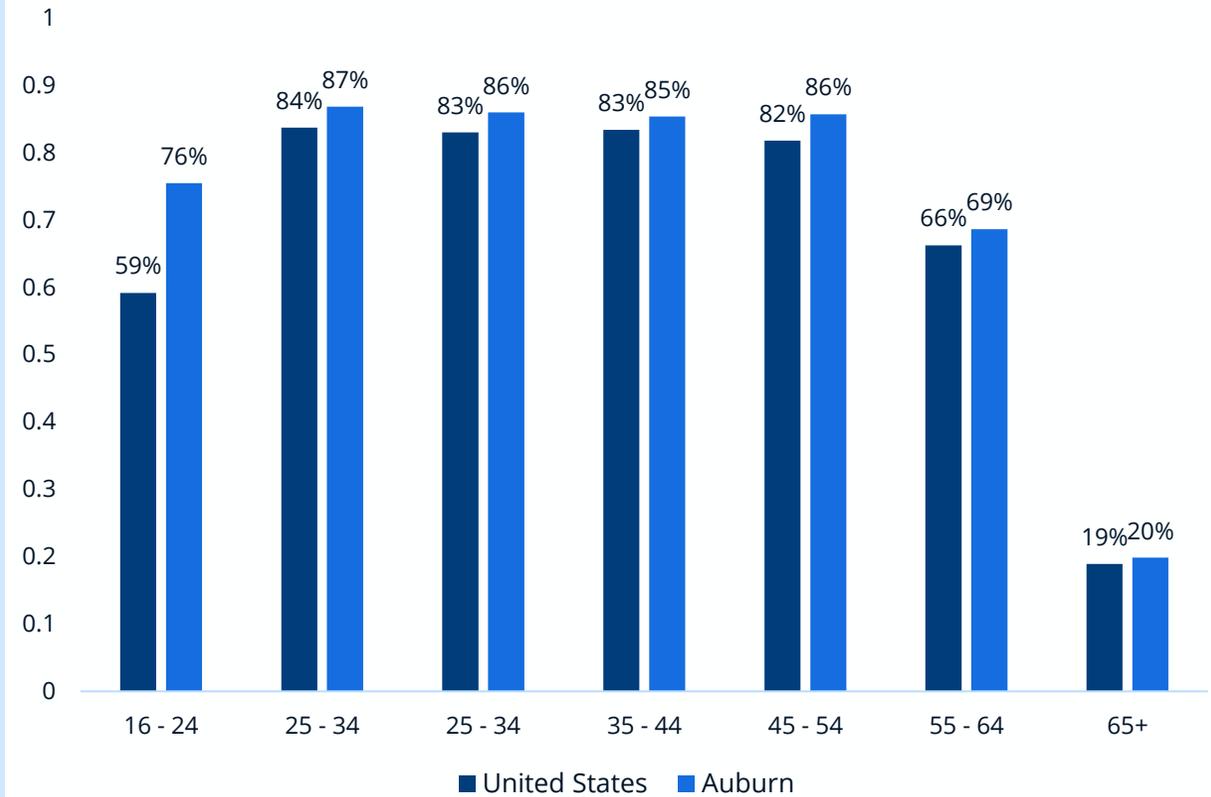
ECONOMIC GROWTH

In 2023, unemployment rates were low in Auburn and Androscoggin County, averaging between 2 – 3.5%, indicative of a strong labor market.

Unemployment Rate Over Time

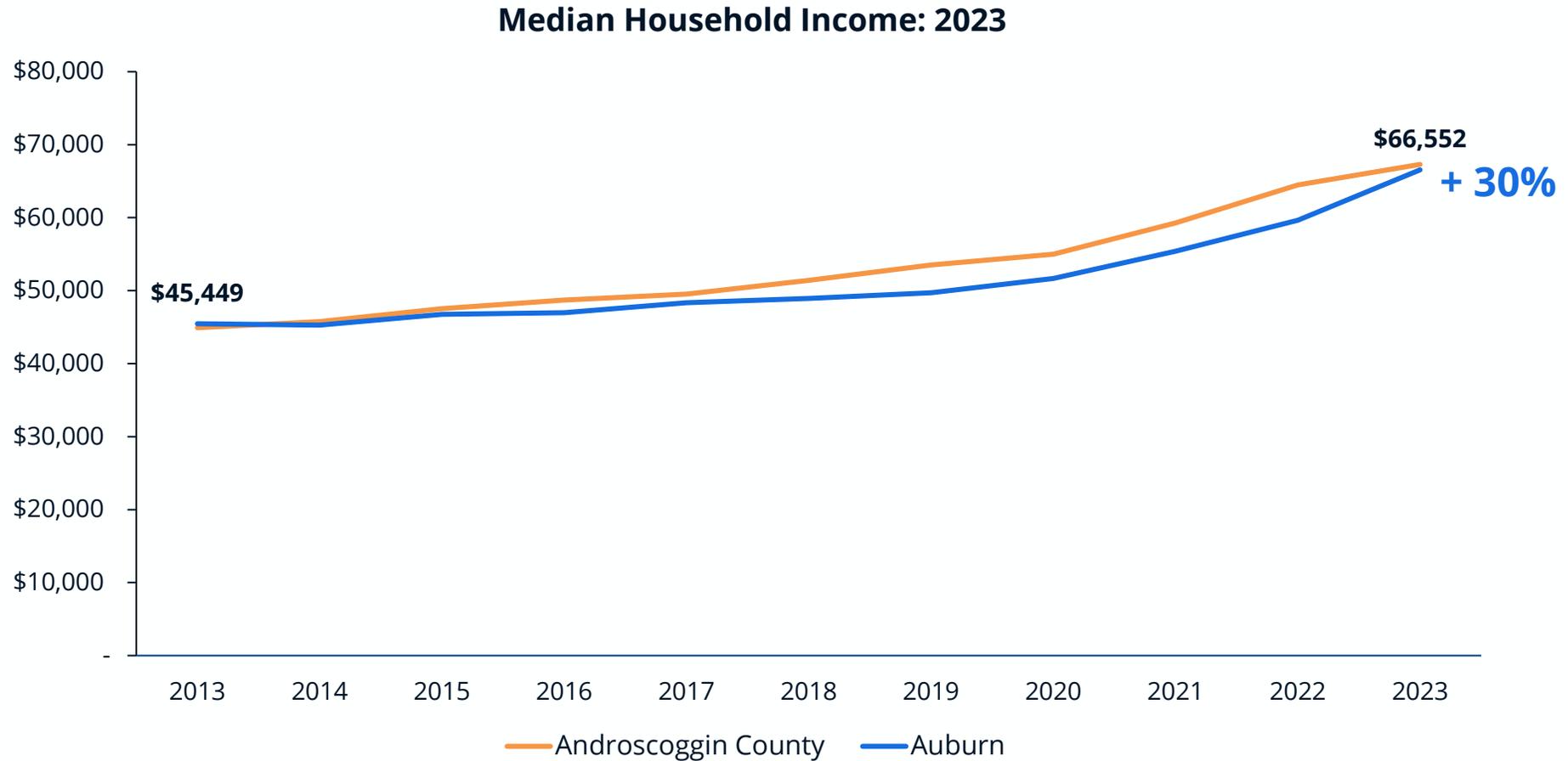


Labor Force Participation Rate by Age Group: 2023



HOUSEHOLD INCOME

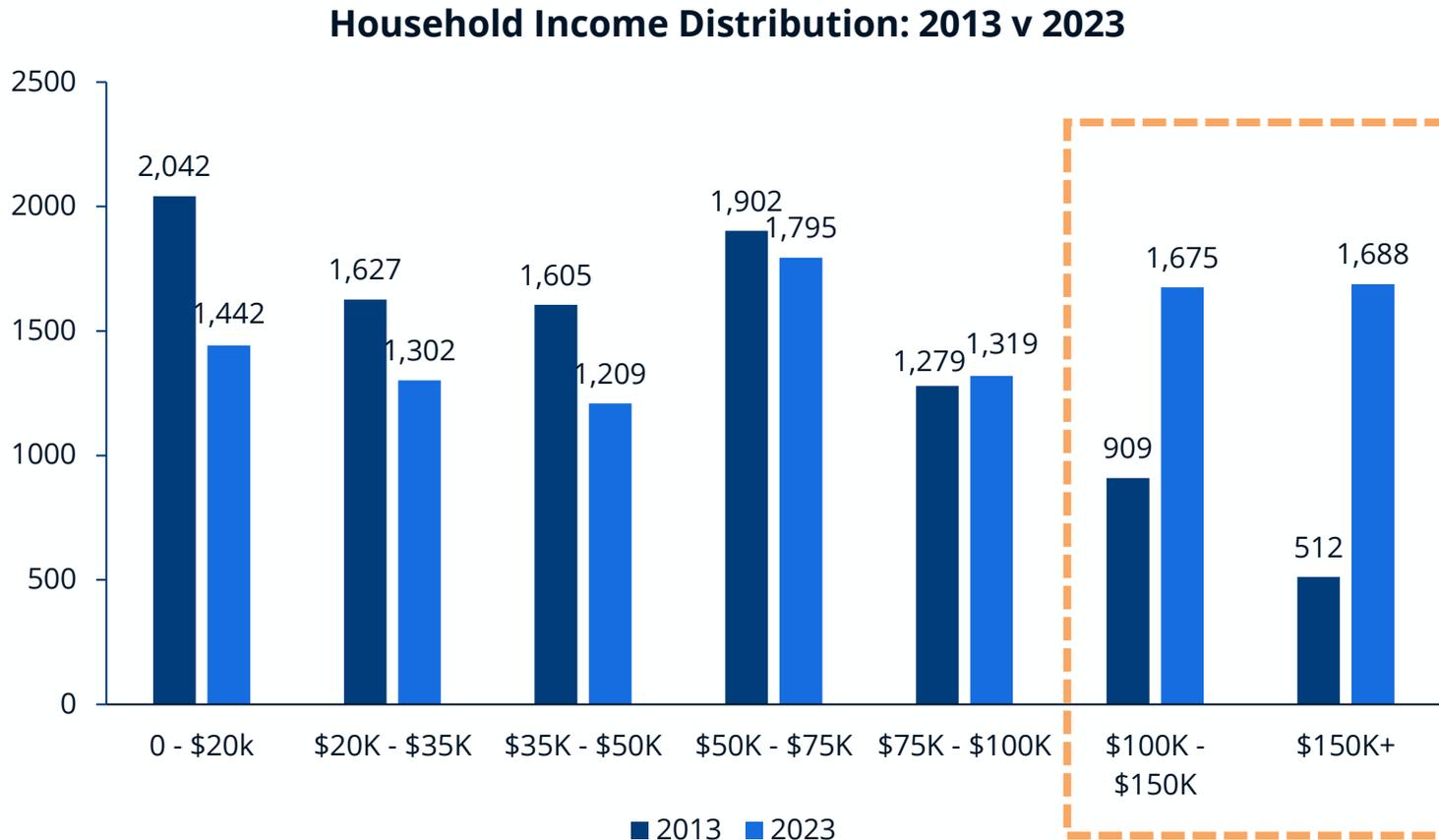
The median household income of Auburn and Androscoggin County grew by over 30% between 2013 and 2023. Auburn's median household income in 2023 was \$66,552.



Source: American Community Survey 5 Year Estimates. Note: Incomes not adjusted for inflation.

HOUSEHOLD INCOME

Over the past decade, Auburn shifted towards higher incomes, especially of incomes over \$100,000.

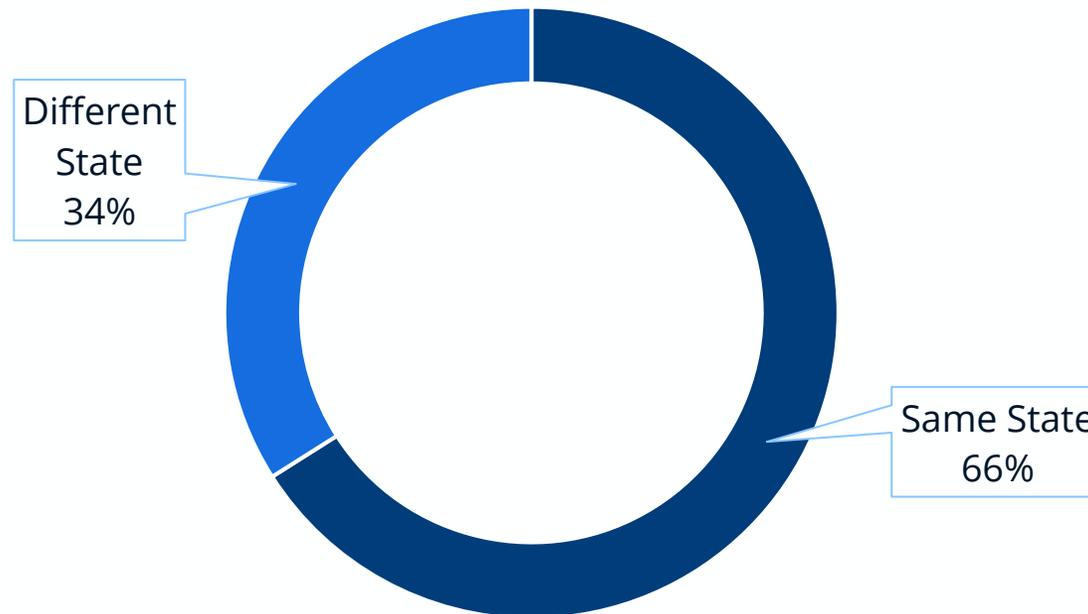


- **38%** of households are earning less than \$50K, relative to approximately 35% in Maine as a whole
- **17% increase** in households earning \$100K+ since 2013
- **29% of Auburn's adult population has a bachelor's degree**, relative to 35% in Maine and 23% in Androscoggin County

RECENT IN MIGRATION

In 2022, a similar number of households moved to and from Androscoggin County. 3,142 households moved to Androscoggin County while 2,896 households moved out.

Origins of People Moving In



- Incoming households had an **average income of \$51,981.**
- Outgoing households had an **average income of \$63,855.**
- **29% of the individuals** who moved to Androscoggin County between 2021 and 2022 **moved from Cumberland County, ME.**

INFLOW-OUTFLOW DATA

In 2022, about a quarter of the Auburn labor force lived and worked within the City. Three-quarters of the city's residents work elsewhere.

Inflow - Outflow Job Counts: 2022



14,374

Work in Auburn, Live Elsewhere



8,226

Live in Auburn, Work Elsewhere



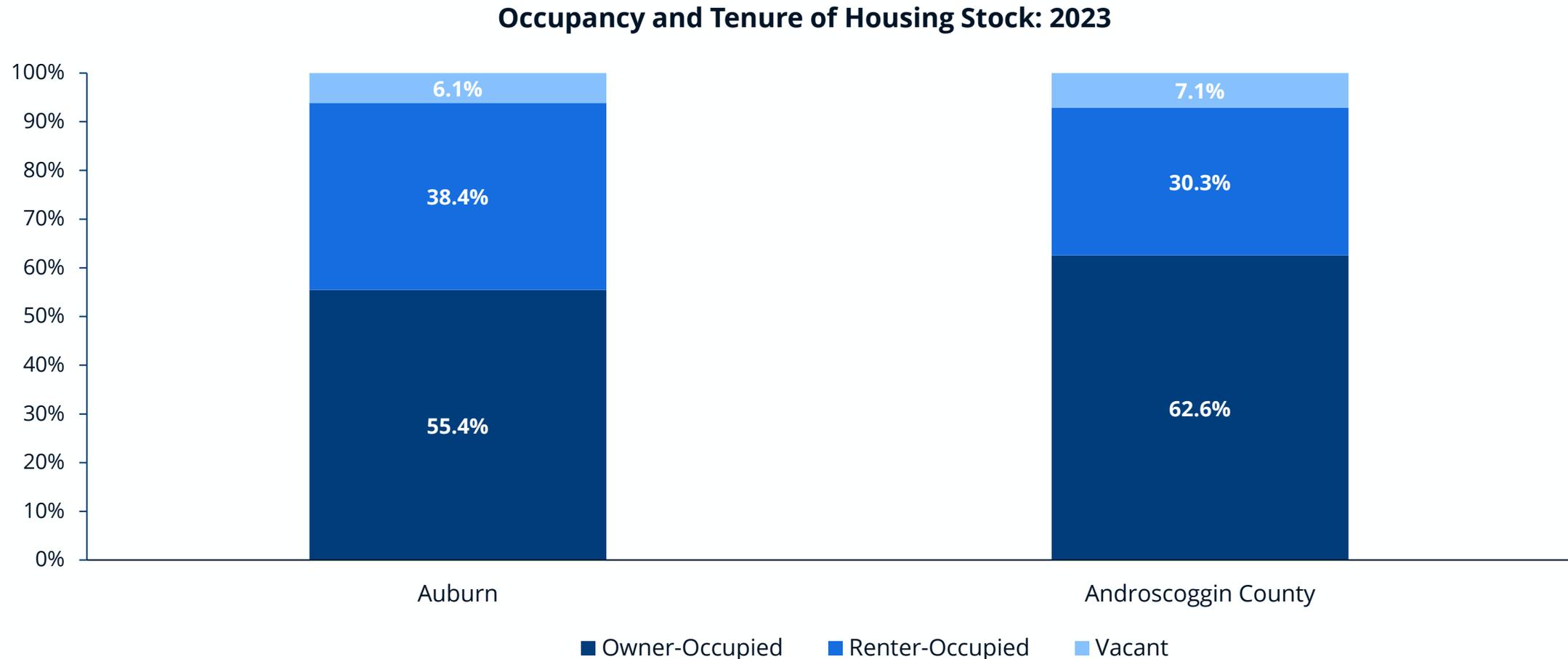
2,877

Live and Work in Auburn

Housing Supply Conditions

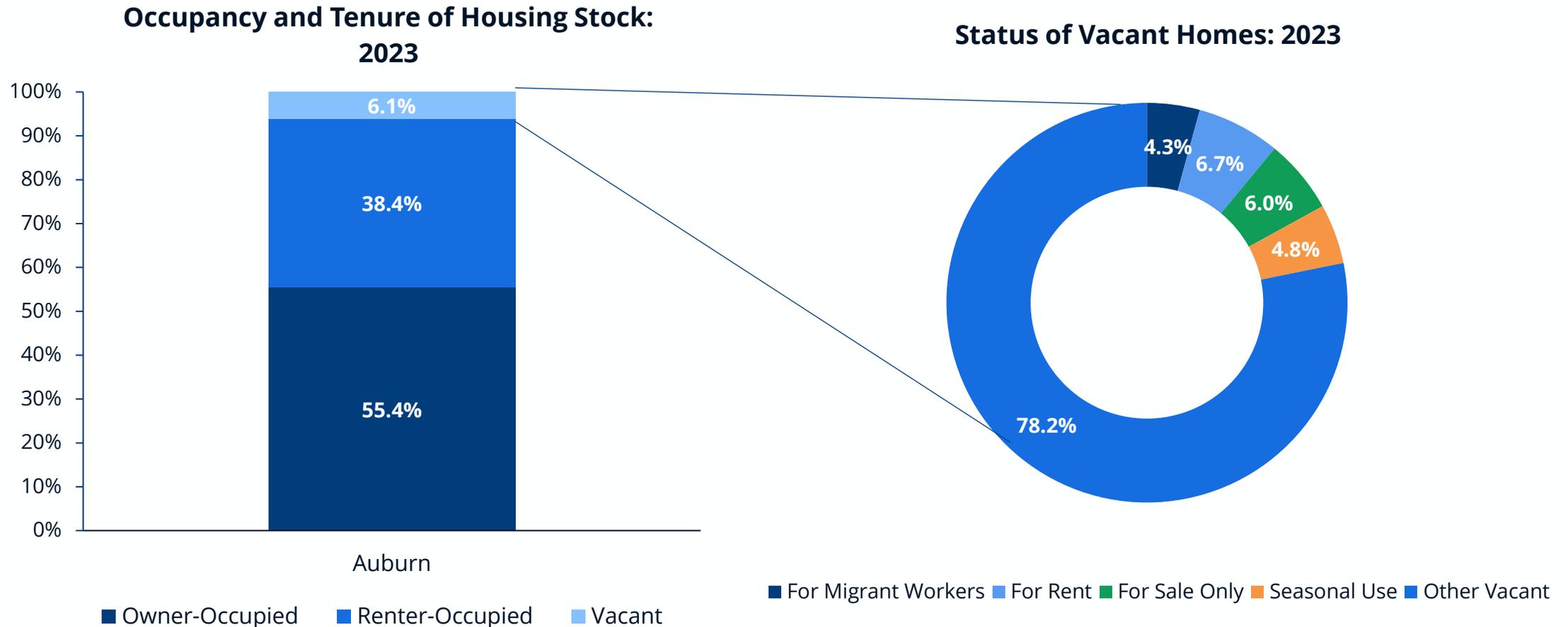
EXISTING CONDITIONS

Auburn's housing stock is majority owner-occupied. However, compared to the county, there is a larger share of the renter-occupied housing stock in Auburn.



VACANCY

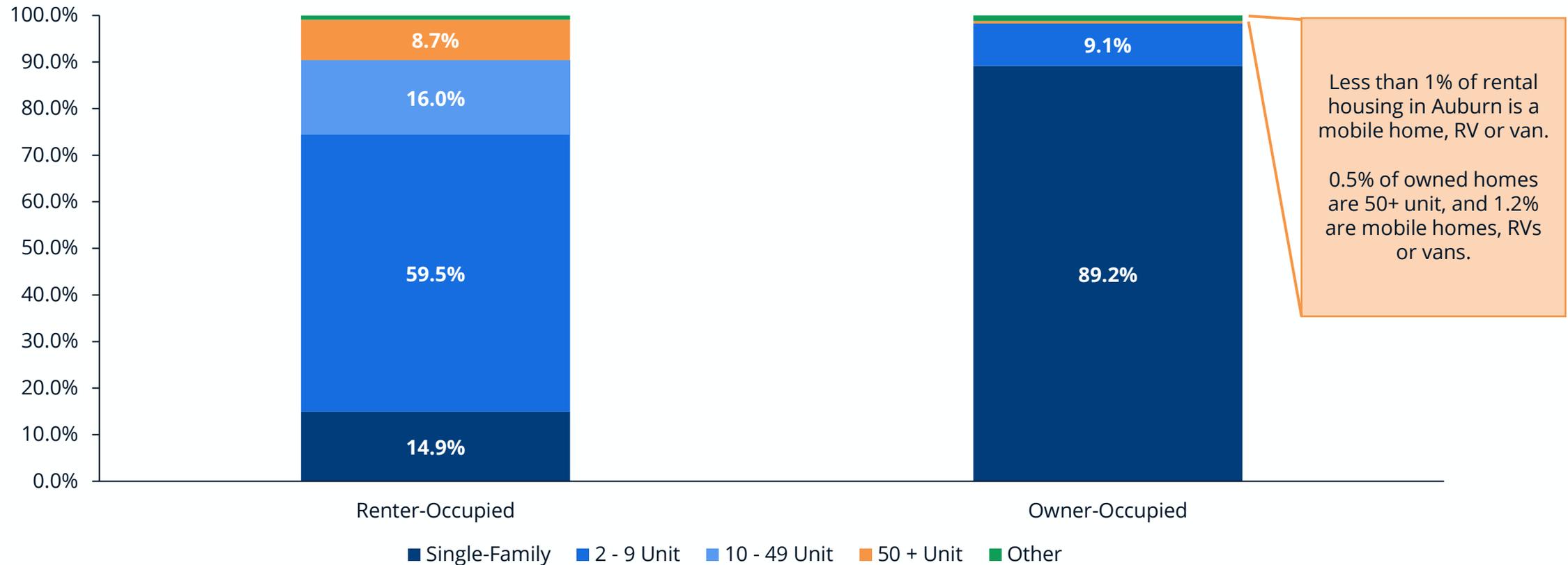
Less than 1% of the homes in Auburn are vacant and ready for move in. The number of vacant and available homes has declined from 4.65% of homes in 2013.



BUILDING TYPOLOGY

Auburn's owner-occupied housing stock is almost exclusively single-family homes with limited 2 – 9 unit options.

Share of Homes by Building Typology: 2023



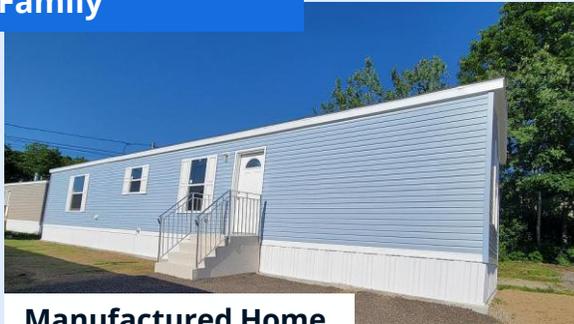
RECENTLY HOUSING TYPOLOGIES

In Androscoggin County and Auburn, single-family, detached homes are the predominant housing typology delivered over the past two years.

Low Cost ←

→ **High Cost**

For Sale Single Family



Manufactured Home



Small SF Detached



Large SF Detached

For Rent Multifamily



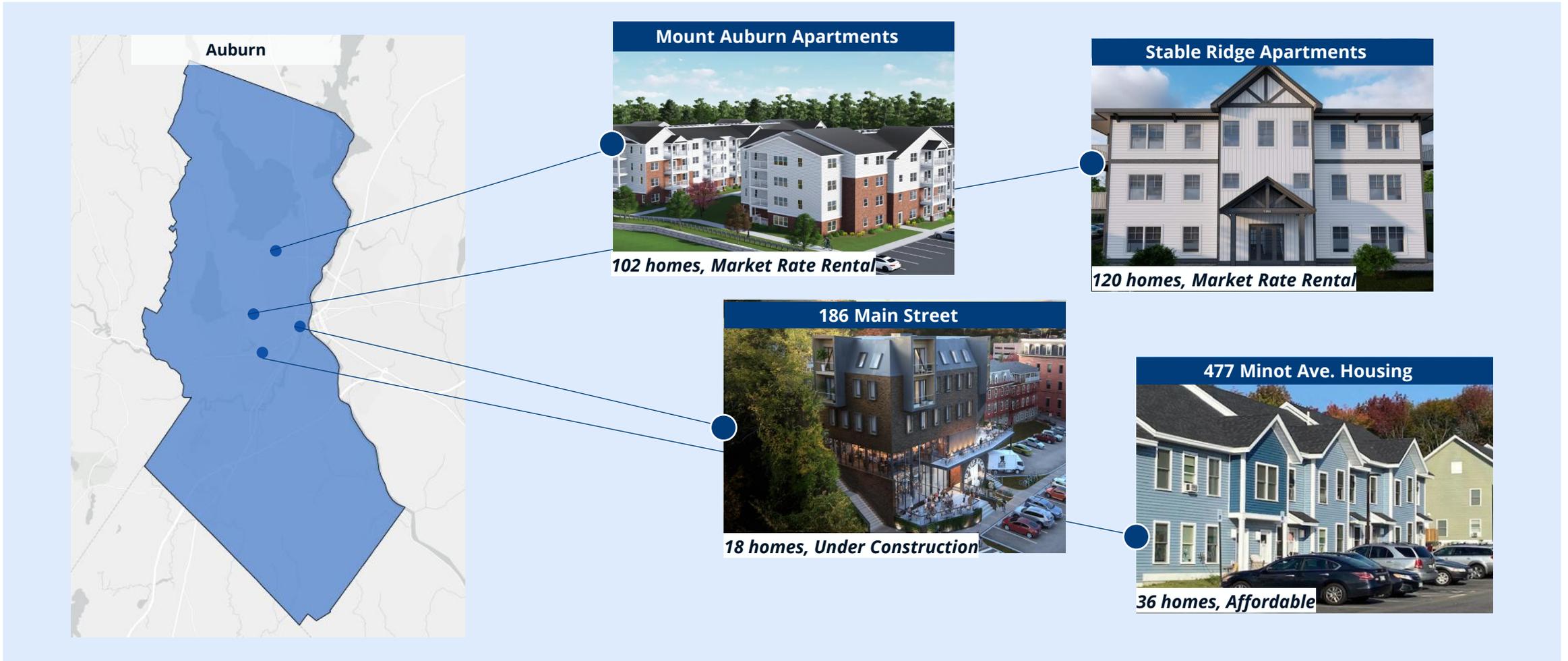
Low-Rise



Mid-Rise

RECENT MULTIFAMILY DEVELOPMENTS

Development of larger apartment buildings has been concentrated near the city's center.



Source: CoStar, Zillow, 2022 - 2024

RECENT MULTIFAMILY DEVELOPMENTS

Since 2021, Auburn has seen several larger, market rate multifamily developments.



Stable Ridge Apartments
Market Rate Housing



477 Minot Ave. Housing
Affordable Housing



186 Main Street
Mixed Use Development



Mount Auburn Apartments*
Market Rate Housing

homes

120

36

18

102

Average Rent

\$1,814

\$961 - \$1,332

Under Construction

\$1,880 - \$2,430

Unit Mix

Studio: 0% 2 BD: 65%
1 BD: 35% 3 BD: 0%

Studio: 0% 2 BD: 28%
1 BD: 50% 3 BD: 22%

Studio: 33% 2 BD: 33%
1 BD: 33% 3 BD: 0%

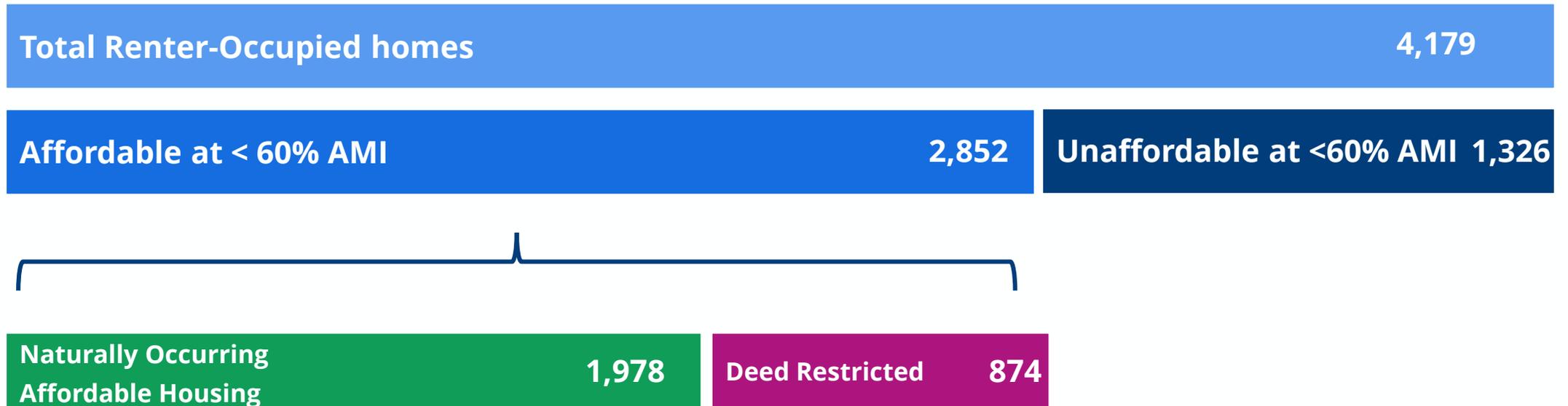
Studio: 20% 2 BD: 29%
1 BD: 50% 3 BD: 0%

*Mount Auburn Apartments were delayed in delivery due to a fire in September 2024.

AFFORDABLE HOUSING STOCK

About 68% of Auburn's rental homes are affordable at 60% Area Median Income (AMI). In 2023, 60% AMI for a 2-person household was \$40,500.

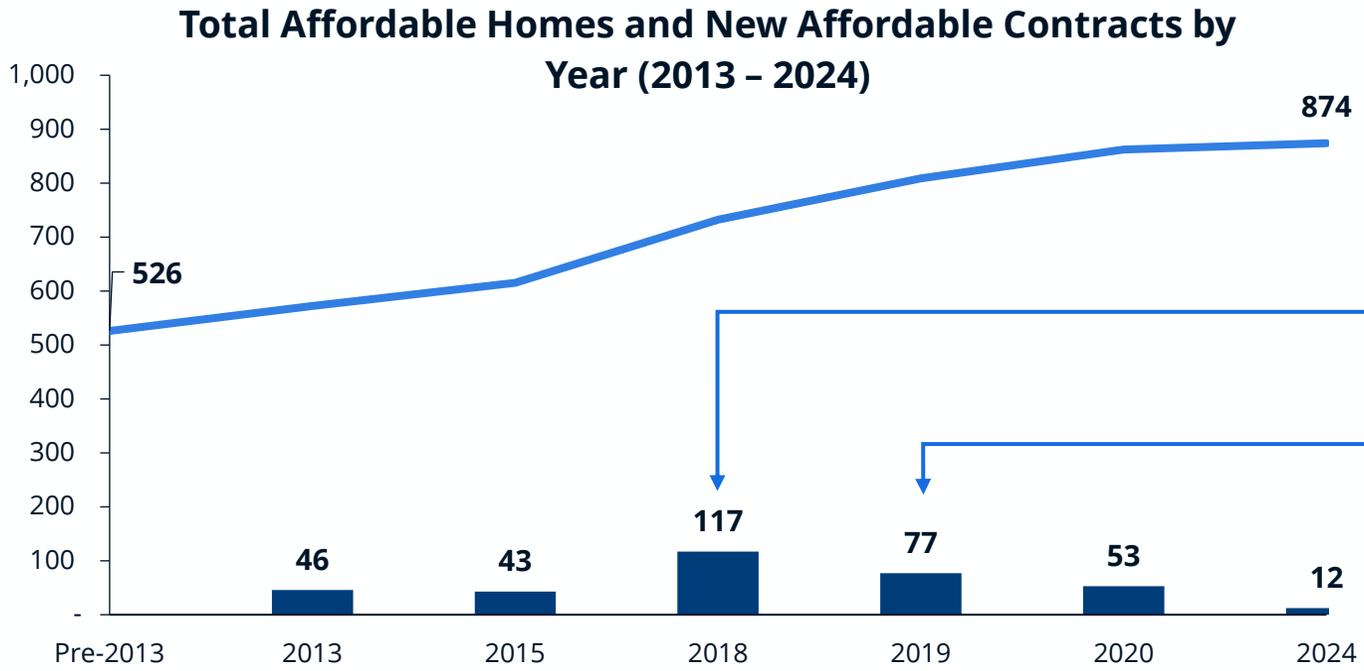
Renter-Occupied Homes by Affordability: 2023



Source: American Community Survey 5 Year Estimates,, Public Use Microdata Sample (PUMS), National Housing Preservation Database. Note: Area Median Income (AMI) represents the midpoint in the household income distribution for Lewiston-Auburn CBSA.

DEED RESTRICTED AFFORDABLE UNITS TOTAL NUMBER OF HOMES

In Auburn, over 21% of the occupied rental housing stock are subsidized affordable homes. Auburn has successfully maintained and increased its subsidized affordable housing stock in the last 10 years.



Recent deliveries mark redevelopments or new investments of Auburn Housing Authority sites.

Barker Mill Arms Apartments



477 Minot



Webster School Apartments



Housing Vouchers
 In addition to 874 affordable homes in Auburn, Auburn Housing Authority supports 437 voucher recipients, including 402 that reside in Auburn.

Data reflects the total number of deed-restricted homes in each year with active or inconclusive subsidies based on the earliest start date and latest end date of each property's subsidies. Source: National Housing Preservation Database (NHPD)

DEED RESTRICTED AFFORDABLE UNITS TOTAL NUMBER OF HOMES

In addition to newly added or redeveloped sites, affordable housing is maintained by Auburn Housing Authority and other providers across the City.



Auburn Commons

1982 | 521 Turner St
24 Units | 2BD & 3BD

Taylor Pond



Lake Auburn Towne House

1982 | 74 Lake Auburn Ave
191 Units | Studio & 1BD



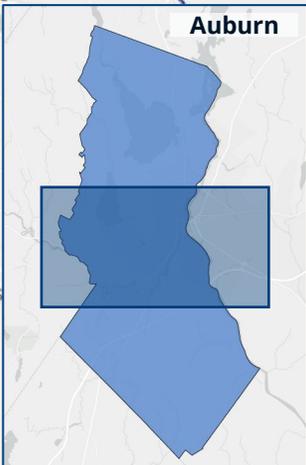
Roak Block

1981 | 156 Main St
74 Units | 1BD



Barker Mill Arms Apartments

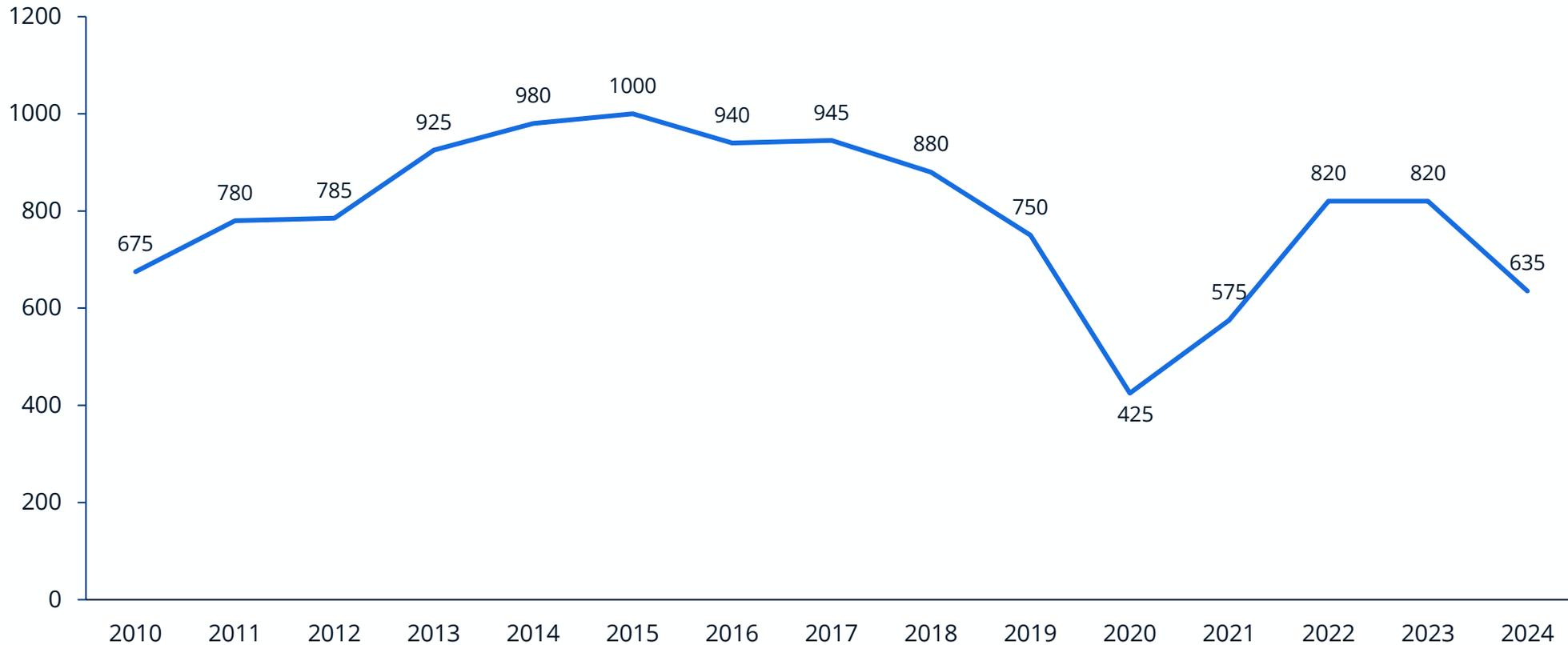
1900 | 141 Mill St
111 Units | Studio, 1 & 2BD



EVICCTIONS

Eviction filings in Androscoggin County have increased since 2020 but remain lower than annual totals in the mid-2010s.

Androscoggin County Annual Eviction Filings: 2010 - 2024



Source: State of Maine Judicial Branch 15-Year Monthly Forcible Entry and Detainer (FED) Filings

SHORT TERM RENTAL

Maine's Housing Production Needs Study analyzed the ratios of short-term rentals across the state. The study found that in Androscoggin County, short-term rental inventory made up .5% of total housing supply.

Short Term Rentals

Short term rental are homes that are rented for limited periods of time, typically a few days to a few months. These properties differ from second or seasonal homes in that they are sometimes also a household's residence and are available for use greater than 3 months out of year.*

Seasonal Homes Share of Total Housing Stock	18% of total available housing stock in Central Western Region of Maine
Total AirDNA (Short Term Rental Data) Inventory of Total Housing Supply	0.5% of total housing supply in Androscoggin County
AirDNA Inventory Comparable to NOAH Stock of Total Housing Supply**	0.2% of average rental homes (excluding luxury properties).

Source: AirDNA 2023; American Community Survey 5-Year, 2021. [Source](#).

*Note: A portion of short-term rental are also, seasonal homes. Additionally, not all short term rentals "viably serve as year-round housing at all ... 9% of AirDNA data is hotels and hostels, B&Bs, and "unique" listings (e.g. tents, treehouses, etc.)" according to research conducted by HR&A on Maine short-term rental stock. Some short-term rental stock also is not comparable to the average rental in most of Maine, in that the units are luxury or have more than 3 bedrooms.

**Note: Total AirDNA Inventory defined as properties with at least one reservation in the past year. NOAH Comparable AirDNA Inventory defined as properties with at least one reservation in the past year, available more than 3 months out of the year, that are an entire single family or multifamily unit, and excluding luxury rentals and rentals with more than 3 bedrooms.

Tracking Progress

TRACKING PROGRESS

To track progress towards 1,300+ housing production goal and housing market conditions, Auburn should consider monitoring several key indicators that signal a healthy housing market.

PERMITTING & OCCUPANCY

Comprehensive and well-documented permitting and occupancy data to understand housing production trends over time

JOBS-TO-HOME RATIO

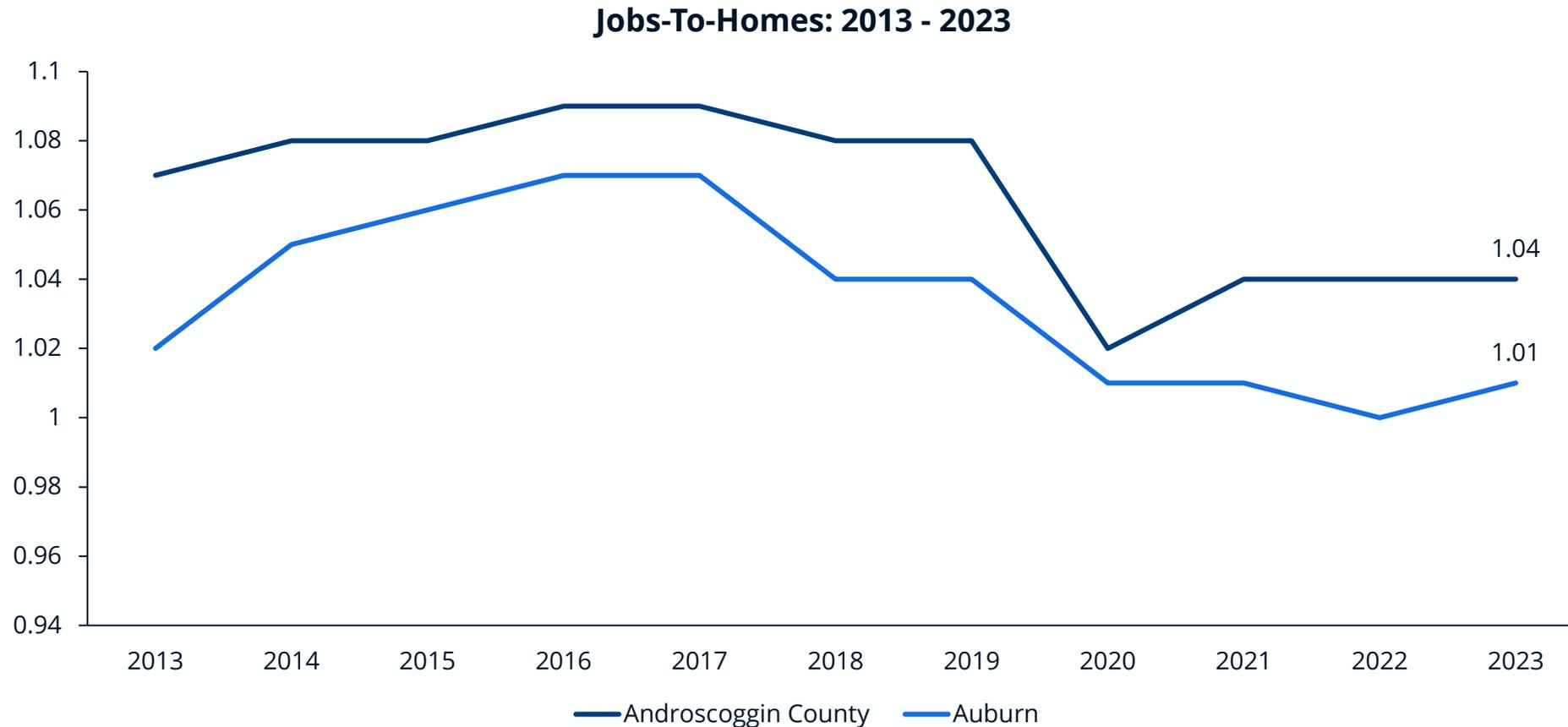
Compares the number of new jobs to new homes build over time to help assess whether there are enough homes to support both the working and non-working population

AVAILABILITY RATE

Measures the number of homes that are vacant and available for sale or for rent and is preference over total vacancy which includes unoccupied home that are not livable

JOBS-TO-HOMES RATIO

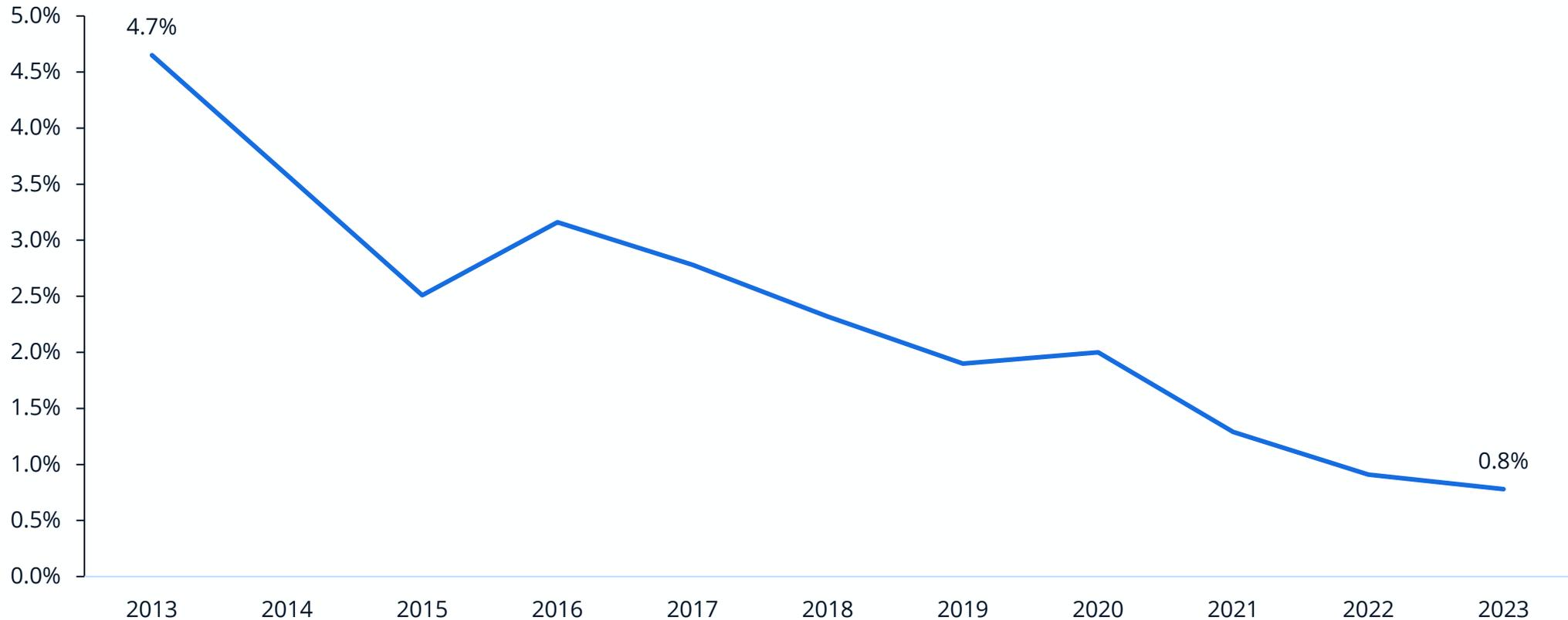
To maintain balance in the housing market, researchers suggest a healthy ratio of new jobs to new homes should be targeted around 1.3 or below.



AVAILABILITY RATE

A healthy housing market should maintain an availability rate between 5% and 8%. Currently, Auburn has a residential availability rate of 0.8%.

Share of Homes Vacant and Available: 2013 - 2023



TENURE DISTRIBUTION OF PROJECTED UNITS

While the City has limited influence over whether a landowner pursues rental or ownership products, Auburn can monitor unit production compared with existing tenure distribution of households.

530

**Rental housing deficit
and future need at
current distribution.**

770

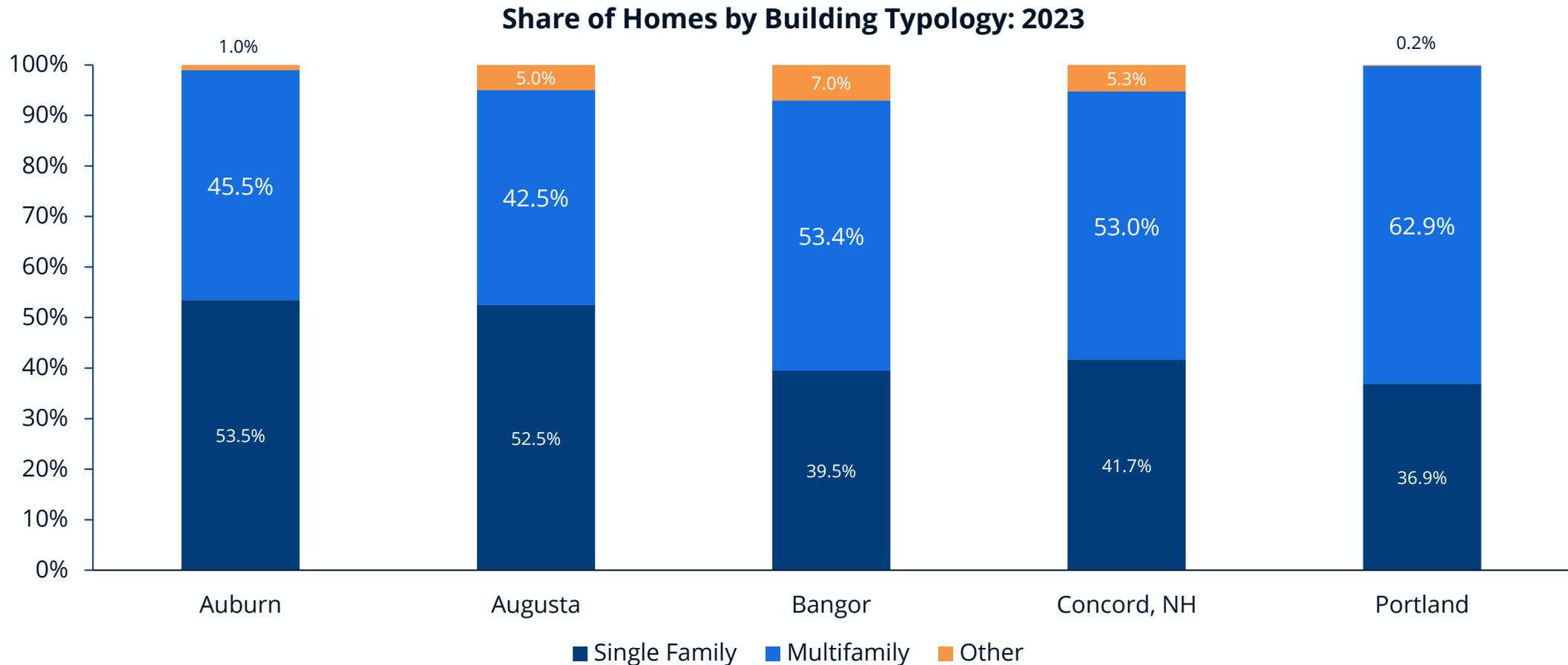
**Owner housing deficit
and future need at
current distribution.**

*Source: Estimates based on existing tenure distribution in Auburn (41% renter-occupied, 59% owner-occupied).
Source: American Community Survey 2023 5 Year Estimates and HR&A Advisors.*

Comparing to Auburn's Peers

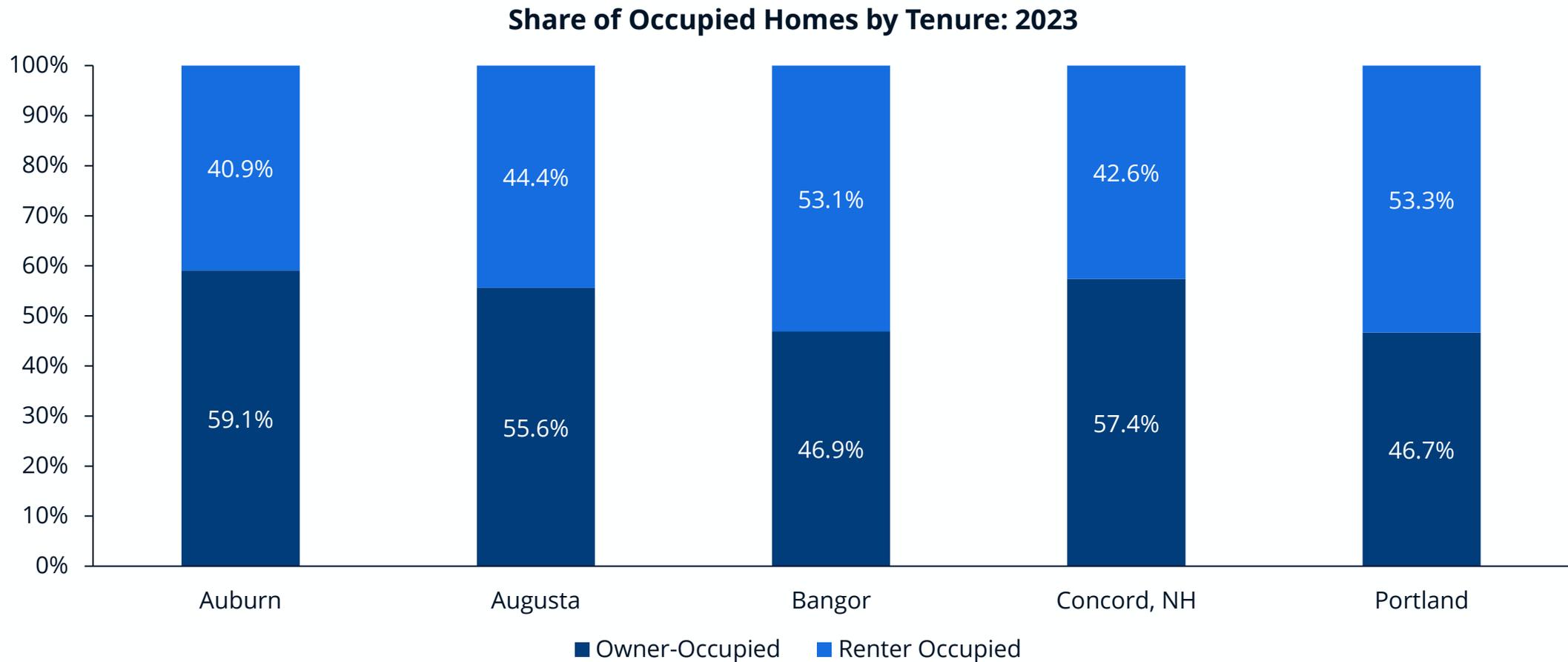
BUILDING TYPOLOGY COMPARED

Amongst compared geographies, Auburn has the highest share of single-family homes.



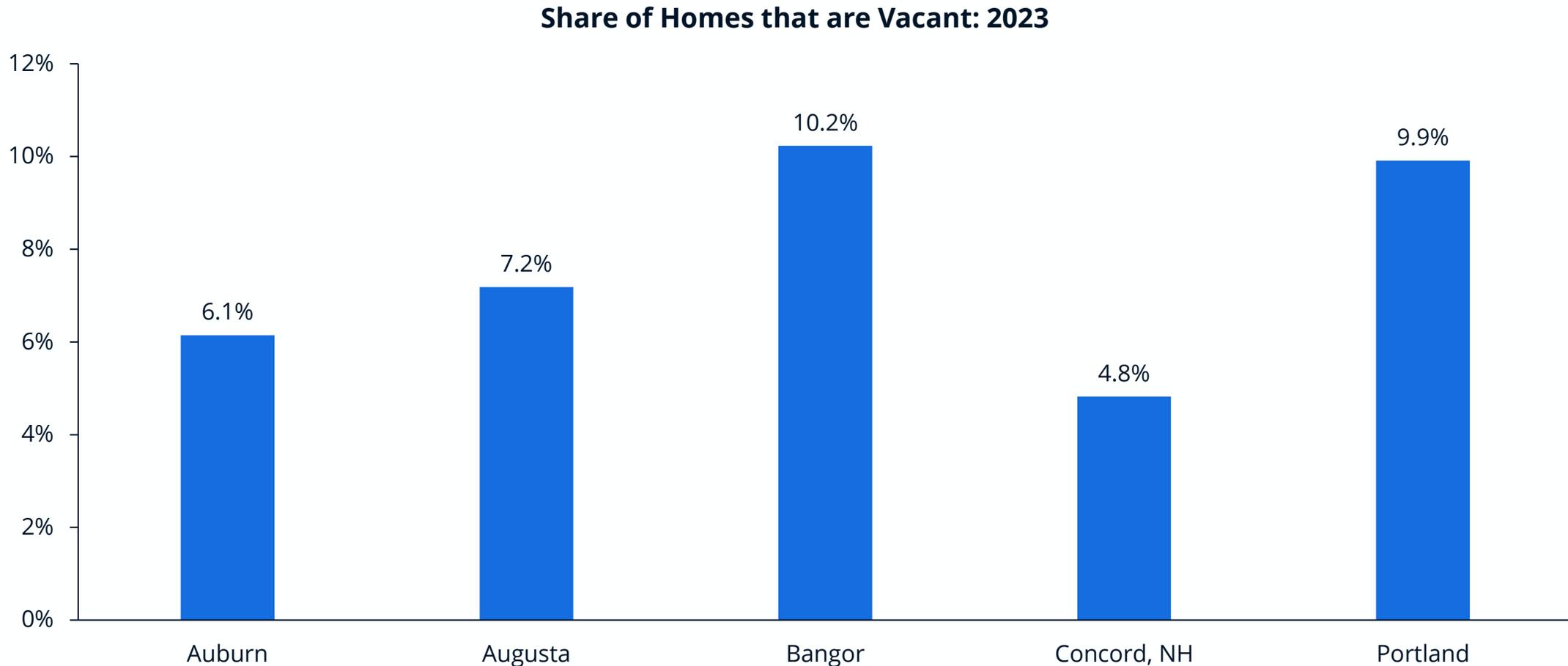
TENURE COMPARED

Amongst compared geographies, Auburn has the highest share of owner-occupied homes.



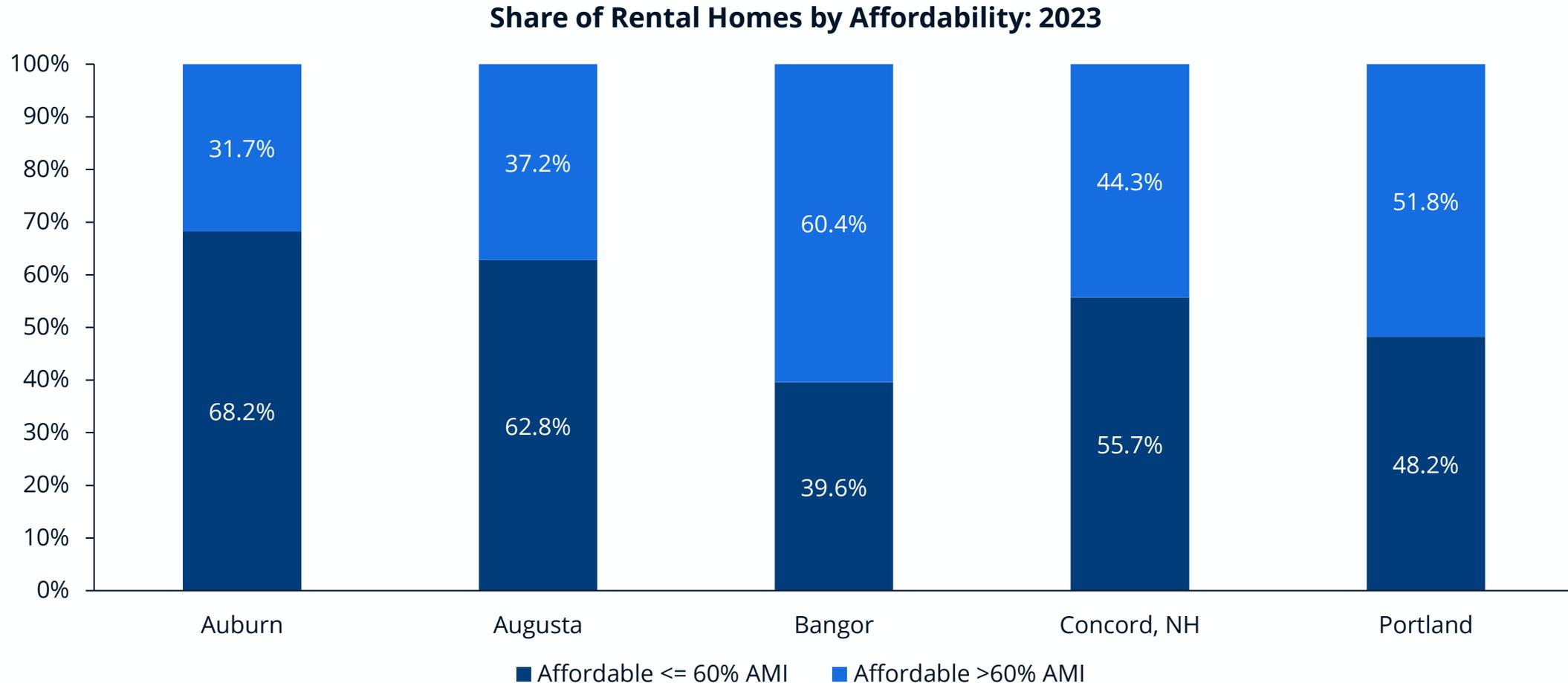
VACANCY COMPARED

Bangor, Portland and Augusta all have a higher share of vacant homes than Auburn.



AFFORDABLE HOUSING COMPARED

Auburn has the highest share of rental homes affordable to households at or below 60% AMI.



Engagement

DEVELOPER ENGAGEMENT

HR&A spoke with market-rate and affordable developers in Androscoggin County who have recently built projects in Auburn.

CONSTRUCTION COSTS

- High construction costs limit feasible housing typologies to larger multifamily developments and single-family homes.
- \$300 - \$320 PSF for multifamily residential construction.

SUPPORT FROM THE CITY

- Tax Increment Financing (TIF), publicly funded site clean up and other creative solutions are specific draws for developers to build in Auburn.

MARKET DEMAND

- There is proven demand for 1- and 2-bedroom apartments. Recently built multifamily buildings lease ups are oversubscribed and have waitlists.

Housing Typologies Glossary



Lewiston

Accessory Dwelling Units (ADUs)

Small secondary units on single-family lots (backyard cottages, garage apartments, basement units)



Sabattus

Manufactured/Mobile Homes

Factory-built homes placed on permanent or semi-permanent foundations



Auburn

Small Single-Family Detached

Compact houses typically under 1,200 sq ft on smaller lots



Auburn

Large Single-Family Detached

Traditional suburban homes over 1,500 sq ft on standard lots



Auburn

**Single-Family Attached
Condos**

Ownership units that share walls but have individual entrances



Auburn

Duplexes (For-Rent)

Two-unit buildings, often side-by-side or stacked, typically rental



Scarborough

**Townhomes/
Rowhouses**

Multi-unit attached housing with individual entrances and private outdoor space



Auburn

Small Multifamily

3-8 unit buildings (triplexes, small apartment buildings)

HOUSING TYPOLOGY GLOSSARY | Medium-to-Large Scale



Scarborough

Garden-Style Multifamily

Low-rise apartment complexes (2-3 stories) with landscaping and parking



Scarborough

Mixed-Income Inclusionary Zoning (IZ) Multifamily

Apartment developments required to include affordable units alongside market-rate housing



Auburn

Mid-Rise Multifamily

4-6 story apartment buildings, often mixed-use ground floor



Portland

High-Rise Multifamily

Buildings over 6 stories, typically urban/downtown locations

Auburn Housing Study

Auburn, Maine

September 2025