

HOUSING, ZONING & COMMUNITY PROGRAMS FOR MULTIGENERATIONAL LIVING

THE CASE OF KENNEBUNK - YORK COUNTY, MAINE

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Across the United States, local housing and zoning frameworks have not kept pace with rapid population aging. Most older adults prefer to remain in their homes and communities, yet limited housing choice and declining local support programs increasingly constrain that option. In many municipalities, restrictive single-family zoning limits the development of smaller, adaptable housing types—such as accessory dwelling units (ADUs), shared housing, and multigenerational configurations—needed to accommodate caregivers, extended families, or downsizing residents.

Kennebunk, Maine illustrates how municipalities are beginning to respond through targeted policy and programmatic actions. **The town has expanded housing flexibility through zoning provisions that permit ADUs, while supporting aging in place through home maintenance assistance, accessibility modifications, seasonal services, and property tax relief.** Partnerships with local and regional organizations further assist residents with fixed incomes and strengthen the community's capacity to support multigenerational living.

Community Profile

Kennebunk is a coastal town in southern Maine with an estimated 11,692 year-round residents, increasing during peak summer months as seasonal homes and visitor accommodations are occupied. Local planning estimates suggest the population may grow by up to 50 percent during the summer season, reflecting Kennebunk's role as a coastal vacation destination.¹ The community is aging rapidly: approximately one-third of residents (33%) are age 65 or older, nearly double the national average.² A comparatively smaller share of younger adults has contributed to workforce shortages in caregiving, health care, and service-sector occupations.³

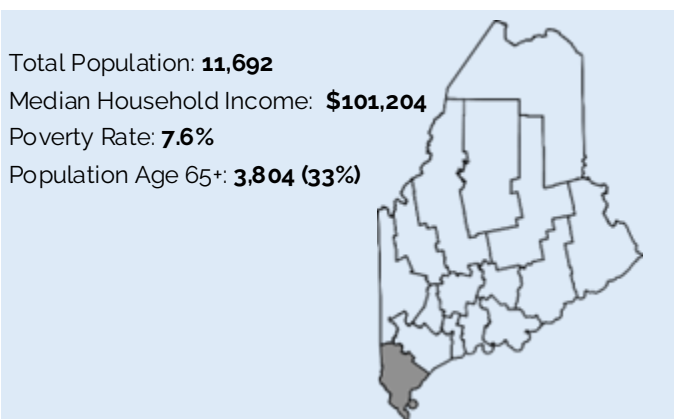


Figure 1: Location map of Kennebunk

Housing demand has increased due to retiree and second-home in-migration, placing pressure on affordability and availability for year-round residents. The housing stock is predominantly owner-occupied and includes a substantial seasonal component, with approximately 14% of housing units classified as seasonal or occasional use.¹ Most homes are older single-family structures not designed for accessibility or evolving household arrangements. Average household size has declined to roughly 2.2 persons, and projected growth in single-person older households by 2035 underscores the need for smaller, adaptable housing options to support aging residents and the local workforce.^{2 4}

Background and Context

The 2017 Committee on Aging Action Plan identified persistent challenges for older adults and their families in finding affordable, accessible, and desirable housing in Kennebunk.⁵ Resistance to nontraditional housing models, often driven by neighborhood character concerns, was identified as a major barrier. More than half of surveyed residents reported never having explored local regulations for accessory dwelling units (ADUs) or shared housing, revealing an information gap limiting adoption of flexible housing options.⁵

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These challenges are compounded by broader housing market conditions in York County, where historic single-family zoning and large-lot requirements constrain new supply while strong coastal demand continues to drive up prices. In 2020, the median home price in York County's First Congressional District reached \$280,000, more than four times the median household income of \$67,665.⁶ Nearly 60 percent of renter households were unable to afford average two-bedroom rents, further constraining options for older adults and the local workforce.⁴

Policy Landscape & Local Implementation

State Policy: Maine's LD 2003

In 2022, Maine enacted LD 2003, a landmark **land-use reform requiring municipalities to allow at least one accessory dwelling unit per single-family lot.**⁷ This mandate directly addresses zoning barriers and expands opportunities for multigenerational, caregiver-supportive, and aging-in-place housing. Complementary state programs administered by MaineHousing and the Maine Council on Aging support community aging-in-place initiatives and home modification funding.^{3 8}

Local Action: Kennebunk's Response

Kennebunk implemented LD 2003 by revising its zoning ordinance in 2022, legalizing ADUs across residential districts.⁹ The town published resident

guidance materials, streamlined permitting, and partnered with Age-Friendly Kennebunk, No Place Like Home, and local builders to support design and accessibility modifications. Within months of implementation, six new ADUs were approved, exceeding the average for comparable Maine municipalities.⁹

Comprehensive Aging-in-Place Supports

Kennebunk complements zoning reform with **targeted financial and service-based supports**, including property tax relief programs for older homeowners, state and local incentives for home accessibility modifications, and volunteer-based transportation, maintenance, and home repair services coordinated through local nonprofits and community organizations.^{10 11} These programs reduce displacement risk while helping older adults remain housed and integrate housing policy with health, mobility, and community services.

As shown in Figures 3 and 4, Kennebunk's approach pairs targeted responses to identified housing and aging-in-place barriers with a coordinated, multi-sector ecosystem linking government, program operators, nonprofits, private partners, and research institutions.

Figure 2: Kennebunk's Aging Policy Innovation Timeline

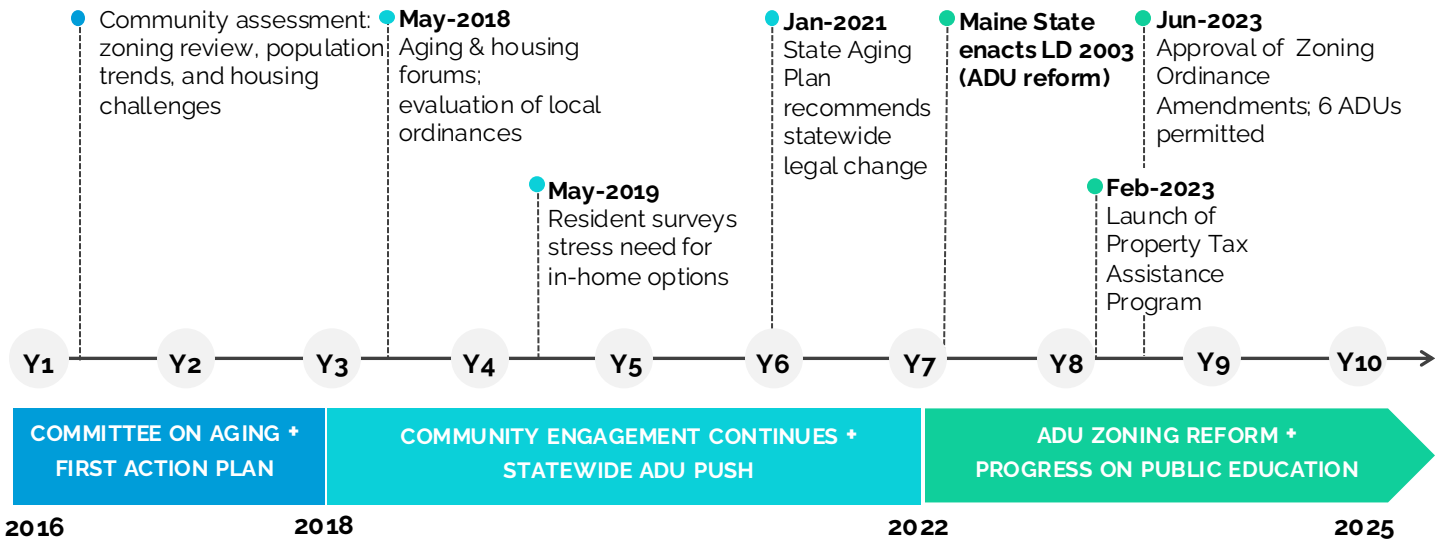
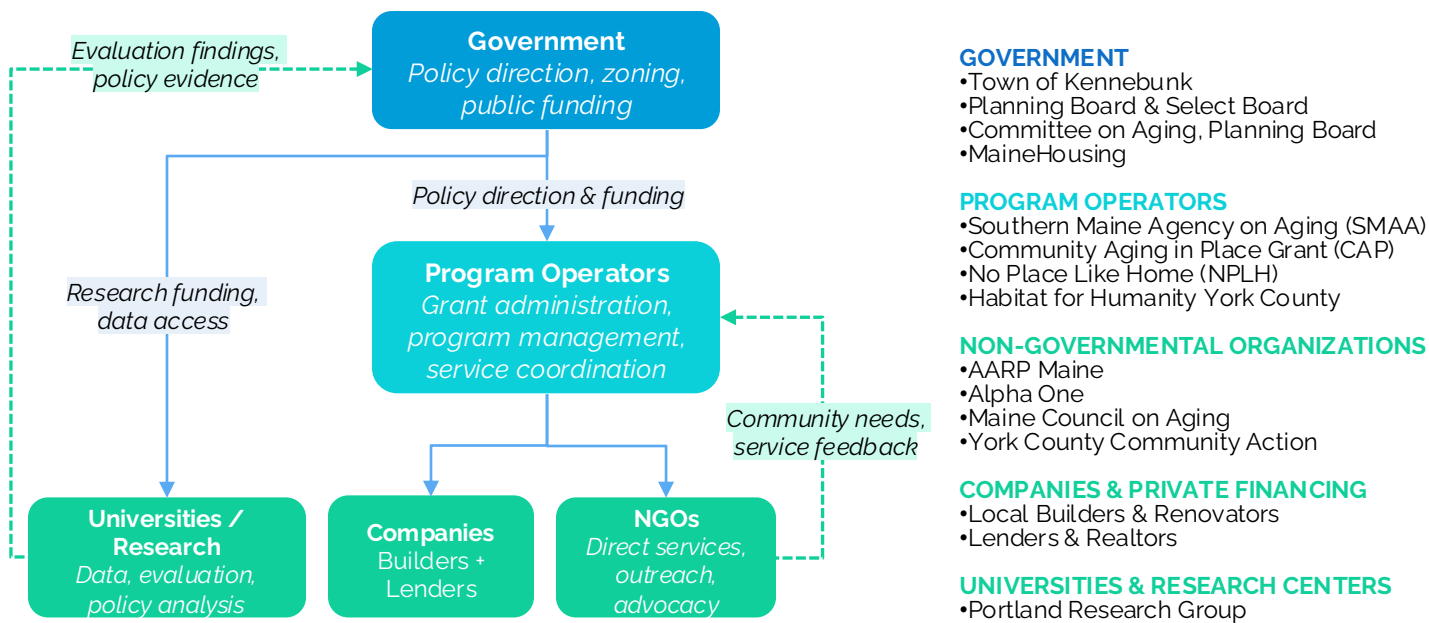


Figure 3: From Barriers to Action - Kennebunk's Housing and Aging-in-Place Response

Barrier Identified	Observed Challenge	Kennebunk Actions
Restrictive Local Ordinances	Zoning and building codes restrict accessory apartments and shared housing, limiting multifamily and ADU development despite demand for aging-in-place options.	Adopted flexible accessory dwelling ordinances consistent with state law (LD 2003) to expand housing options for seniors, caregivers, and smaller households.
Information and Guidance Gaps	Awareness of ADUs, co-housing, and home-modification programs remains low -even among those wanting to age in place- limiting residents' ability to access and plan for supportive housing.	Launched a plain-language outreach and assistance campaign, modeled on the Property Tax Assistance program, to increase participation and understanding.
Fragmented Resources	Residents lack a centralized source of information on housing, home modifications, and in-home supports.	Established a centralized directory and annual Housing Forums to connect residents, providers, and policymakers, as recommended in the Committee on Aging Action Plan.
Neighborhood Opposition	Concerns about property values, parking, and "unfamiliar renters" continue to drive resistance to diverse housing forms.	Hosted community forums and pilot efforts featuring local seniors, caregivers, and successful examples to build trust and shift perceptions..

Figure 4: Kennebunk Care Ecosystem for Housing & Aging

The governance and implementation ecosystem for housing and aging-in-place in Kennebunk illustrates policy authority, program administration, service delivery, and feedback across sectors.



Lessons Learned and Applicability



Zoning and Legal Reform

Kennebunk's experience shows that reforming restrictive zoning—especially through state mandates like LD 2003—is essential to increasing ADU supply and meeting the needs of an aging population.



Evidence of Demand

Strong resident interest, over 40% of older Mainers want to age in place, and most support ADUs, means timely reforms meet real local demand, as seen in Kennebunk's increased program uptake after outreach.



Partnerships and Outreach

Collaboration among town agencies, nonprofits, and local champions ensures reforms reach those most in need, especially fixed-income seniors and caregivers.



Integrated Support for Caregivers

Combining zoning reform with accessibility improvements, home maintenance, and financial supports creates a system that truly enables both caregiving and independent aging.



Early Engagement and Education

Early dialogue and pilot projects build trust and shift perceptions. Residents need plain-language materials, public seminars, and centralized information to act on new policies.



Ongoing Evaluation and Adaptation

Regular program assessment and adaptability—like Kennebunk's review of its tax relief program—are vital for maximizing impact and adjusting to changing community needs.

Resources

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