



**Testimony of Marge Kilkelly on Behalf of
the Maine Council on Aging to the
Committee on Appropriations and Financial Affairs**

**In Favor of LD 690 An Act to Authorize a General Fund
Bond Issue to Provide Funding for Affordable and Low-
income Housing Programs**

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Senator Rotundo, Representative Gattine, and Members of the Committee on Appropriations and Financial Affairs.

My name is Marge Kilkelly, and I am a Policy Consultant for the Maine Council on Aging (MCOA) which is a broad, multidisciplinary network of over 140 organizations, businesses, municipalities, and older community members working to ensure we can all live healthy, engaged, and secure lives with choices and opportunities as we age at home and in community settings. The MCOA is a unifying force across sectors that is creating a new narrative about aging and older people in Maine with the goal of building local, statewide, and national support for the systemic changes needed to support our new longevity.

**I am providing testimony in favor of LD 690 An Act to Authorize a General Fund Bond Issue to
Provide Funding for Affordable and Low-income Housing Programs**

Housing - affordable, adequate, safe housing is the cornerstone of robust communities and a thriving economy.

Mainers are living longer than ever before. With a relatively healthy older population, older adults are remaining active in our workforce, leading civic and social organizations, and developing into an impressive volunteer corp. This is good news.

Unfortunately, with new longevity comes some significant new challenges, particularly in relation to housing. Maine has the 8th oldest housing stock in the country with 56% of Maine housing having been built before 1970.

Maines older residents are the fastest growing age cohort in the state and will likely comprise 45% of the population by 2028 (Maine State Economist) nearly 2/3 of older Mainers live in rural areas of the state and a higher than average percentage of them own their homes.

Therefore, a major issue in rural Maine is that many older adults tend to own and live in older, inefficient homes that are often not suited to their needs.

Because older Mainers are fiercely independent and proud, they often don't reach out for help until they're in crisis. The house is very cold, a spouse has died, the roof is caving in, or the stairs have become an insurmountable obstacle to accessing the bathroom. When folks finally admit they can no

longer stay at home, they call their local agency on aging to find housing that can accommodate their needs and budgets.

Sadly, these older adults quickly discover there are no available affordable housing units in nearly all of Maine. With a current shortage of at least 20,000 affordable housing units, and an anticipated need of 84,000 new units by 2030, these older adults in crisis learn they may have to wait between 3 and 5 years to access needed affordable housing.

This situation leaves too many older folks with little choice but to live in homes that are unsafe and in conditions that are unhealthy. They look for ways to modify their homes, but find very few, if any, affordable or free home repair efforts that can help them make needed repairs.

LD 609 addresses many of these issues:

- Home accessibility and repair programs support older Mainers who want to stay in their homes but need repairs or upgrades of outdated systems to be safe and comfortable.
- Creating affordable rural rentals allows people to age in their communities and not be forced to relocate to find suitable rental housing in more urban settings.
- Low income tax credits and home ownership programs provides resources for families and essential community workers to purchase homes; allowing older home owners to capitalize on their housing investment and have the resources to address their housing needs.

As we see the need for housing increasing we must both build new units and maintain the current housing stock to be a safe and welcoming place not only for our older folks today but for future generations.

I urge you to act in support of LD 690.