



LEGAL SERVICES FOR MAINE ELDERS

Brief Overview and Resources How to Prevent Homelessness for Older Mainers

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Older adults (55+) in Maine are becoming homeless primarily due to an extreme shortage of affordable housing combined with rising rents that outpace fixed, low incomes. This, coupled with health crises, loss of support systems, and a lack of available, accessible housing units, has caused a rapid increase in senior homelessness in the state.

Key drivers of homelessness among older Mainers include:

Income

- Maine has 280,000 Social Security beneficiaries. In 2026 SS payments for retired workers in Maine are between \$1,888 to \$2014 - that includes the recent COLA.
- AARP survey indicates 20% to 22% of Americans over 50 have NO savings.
- Nearly half of Maines private sector workers (235,00-254,000) do not have access to an employer sponsored retirement plan. (BDN Aug 29,2023) This was a significant factor behind creation of the Maine Retirement Investment Trust
- Nearly 29% of older Mainers live in low-income families.
- In 2025 approximately 43% of Maine households receiving SNAP included an older adult. 170,000 Mainers receive SNAP. (12.5% of Maine Population)
- 8% in Sagadahoc and York County to 21% in Washington and Somerset
- Average benefit is \$177 month or \$1.96 per meal.
- FRAC estimated that only 42% of *eligible older people* participate in SNAP.
Food Research & Action Center

Housing Cost and Availability

- **Housing Insecurity Prior to Crisis:** Many older, now-homeless, individuals lived with family or in insecure, temporary arrangements (like unsafe campers) before becoming fully homeless.
- **Shortage of Affordable Housing:** There are roughly 9 seniors waiting for every available unit of affordable, age-appropriate housing nationwide.
- **Age and Condition of Maine Housing-** Maine has the oldest housing stock in the country- it is difficult and costly to maintain.
- **Drafty, older homes are expensive to manage** and also can create a health crisis as older folks become ill from inadequate heat. Maine is also the most dependent on fuel oil for heating- which is expensive. Electric costs in Maine rank in the top 5 states in the US.
- **Older homes not equipped for changing needs of older residents:** Many older Mainers live in homes that are not retrofitted for mobility needs, increasing the risk of accidents. 30% of Mainers aged 65 and older report falling each year resulting in 20,000 calls to first responders and over 300 deaths.

LEGAL SERVICES FOR MAINE ELDERS, INC.

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Offices in Augusta, Bangor, Lewiston, Biddeford and Presque Isle

LSE Helpline 1-800-750-5353 (Voice/TTY)

www.mainelse.org

- **Health and Medical Issues:** Declining health, expensive medical emergencies, or being discharged directly from hospitals into homelessness, often in their 70s or 80s. A single health crisis can wipe out savings and cause missing mortgage or rent payments.
- **Loss of Support System:** The death of a spouse, partner, or caregiver, as well as divorce, often triggers a housing crisis. Leaving a domestic violence situation can leave older people with no resources- one major reason people stay in abusive relationships.

Maine Stories from LSE

These stories involve eviction threats, unstable living arrangements, and sudden housing loss risks. LSE helped by asserting tenant rights, preventing default outcomes, negotiating for safe time to relocate, and challenging improper efforts to remove someone from a long-time home.

Barbara (Waldo County)

Barbara had lived for decades in a home she purchased on family land and had improved over many years. After multiple transfers of the land to other relatives, the newest owners served her with an eviction notice because they wanted the space for their own family members. LSE reviewed the history of the property and her longstanding ownership of the structure, helped her understand her rights, and took steps to contest the eviction and stabilize her housing.

James (Lincoln County)

James moved into a friend's in-law apartment and paid part of the rent by doing carpentry work, but the relationship soured and the landlord filed for eviction claiming rent arrears. LSE raised key defenses, including lack of required notices and habitability issues, and pushed the case toward resolution. The result was a settlement that avoided an immediate eviction and ultimately allowed James and the landlord to reset the relationship under a new lease.

Carol (Washington County)

Carol's niece and agent called LSE after Carol fell behind on rent in an unaffordable apartment. They missed court because of a medical emergency, and a default judgment entered, then the sheriff served a writ of possession and they were told they had 48 hours to leave. LSE moved quickly to explain options, reduce panic, and pursue steps to slow the process and seek any remaining avenues to prevent sudden displacement.

Linda* (Franklin County)

Linda received a notice to quit after repeated rent increases without proper notice, followed by an attempt to terminate her tenancy on short timelines. LSE identified notice defects, communicated with the landlord's counsel, and negotiated a resolution that gave Linda time to secure alternative housing without a judgment on her record, preventing a rapid slide into homelessness.

The Cascade

- ❖ Two people – you are 62 and your partner is 66
- ❖ You are still working but only part time to make ends meet
- ❖ You downsized several years ago and rent a small home in rural Maine, you pay for utilities.
- ❖ Receive SNAP benefits, fuel assistance
- ❖ Signed up for subsidized housing and find out there is a two to three year wait.
- ❖ Oil and electricity are expensive, so you cut back...and the pipes freeze.
(Federal Fuel assistance has been cut for 2025-6)
- ❖ Your partner tries to fix them and falls and goes to hospital.
- ❖ Medicare in hospital deductible (\$1,736 per benefit period /hospital admission)
- ❖ Plumbing bill is much higher than expected and the landlord is demanding to be paid.
- ❖ Your partner needs home care but none is available, so you quit job to do home care.
- ❖ SNAP requires ABAWDs to work or volunteer 80 hours a month.
- ❖ Unclear if home caregiving counts to the 80 hours- you both lose SNAP benefits
- ❖ Stress and caring for partner wears you out and now both of you are ill or recovering.
- ❖ Qualified for Meals on Wheels but that wait is 6 months
- ❖ Rent is overdue and the you expect to get evicted.
- ❖ Where do you go? What do you do?



**LEGAL SERVICES
FOR MAINE ELDERS**

Testimony from Legal Services for Maine Elders (LSE) in Favor of LD 2212 An Act Making Supplemental Appropriations and Allocations from the General Fund and Other Funds for the Expenditures of State Government and Changing Certain Provisions of the Law Necessary to the Proper Operations of State Government for the Fiscal Years Ending June 30, 2026 and June 30, 2027 with a Suggested Amendment
February 18, 2026

Senator Rotundo, Rep Gattine, Member of the Committee On Appropriations and Financial Affairs and Senator Ingwersen, Rep. Meyer, Members of the Committee on Health and Human Services:

I am Marge Kilkelly speaking today on behalf of Legal Services for Maine Elders (LSE). For over 50 years LSE has provided legal services to Mainers 60 and older when their basic needs are in jeopardy. Most of our work centers on housing.

We support LD 2212 but respectfully request that funding be included for Maine Area Agencies on Aging (AAAs) to assist them in providing case management services and address the 900 person wait list for Meals on Wheels. It is critical to note that the 900 people waiting have already qualified for the service but are not yet receiving it.

Last week I provided testimony to the Housing and Economic Development Committee supporting LD 2124 to increase funding for Emergency Shelters. I was asked to return for the Work Session with information about how to prevent older people from being unhoused. I spent the weekend researching and as I dove into the details of unhoused older people it was clear to me that – as Laurie Lachance once said; “There are no silver bullets, only silver buckshot.”

The issues that cause older folks to become unhoused are many; income, the cost of housing, waitlists for subsidized housing and other support services, health care coverage, expensive illness or medication, abuse and exploitation, depression, mental health issues, SUD...

This is not just a housing issue, not just a social service issue, not just health issue...it is all of them.

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In 2024 approximately 740 people over 55 experienced homelessness; that is a 200 person increase from the previous year and the number is expected to grow nationwide and in Maine. In rural areas unhoused people are often invisible living in cars, vans, or old campers.

What does that have to do with funding case management with the AAAs? Everything.

And how do you address them? With a solid, ongoing case management system that is able to identify many of the issues facing an individual and provide follow up.

Mainers, especially older Mainers are wonderfully stubborn and often do not reach out for help until everything has come crashing down and it is a crisis. By this time, the cost of addressing the issues are often higher than it would have been earlier and will likely fall on local or state services.

Having a robust case management system and support services not only saves money, it also improves the quality of life for the very people who have lived, worked, raised families and created the communities we now enjoy. They deserve the best we have to offer.

Please include funding for AAA's in the final budget.