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## Testimony in Support of LD2012 and \$2,000,000 Additional Funding for CAIP

February 19, 2026

Senator Rotundo, Representative Gattine, members of the joint standing committee on Appropriations and Financial Affairs and the joint standing committee of Housing and Economic Development. My name is Debora Keller and I am the Executive Director of Bath Housing and a resident of Bath.

Thank you for the opportunity to speak in strong support of the Governor's Supplemental Budget. This represents a critical continuum of housing investments—from building new homes, to preventing homelessness, to helping older Mainers remain safely housed in the homes they already have.

I am here to talk about the proposed \$2 million investment in the Community Aging in Place (CAIP) program. CAIP offers free safety checks, accessibility modifications, and minor repairs to older homeowners across Maine. Until this year, CAIP funded 14 partner agencies across the state.

CAIP was modeled on *Comfortably Home*, a program started at Bath Housing in 2015. We recognized that our housing stock was simply not built for aging bodies. Narrow stairs, poor lighting, missing railings – small obstacles become life-changing hazards.

Fast forward, and Bath Housing – along with other Public Housing Authorities, Community Action Agencies, and Habitat affiliates, have now served more than 1,400 homeowners in 232 Maine communities, completing over 8,600 home safety repairs and modifications.

Each year, more than 3 million older adults in the US seek emergency treatment for fall injuries – at a cost of \$19.8 billion. The average cost for an inpatient visit related to a fall is \$22,322. A single preventable fall can change a life — and it can strain a family and a municipal budget overnight.

This is exactly what CAIP prevents. MaineHousing has eight years of data showing consistent and significant reductions in falls and hospitalizations after CAIP services. All at an average cost of less than \$3,000 per home.

Every one of those reductions represents a crisis avoided —

- one less 911 call,
- one less ambulance run,
- and one more Mainer able to stay safely at home.

Governor Mills recognized the power of this program in her State of the State address when she proposed this critical investment. It will allow agencies to stabilize programs, expand to serve another 665 homeowners, and meet rising needs in the oldest and fastest-aging state in the nation.

Most importantly — it will help older Mainers live safely, with dignity, in the homes and communities that anchor their lives.

I respectfully urge you to support the investments in housing included within the budget proposal - including this \$2 million CAIP investment.

### General Information about Treating Falls (Inpatient and ED Stays)

- More than 3 million older adults in the US seek ED treatment for fall injuries annually, and more than 800,000 are hospitalized.<sup>1</sup>
- Combined annual ED and Inpatient costs to treat falls totals \$19.8 billion.<sup>2</sup>
- Over half of older adults who fall receive medical care in the hospital; 34% are treated and released from the emergency department and 19% are admitted for their injuries.<sup>3</sup>

In a study by Reider et al (Journal *Injury*, Feb 2025)<sup>4</sup> that focused on average costs for treating injuries due to falls:

- Average of 922,428 inpatient visits for falls annually in 2016-2018.
- Average of 2.3 million ED visits for falls annually in 2016-2018.

Average Cost	Average cost across 2016-2018 (in 2018 dollars)	Adjusted to 2025 dollars (rounded to nearest dollar) <sup>5</sup>
Average cost (nationally) per inpatient visit for a fall	\$18,658	\$22,322
Average (nationally) per Treat and Release ED visit for a fall	\$1,112	\$1,330

Some Comparison Costs for Context (<https://datatools.ahrq.gov/hcupnet/>); these are for all ages, all diagnoses. 2018 data were adjusted to 2025 dollars.

Average Cost	2018 data	Adjusted to 2025 dollars (rounded to nearest dollar)
Average overall cost of an inpatient stay (national)	\$12,520	\$14,979
Average overall cost per Treat and Release ED visit (nationally)	\$575	\$688

<sup>1</sup> Shankar KN, Liu SW, Ganz DA. Trends and characteristics of emergency department visits for fall-related injuries in older adults, 2003–2010. *West J Emerg Med* 2017;18(5):785. [PubMed: 28874929]

<sup>2</sup> \$19.8 billion is in 2018 dollars; this estimate increases to \$24.8 billion when adjusted to 2025 dollars.

<sup>3</sup> Choi NG, Choi BY, DiNitto DM, Marti CN, Kunik ME. Fall-related emergency department visits and hospitalizations among community-dwelling older adults: examination of health problems and injury characteristics. *BMC Geriatr* 2019;19 (1):1–10. [PubMed: 30606112]

<sup>4</sup> Reider, L., Falvey, J. R., Okoye, S. M., Wolff, J. L., & Levy, J. F. (2024). Cost of U.S emergency department and inpatient visits for fall injuries in older adults. *Injury*, 55(2), 111199. <https://doi.org/10.1016/j.injury.2023.111199>

<sup>5</sup> All costs were adjusted to 2025 dollars, using the <https://www.in2013dollars.com/Medical-care/price-inflation> calculator based on the U.S. Bureau of Labor Statistics Measuring Price Change in the CPI: Medical Care<sup>5</sup> methodology.

**Community Aging in Place**

**2026 Funded Programs**

Partner Agency	Program Name	Area Covered	Telephone
<p><b>Community Action in Aroostook, Washington, and Hancock Counties</b> 771 Main Street PO Box 1116 Presque Isle, ME 04769</p>	<p>Community Aging in Place</p>	<p>Aroostook, Washington, and Hancock Counties</p>	<p><u>(207) 764-3721</u></p>
<p><b>Bath Housing</b> 520 Centre Street Bath, ME 04530</p>	<p>Comfortably Home</p>	<p>Sagadahoc County and Brunswick</p>	<p><u>(207) 295-3317</u></p>
<p><b>Community Concepts, Inc.</b> 240 Bates Street Lewiston, ME 04240</p>	<p>Community Aging in Place</p>	<p>Androscoggin, Oxford, and Cumberland Counties</p>	<p><u>(207) 795-4065</u></p>
<p><b>Habitat for Humanity 7 Rivers</b> 126 Main Street Topsham, ME 04086</p>	<p>Community Aging in Place</p>	<p>Lincoln County &amp; Harpswell</p>	<p><u>(207) 504-9332</u></p>
<p><b>Habitat for Humanity Greater Portland</b> 659 Warren Avenue Portland, ME 04103</p>	<p>Community Aging in Place</p>	<p>Cumberland County except Brunswick and Harpswell</p>	<p><u>(207) 772-2151</u></p>
<p><b>Habitat for Humanity York County</b> 4 Industrial Drive PO Box 267 Kennebunk, ME 04043</p>	<p>Community Aging in Place</p>	<p>York County</p>	<p><u>(207) 985-4850</u></p>

<b>Housing Authority of the City of Old Town</b> 358 Maine Street PO Box 404 Old Town, ME 04468	Comfortably Home	Penobscot County: Old Town, Alton, Argyle UT, Bangor, Brewer, Clifton, Eddington, Glenburn, Greenbush, Holden, Hudson, Milford, Orono, Orrington, & Veazie	<u>(207) 827-6151</u>
<b>Kennebec Valley Community Action Program</b> 101 Water Street Waterville, ME 04901	Community Aging in Place	Kennebec, Somerset and Franklin Counties	<u>(207) 859-1500</u>
<b>Penquis Community Action Program</b> 26 Harlow Street Bangor, ME 04401	Community Aging in Place	Piscataquis and Knox Counties	<u>(207) 973-3500</u>
<b>South Portland Housing Authority</b> 100 Waterman Drive #101 South Portland, ME 04106	Home Modifications for Seniors	South Portland	<u>(207) 773-4140</u>
<b>Waldo County Action Partners</b> 9 Field Street Belfast ME 04915	Community Aging in Place	Waldo County	<u>(207)</u>

**Other programs previously funded:**

Lewiston Housing (funded through HUD's OAHMP program)

Ellsworth & Mt. Desert Island Housing Authority (applied but not funded in FY2026)

Housing Authority of Fort Fairfield (applied but not funded in FY2026)

Western Maine Community Action (did not apply for FY2026; will apply again in future)

York County Community Action TBD (applied but not funded in FY2026)

**Debora Keller**

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**From:** Kristen <kmcevoy@bathhousing.org>  
**Sent:** Wednesday, January 28, 2026 7:09 AM  
**To:** Debora Keller  
**Subject:** Comfortably Home News You Can Use

# *Comfortably Home*

making home a safer place to stay

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## **Winter 2026**

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## Funding Update

We are pleased to announce that we have funding for approximately 40 homes in 2026.

Know someone who would like to be one of those 40 households? Share this email or Kristen's contact info at the end.



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## Modifications That Matter

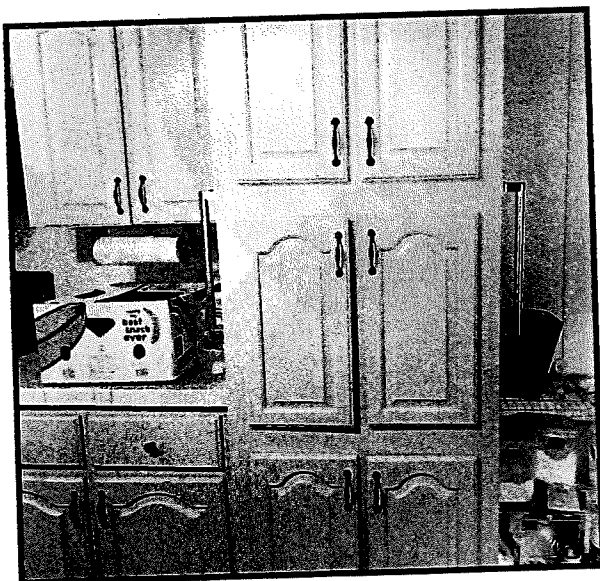
*"We're talking game changer."*



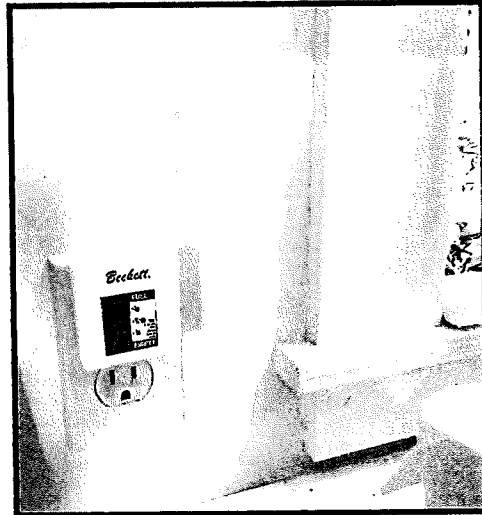
While lots of other important modifications happened in this home, the homeowner shared that the pull-out shelves under her sink and in her kitchen cabinet were the

stars of the show. She shared “*we’re talking game changer*” to let us know just how impactful this modification had been. This can be an extra helpful change any time that bending poses a challenge.

This was a long way to go with no railing on one side. In addition to adding the round, easy-to-grip railing, we also secured the wobbly baluster at the base of the existing railing.



Grab bars aren't just for bathrooms. We install grab bars in all kinds of other locations. These kitchen grab bars are just one example of customizing placement to fit the individual needs of a homeowner.



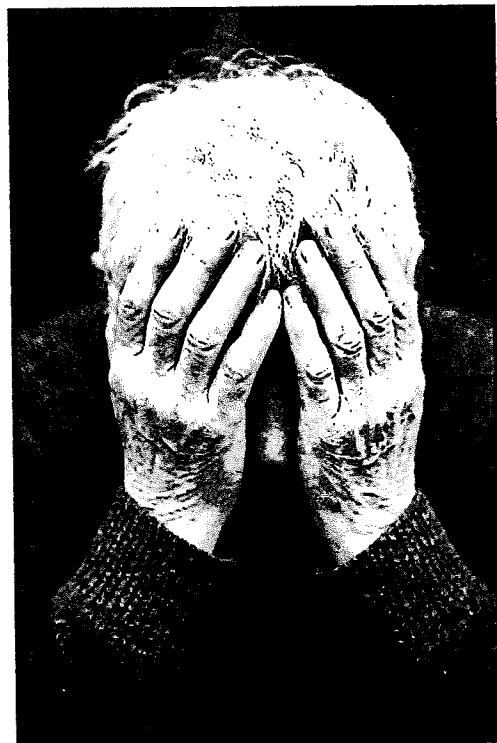
We find that most homeowners have never heard of our beloved rocket gauges. This is a modification that enables the fuel tank level to be read from anywhere inside that has an outlet. This sunny window, for example, is a much easier place to check the fuel level than having to climb up and down dangerous stairs to a cold, wet, unsafe basement or to trudge through snow and ice to get to an outdoor tank.

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## Beyond Our Scope

This time of year we often see an increase in referrals for needs that are well beyond our scope. We are happy to speak with anyone, but hearing another no after making many calls before the one to us can be incredibly disheartening, especially for individuals navigating unsafe situations.

So while we usually focus on all of the good stuff that we offer, just a reminder



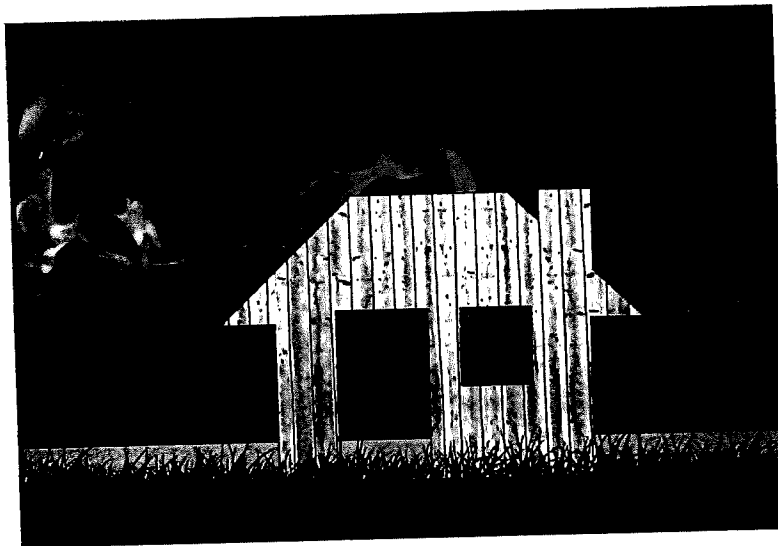
that we are unable to assist with any urgent/emergency needs, major home repairs, individuals who rent vs. own their homes or anyone outside our service area.

Common examples of requests outside our scope include:

- frozen pipes
- sewerage back-ups
- failed heating systems
- faulty electrical work
- flooring replacements
- insulation
- roof repair/replacements
- window replacements
- walk-in shower installations

While we cannot help with these needs, there are sometimes other possible options. 211 Maine is a great place to direct individuals for potential resources.

211 Maine



Functioning smoke and carbon monoxide alarms are superhero lifesavers, reducing the risk of dying in a home fire by 60%, according to the National Fire Protection Association (NFPA). At the same time, they are also expensive and can be not only challenging but dangerous to install, especially when climbing up on a chair or stepladder is involved. We are often in homes with no alarms at all, homes with an inadequate number of alarms and with homeowners who are unaware that their alarms no longer function or are without batteries.

Clarification on some of the questions that we receive:

- The NFPA recommends smoke alarms on each level of a home (including the basement), inside each bedroom and outside sleeping areas, all to be mounted on ceilings or high on walls and installed at least 10 feet from cooking appliances. If a fire alarm sounds, get outside right away and call 911, closing doors behind you.
- Any heating, cooking or generator equipment that burns fuels such as oil, propane, gasoline, wood, coal, natural gas or methane can be sources of invisible carbon monoxide at home. The NFPA recommends that carbon monoxide alarms be installed in a central location outside each sleeping area, on every level of the home and in any other locations required by applicable laws, codes or standards, all following the manufacturer's instructions for

placement and mounting height. If a CO alarm sounds, call for help from a fresh air location and wait for emergency responders.

- Some of the alarms that we use are combination smoke and carbon monoxide alarms.
- Interconnected alarms mean that when one sounds, they all sound.
- Monthly alarm tests are recommended.
- There is sometimes confusion about installing alarms in homes where individuals smoke. Smoking materials are the leading cause of fire deaths, reinforcing that smoke alarms are critical in every home.
- We install alternate alarms, such as those with strobe lights, for individuals who are unable to hear traditional alarms.
- We often get feedback from homeowners that they cannot safely access their alarms to change the batteries. We typically use alarms with sealed lithium batteries that should last for 10 years.

Not sure what your smoke and carbon monoxide alarm status is? Give us a call to start the Comfortably Home process.

[Find More NFPA Resources Here](#)

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For Bath residents, it is worth exploring potential additional rebates for energy-efficient improvements via the Resilient Bath Efficiency Fund. These incentives are still available for eligible households.

# RESILIENT BATH EFFICIENCY FUND PROCESS



## STEP 1: GET A HEAT PUMP OR INSULATION INSTALLATION & EXPLORE EFFICIENCY MAINE REBATES

- Review available rebate options for heat pumps and weatherization & low to moderate income criteria
- Decide on project, and determine any necessary local code permits
- Ensure Installer is Efficiency Maine-approved here:  
<https://www.efficiencymaine.com/at-home/vendor-locator/>



## STEP 2: APPLY FOR EFFICIENCY MAINE REBATES

- Save all receipts and documentation related to your project.
- Work with Installer to apply for Efficiency Maine Rebates here:  
<https://www.efficiencymaine.com/at-home/residential-heat-pump-incentives/>



## STEP 3: COMPLETE THE RESILIENT BATH EFFICIENCY FUND APPLICATION

- Apply online or pick up a form at Bath City Hall. (Link provided below)
- Bring these documents to City Hall for Submission
  - Completed Resilient Bath Efficiency Fund application form
  - Proof of Efficiency Maine rebate
  - Photo ID
  - Proof of Bath residency (can be your photo ID)



## STEP 4: CITY PROCESSES REBATE

- Bath confirms that the project has been installed.
- Check in with the city code enforcement office for any required permits
- Within two weeks, you'll hear back from the City about your rebate status.
- After approval, Bath sends a copy of the approval to the property owner and the Finance department for payment approval.

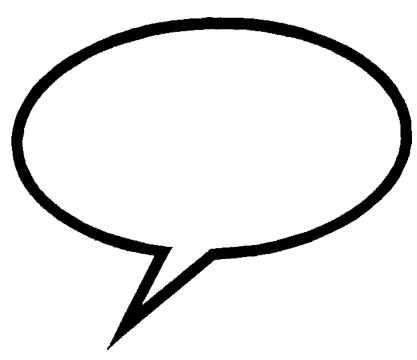
### Questions?

Contact: Rod M. Melanson  
Director of Sustainability & Environment  
55 Front Street, Bath, ME 04530  
Phone: 207-443-8363  
[rmelanson@cityofbath.com](mailto:rmelanson@cityofbath.com)

Visit our Website



Resilient Bath  
Efficiency Fund  
Application



## What Homeowners Are Saying.....

Bath homeowner:

*"I am so comfortable and grateful...I use the equipment with great pride...keep doing what you guys do."*

Topsham homeowner:

*"I am very, very pleased with Josh's work and attention to detail.....his work is top shelf."*

Woolwich homeowner:

*"An absolute blessing"*

Bath homeowner:

*"I am so glad that I have all these little extra helpers."*

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## Need a Reminder of the Essentials?

Comfortably Home provides safety checks, accessibility modifications and minor home repairs at no cost to homeowners who are 55+ or have a disability, live in Sagadahoc

county or the town of Brunswick and meet income guidelines. Looking for coverage in another part of the state? Click the button below.

MaineHousing Listing of Community Aging in Place Programs

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Please share Kristen's direct contact information with anyone interested in Comfortably Home. The program is self-referred, so we do need to hear directly from the individual requesting services, and are happy to include anyone who might be assisting them. No applications or paperwork!

**Kristen McEvoy**

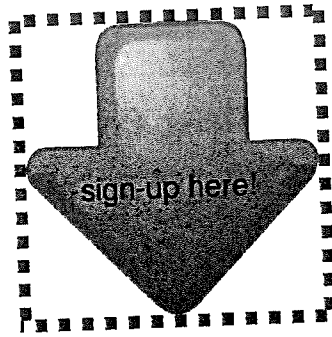
Resident Service/Comfortably Home Coordinator

Direct Phone Number: 295-3317

E-Mail Kristen

Visit the Comfortably Home Website & Review Income Guidelines

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## Do You Know Someone Who Might Like To Receive These Updates?

Forward this message to them and they can click below to sign up to be included.

[Sign Up Here](#)

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 **BATH  
HOUSING**

[Comfortably Home Website](#)

[Bath Housing Website](#)



All homeowners have a choice about whether their photos may be shared.

[Unsubscribe](#)

View email in browser

\*520 Centre Street, Bath ME 04530\*

207-443-3116

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