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Improving Home Suitability for Aging in Place

A REVIEW OF PROGRAMS TO ASSIST MAINE'S SENIORS MAKE
NECESSARY HOME REPAIRS AND ENERGY EFFICIENCY UPDATES

CAPSTONE REQUIREMENT OF THE COMMUNITY PLANNING &
DEVELOPMENT PROGRAM

Andrea Westbye
ADVISOR: MARK LAPPING
MAY 2014

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ABSTRACT

With its median age of 42.7 years, Maine is the oldest state in the nation and it is getting older. The population 65 and older is growing at a rapid pace and this expansion presents many challenges to communities, particularly in the area of housing. Most seniors want to stay in their homes for as long as possible and adequate, accessible, safe, and affordable housing is a primary factor for successful aging in place. Low income seniors face additional difficulties when aging in place. This paper looks at the availability of home repair/modification and energy efficiency programs for Maine's low income seniors and whether or not those programs reach enough seniors in need. After consideration of information drawn from literature, demographic data, online materials, interviews and email communications, it is evident that these programs are essential for Maine seniors. This paper highlights a few key initiatives already in place. Higher rates of senior poverty and the third oldest housing stock in the country challenge Maine's low income senior homeowners and renters who want to safely and affordably age in place. Finally, this paper examines the numerous barriers to reaching seniors in need and what is needed to overcome these problems.

INTRODUCTION

Fueled in part by increasing life expectancy, decreasing fertility rates, and the maturing leading edge of the Baby Boomer generation—those born between 1946 and 1964—our country’s population is aging faster now than at any other point in history. From 2000 to 2010, the population of people aged 65 and over grew 15.1%. In comparison, total population growth for the country during that same time period was 9.7%. This is a reversal of growth from 1990 to 2000, during which decade the older population grew at a slower rate than overall population (Werner 2011). The following chart illustrates the expansion of the senior population since 2000 and its dramatic predicted increase by 2030.

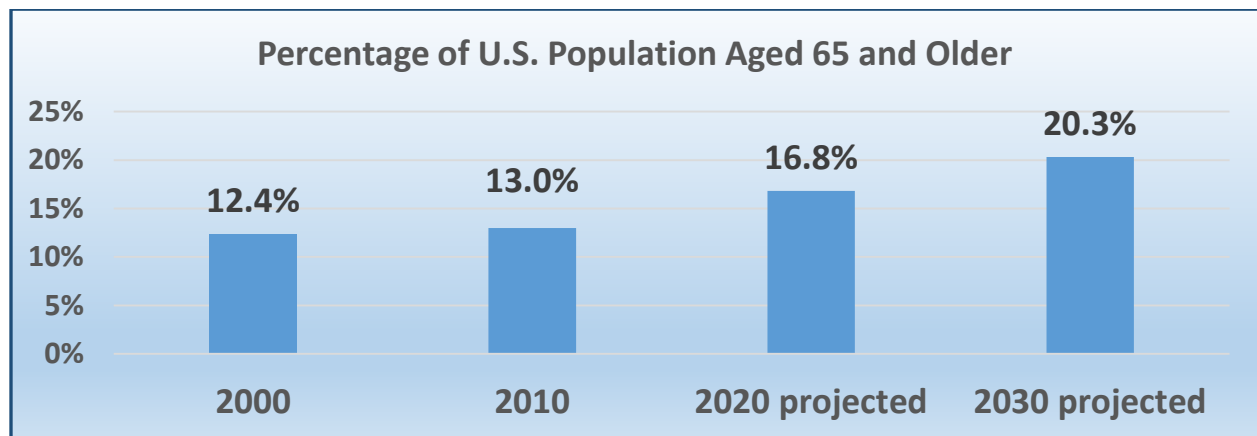


Figure 1 (Source: Werner 2011)

Given the current economic climate, including concern over the stability of social security and major cuts to social welfare (such as food and heating assistance programs), this massive growth of our senior population presents numerous challenges for society in many areas, but especially in health care, transportation, and employment. One of the most critical issues our seniors face is housing, particularly in terms of adequacy, safety, accessibility and affordability. While there are a variety of options for senior housing ranging from retirement

communities and senior housing developments to shared housing and assisted living, the majority of seniors live in their own homes and want to do so for as long as possible. For most seniors, staying in their homes, whether as home owners or renters, is their most desired option. AARP surveys have shown that nearly 90% of seniors want to stay in their own homes for as long as possible (AARP 2010). Aging in place is also the most economically feasible alternative for many seniors, as the costs of buying into a senior housing development or moving into an assisted living facility are too high. Seniors who stay in their homes, whether by choice or by circumstance, may require special services that promote aging in place with dignity, security, and continued independence. Low income seniors in particular may need additional assistance to ensure they are able to live at home without having to make sacrifices that could affect the safety and soundness of their living environments.

LITERATURE REVIEW

Aging in place is defined by the Centers for Disease Control and Prevention's (CDC) Healthy Living Initiative as "[t]he ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level" (Centers for Disease Control and Prevention 2012). Independent living promotes healthy aging in many respects, including posing less of a financial burden on seniors, their families, and communities at large. Seniors who live more self-directed lives at home tend to be more active and engaged in their surroundings (Farber, et al. 2011). Not only does aging in place allow seniors to maintain their independence and autonomy longer, both of which have positive effects on quality of life, but aging in place also grants seniors the ability to maintain their social connections and access to

community services. Familiarity is another critical factor for successful aging; well-known environments can provide seniors with more comfort and stability (Wiles 2012).

While there are several factors that play important roles in senior independence—including access to transportation, health care services, food security, marital/domestic status, and living arrangements (solo or with family or friends)—a primary concern is for the home itself. The suitability of a senior's home to support aging in place has a tremendous impact on quality of life and the ability for seniors to successfully remain independent. There is a need to recognize that some life skills and abilities fade with age and that homes must be adapted as needs change in order to support successfully aging in place (Mynatt, Essa and Rogers 2000). Homes in need of major repairs or that do not have necessary accessibility modifications present a serious challenge to seniors, especially for those without the financial resources or know-how to address these types of issues. For many seniors, the inability to maintain and update their homes has led them to seek alternative housing, which might be in conflict with what they truly desire and what they can reasonably afford. Home repair and modification programs have been instrumental in making aging in place more successful for lower income seniors, even if the fear of stigmatization and loss of control over their environments may be partly responsible for some seniors not seeking assistance (Pastalan 1999, Niles-Yokum and Wagner 2011).

AGING IN MAINE

As of 2010, Maine's median age of 42.7 years, in comparison to 37.2 years for the country as whole, makes it the oldest state in the nation (U.S. Census Bureau 2010). In addition to being the oldest state, Maine is third after Florida and West Virginia in having the greatest percentage of population aged 65 and older. Maine is also the only state along with Rhode Island in which the percentage of every county's senior population is higher than the national average (Howden 2011, Werner 2011). A number of reports have raised serious concerns over Maine's ranking as the oldest state in the nation. The senior population is anticipated to double in absolute numbers from 2000 to 2030—and rise from 14% of the population in 2000 to 22% projected by 2030—and is expected to outpace total population growth in the state during that same time. The majority of seniors will be concentrated in rural and coastal areas, which will pose—among other things—transportation challenges, particularly for those areas not adjacent to major transportation hubs. Because Maine's housing market has primarily been single-family homes for younger families, communities will face challenges in planning housing suitable to fit seniors' needs (and affordability) as the state continues to age at a rapid rate (Colgan 2006). It is imperative that aging in place programs and policies are comprehensive and collaborative and that they address all aspects of community building, from infrastructure and community services to transportation and housing (Maurer, Parham and Kimball 2013).

Concentrated efforts to support aging in place benefit not only Maine's seniors but also their communities. 20% of seniors 70 years and older are currently eligible to live in nursing homes; this percentage will most certainly increase as the state's senior population continues to boom. For every day a nursing home-eligible senior is able to stay at home, an estimated

\$140 in taxpayer dollars are saved and already burdened senior living facilities are not strained even more (Maine Association of Area Agencies on Aging 2014). The Portland Press Herald's ongoing special series on the challenges of aging in Maine has highlighted the problems many lower income seniors face in housing, including lengthy waiting lists for senior housing developments. Those who cannot afford to move, or who waiting for an affordable housing unit to open up, are often overly burdened by rising housing costs, including heating, maintenance, and renovation (Bouchard 2013).

Demographics

As mentioned above, Maine is the oldest state in the nation. The percentage of Maine's 65 and older population increased from 14.4% in 2000 to 15.9% in 2010 and this growth for seniors is expected to continue its boom until 2030, when the percentage of seniors is predicted to rise to 22% before plateauing. Figure 2 below compares Maine's senior population to the U.S.

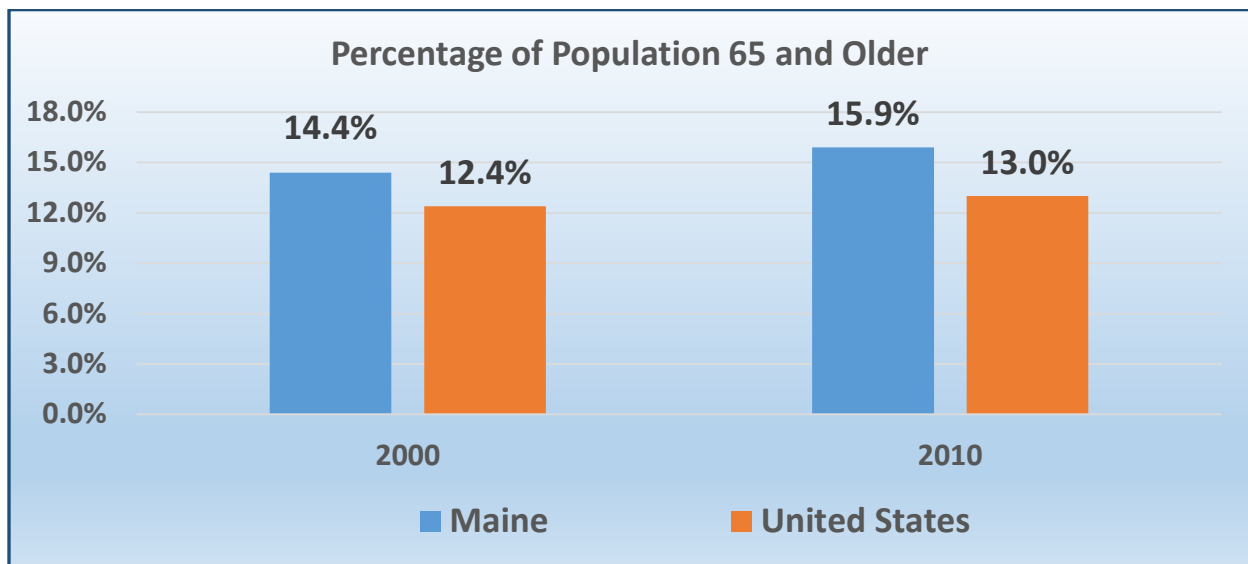


Figure 2 (Source: U.S. Census 2010)

In addition to being the oldest state in the country, the median age of Maine’s seniors 65 and older is one of the highest at 74.1 years. Women make up 56% of Maine’s seniors. Of all senior households in the state, 43.6% are comprised of married couples while 47.0% live alone (U.S. Census Bureau 2012).

Economics

While Maine’s overall poverty rate is lower than the U.S. average, the poverty rate for seniors is higher in comparison to the rest of the country. Figure 3 below shows both local and national levels of senior poverty.

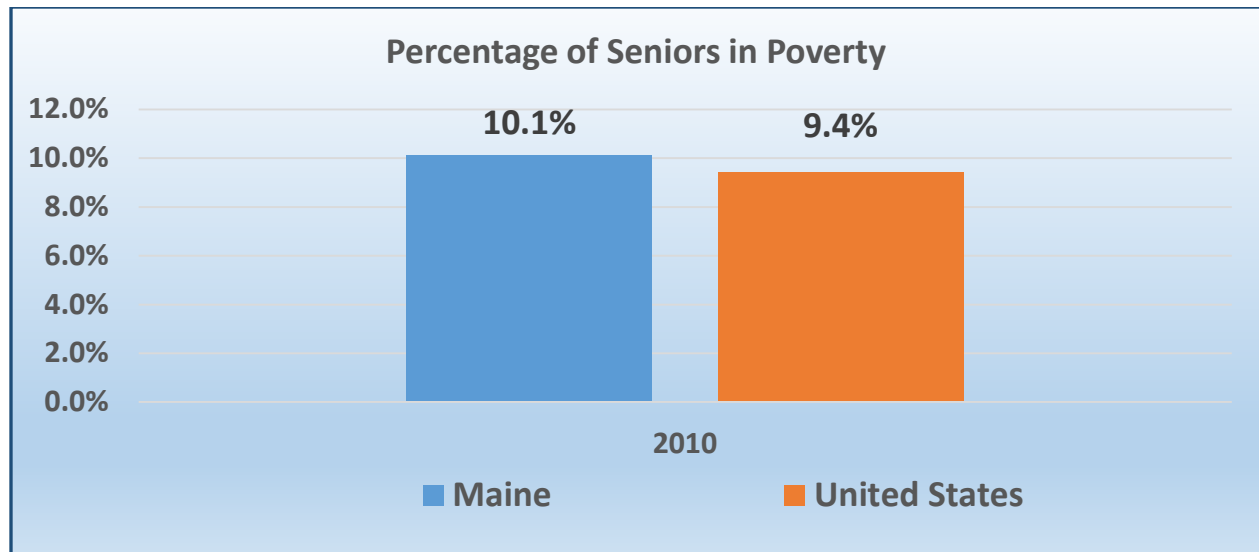


Figure 3 (Source: Margaret Chase Smith Policy Center 2011)

These rates vary across the state; for example, Somerset County seniors have the highest level of elder poverty at 14.1 %, while seniors in Cumberland County have the lowest at 6.1% (Margaret Chase Smith Policy Center 2011). Even seniors who don’t fall under federal poverty guidelines struggle with affordability issues. 10.4 % of all Maine’s seniors receive Supplemental Nutrition Assistance Program (SNAP) funds, formerly known as food stamps. A high housing cost burden—in which 30% or more of gross monthly income goes toward housing expenses—

affects one-third of all seniors in Maine. Mortgages and monthly rents only make up a part of the overall housing cost. Heating and utilities, property taxes, and general maintenance costs are there even if the homeowner owns their house outright. Renters might be responsible for all heating and utility payments in addition to rent. For seniors on fixed incomes, even smaller housing costs can be a major drain and home repairs or renovations of any size might not be economically feasible. The majority of seniors are not in the labor force; over 93% receive social security income, while just under half have retirement income coming in. However, 15.6% of all seniors are still employed. With the future of social security in doubt, pensions falling by the wayside, and continued cuts to safety net programs, the number of seniors in the workforce will most likely expand (Werner 2011, U.S. Census Bureau 2012).

Housing

Maine has a long tradition of homeownership and the state has one of the highest homeownership rates in the country. Nearly 78% of seniors 65 and older own their homes and the majority do not have mortgages against their properties. A particular challenge for Maine's senior homeowners and renters is the age of their homes. The state's housing stock is the third oldest in the nation; almost a third of all housing in Maine was built prior to 1940 (nearly 78% prior to 1980) and is comprised primarily of single-family units. Not only do older homes tend to come with higher maintenance costs, but many also lack efficiency updates that would bring down monthly utility payments. Older roofs, drafty windows, and outdated heating systems are common in older homes and the costs to update can be prohibitive and out of reach. In addition, older homes can present accessibility issues, such as narrow doorways, steep stairs, and lack of safety accessories in the bathroom. These homes would require modifications to

make them safer, more suitable and more adequate for seniors with mobility concerns. According to a 2012 Elder Needs Assessment commissioned by the Maine Association of Area Agencies on Aging, 22% of residents 60 years and older stated that their homes do not meet their physical needs (Critical Insights 2012).

Compounding the problems that come with older housing is Maine’s overreliance on fuel oil for home heating. At over 70%, Mainers have the highest percentage of homes using fuel oil heat in the country. Oil prices have risen dramatically in recent years; the average cost per gallon for fuel oil has gone from \$1.88 in October 2004 to \$3.76 in October 2014, with occasional spikes over \$4.00. When combined with older, inefficient heating systems, the cost of oil is especially burdensome for low income seniors and those on fixed incomes (Governor’s Energy Office 2014, U.S. Census Bureau 2012).The following chart illustrates variety of heating types in Maine and clearly illustrates the dependence on fuel oil.

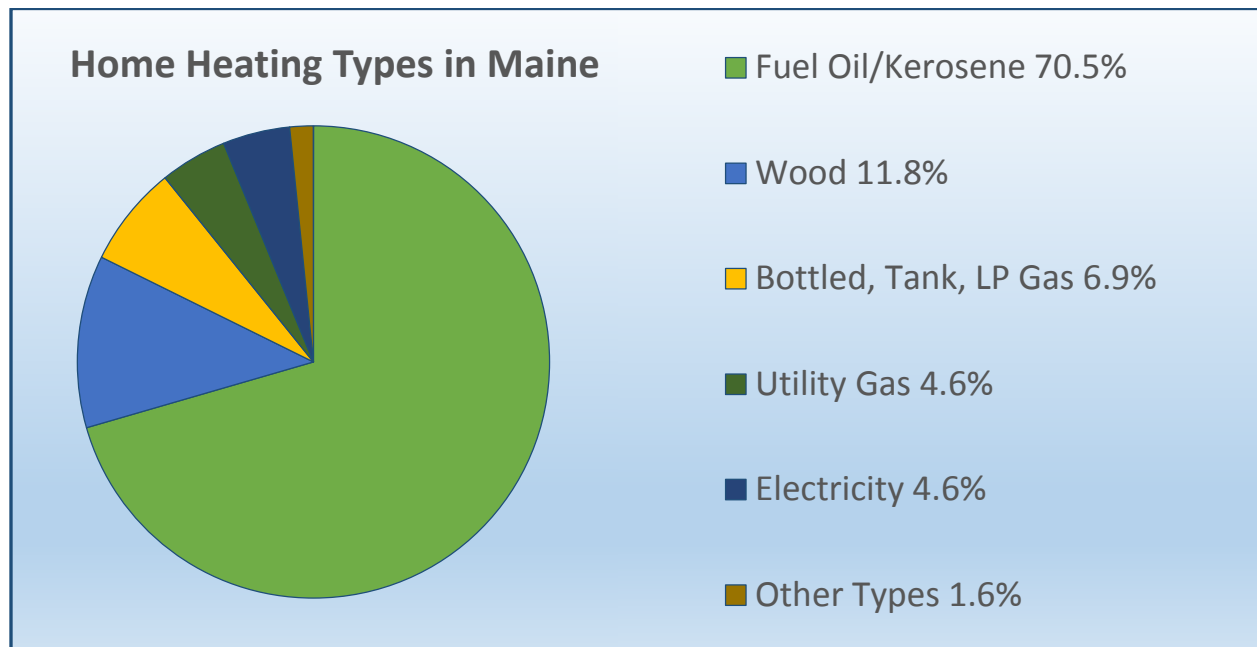


Figure 4 (Source: U.S. Census Bureau 2012)

RESEARCH QUESTION

Maine's growing senior population means there is a greater need for programs that provide seniors—low income seniors in particular—with assistance in making their homes safer and more affordable for aging in place. The trifecta of an aging population, higher senior poverty rates, and older housing stock presents serious challenges in supporting seniors who want stay at home for as long as possible. What home heating/repair/modification programs are offered by various state, municipal and non-profit agencies here in Maine and do these programs reach enough seniors in need?

METHODOLOGY

For this paper, I used a variety of methods to obtain the information presented. I relied on demographic data from the U.S. Census Bureau, including data from the 2010 Census and 2008 – 2012 American Community Survey, as well as demographic data from reports prepared by the Maine Association of Area Agencies on Aging. I also did a literature review on aging in place to understand what it means, why it is important to support, and what might be missing or not fully included in the current literature. Finally, I did internet research to find existing programs in Maine and supplemented that with phone calls and emails from program specialists from both state and non-profit agencies.

EXISTING PROGRAMS AND SERVICES IN MAINE

State

Maine State Housing Authority

Created by the state legislature in 1969, the Maine State Housing Authority (MSHA) is a quasi-independent state agency that oversees many housing-related programs and services. Their stated mission is to “assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs” (MaineHousing 2013). Much of MSHA’s efforts are focused on low interest, low/no down payment mortgages for first time homebuyers who cannot obtain conventional financing, but the agency also offers resources for existing homeowners and renters. There are several options for both homeowners and renters who need to make health, hazard, and energy improvements to their homes or who might need assistance making payments for heating. These programs have strict income eligibility guidelines as they are geared for lower income applicants.

➤ Elderly Hardship Grant

- Limited to homeowners 62 and older and those whose income is at 50% of area median income or below.
- Can used for a range of repairs and renovations, including roof and chimney repairs, replacement of doors and windows, structural improvements, and handicap accessibility modifications.
- Direct client servicing is through the community action agencies located throughout the state; MSHA allocates set funds directly to these agencies.

The Elderly Hardship Grant is one of MSHA’s most requested programs. While the grant is typically capped at \$5,000 per application, waivers up to \$6,500 can be granted depending on the work to be done. The amount of grants awarded in recent years has increased, but this is primarily due to available dollars being stretched and not because of additional funding.

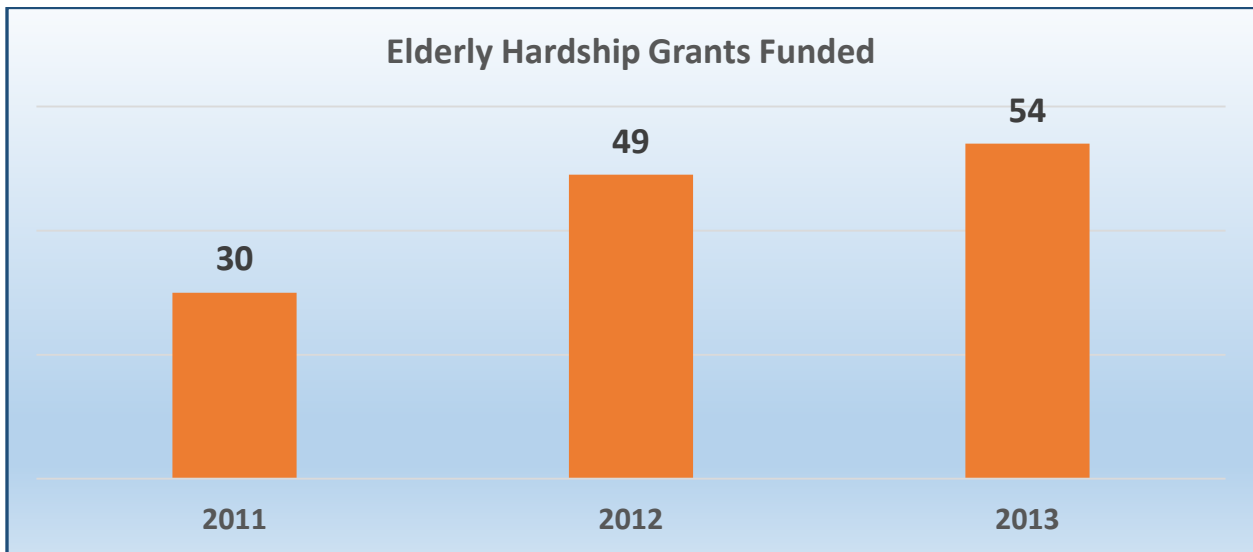


Figure 5 (Source: MSHA 2013)

According to Program Specialist Amber McAllister, program funding has been cut nearly in half over the last three years but MSHA is doing what it can to award more grants. Waiting lists for the program are long, especially in higher population counties such as Cumberland. Roof repairs are the most common use for the grant (McAllister 2014).

In addition to the Elderly Hardship Grant, low income seniors have additional options for assistance through MSHA. While not geared specifically for seniors, the following programs are designed to help both low income homeowners and renters make their homes more energy efficient and ultimately more adequate and affordable.

➤ Weatherization Program

- Available to both homeowners and renters; no age restrictions.

- Grants for home energy efficiency improvements, including insulation, weather-stripping, and caulking.
- Home must be in good structural condition to qualify.
- Central Heating Improvement Program (CHIP)
 - Available to both homeowners and renters; no age restrictions.
 - Grants to repair/replace central heating systems that are dangerous, malfunctioning, or inoperable.
 - Maximum grant is \$3,000.

Rural Development

Through its many programs, the Rural Development (RD) office works to improve the quality of life for those living in rural areas. As with MSHA, RD is a major source of financing for low income homebuyers who do not have down payment funds required for conventional financing. There is not a first-time homebuyer requirement, which makes the program available to a wider range of applicants. In addition to mortgage financing, RD's Single Family Housing Program provides existing low income homeowners in eligible rural areas a number of options to make their homes safe, sanitary, and decent.

- Section 504 Direct Loan Program
 - 1% loans to repair, improve, or modernize single family homes.
 - Limited to homeowners at or below 50% of area median income.
 - Not specifically for seniors but is an option for those who demonstrate an ability to repay a loan and therefore do not qualify for a grant.

In Fiscal Year 2013, RD did 28 504 Direct Loans totaling \$184,282. This was down from FY 12, during which RD did approximately 50 loans totaling \$218,070 (Henderson 2014).

➤ Section 504 Grant Program

- Grants for homeowners 62 and over who cannot show ability to repay for the 504 Direct Loan.
- Can be used to remove health and safety hazards and for handicap modifications for accessibility.

In Fiscal Year 2013, RD did 56 504 Grants totaling \$340,846. This too was down from FY 12, during which RD did 106 grants at a total of \$860,782. In 2013, there were also 36 Loan/Grant combinations totaling \$155,735 in loan funds and \$205,431 in grant funds (Henderson 2014).

According to Rachel Henderson, Program Support Technician, funds allocated by the national office for these programs vary each year. Funding is not received all at once, so RD will create a priority list from the applicant pool and use funds from a reserve account until they receive their allocation from the national office. The state office can request additional funding if they use all of their initial allocation, but money for the program is tight. Applicants are served on a first-come first serve basis, so the sooner in a fiscal year an application is received the more likely it is to be approved (Henderson 2014)

Low Income Energy Assistance Program (LIHEAP)

Established in 1981 and funded by the federal government, LIHEAP funds provide help for low income homeowners and renters in paying heating costs. In Maine, the program is administered by the Maine State Housing Authority and most who qualify for LIHEAP also qualify for MSHA's weatherization and CHIP funds as well. In 2013, the majority of recipients

had incomes at 100% or below of federal poverty levels and seniors made up 43% households granted LIHEAP funds. Federal support for the program has fallen in recent years. Maine's allocation alone has dropped from \$54.6m in 2010 to \$37.4m in 2013. Lack of adequate funding is a major threat to LIHEAP and leaves many vulnerable seniors without needed assistance (Campaign for Energy Home Assistance 2014).

Municipal

Maine's cities and towns have numerous programs that are meant to ease housing cost burdens and bring homes up to higher safety and energy efficiency standards. These include General Assistance Programs that provide emergency relief to residents (in part for heating and utility expenses), home repair/renovation programs, and property tax homestead exemptions which grant reductions in tax owed based on length in home. Availability of some programs vary depending on the municipality and its budget. Funding for many of these types of programs comes primarily from federal Community Development Block Grants as well as state funding allocations. Municipal programs for housing repair/updates are highly vulnerable to budget cuts and shortfalls.

Non-Profit Agencies

Non-profit agencies play a critical role in providing services to Maine's seniors across the state. Not only do they offer direct services to those needing assistance, but they also act as a gateway to other available resources. Low income senior homeowners and renters looking for support as they age in place can turn to these agencies for help. In Maine, it is the Area Agencies on Aging and Community Action Programs that are the key organizations delivering services.

Maine Area Agencies on Aging

The Older Americans Act of 1965 (OOA) instituted a grant program for community social services, research, and other projects aimed at helping the country's seniors. While the original act was limited in scope, it eventually expanded. Out of the OOA came the Administration on Aging, a federal department that administers the grant program, and both state and area agencies on aging. This network of federal, state, and local agencies offers a wide range of services to all seniors, although particular attention has been given to those of lower income (Hudson 2010).

Maine has five Area Agencies on Aging (AAA) managed by the Maine Association of Area Agencies on Aging. These agencies offer a variety of referrals and direct services to seniors in their services areas, including legal and home healthcare assistance, community dining centers, and meals on wheels. With the exception of Eastern Area Agency on Aging, none of the AAAs offer direct home repair/modification programs, but will instead refer seniors to the appropriate agencies. As Maine ages, these agencies will become even more critical in directing successful aging in place policies and practices. The following is a list of Maine's AAAs and their service areas. Appendix B has contact information for each.

- Aroostook Area Agency on Aging
 - Aroostook
- Eastern Area Agency on Aging
 - Hancock
 - Penobscot
 - Piscataquis

- Washington

Eastern Area Agency on Aging is the only AAA to offer a home repair program directly. The agency's EZ Fix program is for those seniors who need minor home repairs and cleaning services. The work is done by per diem handymen on staff, as well as volunteers from the community. EZ Fix is available to all seniors in EAAA's service area; there are no income restrictions with this program, but for those who cannot pay the \$20/hour fee for the service, there are reduced rates based on income. The program is extremely popular, according to program manager John Holmes. In the Bangor area, the program averages 5 – 6 projects a week. However, outside of the Bangor service area, lack of volunteers affects the agency's ability to provide services. This is especially the case for Washington County and there are maybe 1 – 2 volunteers each in Hancock and Piscataquis Counties. Efforts to recruit more volunteers have not been successful. Lack of adequate funding is another barrier the agency faces in trying to reach more seniors in need (Holmes 2014).

➤ Southern Maine Area on Aging

- Cumberland
- York

➤ Seniors Plus

- Androscoggin
- Franklin
- Oxford

➤ Spectrum Generations

- Kennebec

- Knox
- Lincoln
- Somerset
- Waldo
- Sagadahoc

Community Action Programs (CAPs)

Community Action Program agencies were created by the Economic Opportunity Act of 1964 as part of President Johnson's War on Poverty initiative. These agencies work to combat poverty by providing programs and services to low income people across the country. There are 10 CAPs in Maine, managed by the Maine Community Action Association (Maine Community Action Association 2014). As mentioned earlier, CAPs are responsible for direct client servicing of MSHA's Elderly Hardship Grants. They take the applications and ensure compliance with income guidelines, work with contractors to verify all work is performed as contracted, and hold funds in escrow during the process. Although they do not service RD's 504 loan/grant programs, CAPs will refer seniors to RD directly.

The Maine Keeping Seniors Home Program, ongoing since 2004, is a collaborative effort between all CAPs in the state to support aging in place policies and practices for low income seniors 60 years and older. The program has assisted nearly 3,000 since its inception 10 years ago. Home repair/modifications and energy assistance are stated as the two main needs for low income senior homeowners. Since 2004, the program has done almost 2,000 home safety assessments, over 1,200 energy saving measures, and just over 1,500 accessibility modifications and home repairs (Maine Association of Area Agencies on Aging 2014).

The following are Maine's CAPs and their service areas. Appendix B lists contact information.

- Aroostook County Action Program (ACAP)
 - Aroostook
- Midcoast Maine Community Action (MMCA)
 - Lincoln
 - Sagadahoc
- Community Concepts (CCI)
 - Oxford
 - Androscoggin
- Kennebec Valley Community Action Program (KVCAP)
 - Somerset
 - Kennebec
- PENQUIS
 - Piscataquis
 - Penobscot
 - Knox
- Opportunity Alliance
 - Cumberland
- Waldo Community Action Partners (WCAP)
 - Waldo
- Washington Hancock Community Agency (WHCA)

- Washington
- Hancock
- Western Maine Community Action (WMCA)
 - Franklin
- York County Community Action Program (YCCAP)
 - York

FINDINGS

There is a clear need for home repair/modification and energy efficiency programs to make homes more suitable and affordable for seniors aging in place. In answer to the first part of my research question, I have identified several programs for seniors who need assistance with home repairs and updates. Maine is fortunate to have a high number of specialized agencies and organizations that work hard at helping seniors live active, healthy, and safe lives and that understand the critical needs many seniors have when it comes to their housing. As for the second part of my research question, I do not believe that these groups are reaching enough seniors. Based on my interpretation of the data collected as well as input from program specialists, the following have been identified as the major barriers to reaching enough seniors in need.

➤ Lack of Funding

Lack of adequate funding is the primary barrier. Many of these programs are reliant on funding sources that are not consistent, leaving the level of services to fluctuate from year to year. With the country's recent recession, funding sources have dried up even more and greater numbers of our vulnerable seniors are left without much needed assistance. Both

MSHA and RD have waiting lists for their home repair grants and must stretch their dollars and fund smaller projects in order to reach more seniors. EAAA's EZ Fix program is very popular but again lack of funding prevents the agency from assisting more seniors, particularly in their more remote service areas.

➤ Lack of Awareness

Many seniors simply do not know that there are services and programs available to help them fix their homes. Per the 2012 Elder Services Needs Assessment, 30% of seniors polled stated they did not know how to find out about available elder services in their communities (not limited to home repair) (Critical Insights 2012). According to Rachel Henderson from the state's Rural Development office, RD does not have an advertising budget, so they rely on referrals from the AAAs, CAPs, other senior advocacy groups, doctors, and word of mouth referrals from grant recipients (Henderson 2014). Maine's AAAs and CAPs have informative websites, but only 11% of seniors use the internet to research services (Critical Insights 2012). Agencies and non-profits providing senior assistance work hard to get the word out to seniors in their services areas but increased awareness is a necessity and will reduce the number of seniors who go without help.

➤ Lack of Willingness to Ask for Help

Some seniors are unwilling to ask for assistance when it is needed. This could be in part to a strong sense of pride and independence, concern that someone else might need more help and thereby be deprived of resources, or a reluctance to accept help without paying for it (in the case of volunteer or reduced/no fee programs). Fear of strangers and of allowing unknown people into their homes is another issue that some seniors, especially older

women and those in isolated areas, might have that would prevent them from reaching out. Lack of willingness could possibly be addressed through word of mouth referrals and by increased education on the part of service groups.

CONCLUSION

Whether by choice or by circumstance, the majority of seniors are aging in place. For most, it is their desired option, but many have no other feasible alternatives. As Maine continues to age at its current pace, its higher population of low income seniors and its older housing stock mean more action must be taken to ensure seniors are able to age in place safely and affordably. The ability to properly maintain, repair, and modify homes as needed is a critical component of successful aging in place. For low income seniors, home repair/modification and energy efficiency programs are essential. Seniors who might not qualify for income-based assistance but still live on fixed incomes and limited resources also need support to make their homes more suitable and to reduce their housing cost burden. There will always be seniors in need that are not serviced by current programs due to either lack of available funding, awareness of available programs, or the ability and/or to access resources, but these are not impossible hurdles to overcome. More funding must be made available to agencies and organizations serving the senior population. With adequate resources, these groups will be better positioned to raise awareness of available programs and to provide more seniors with home repair/modification assistance and energy efficiency updates.

APPENDIX A- AGENCIES ON AGING

Aroostook Agency on Aging
1 Edgemont Drive, Suite 2
Presque Isle ME 04769
207-764-3396
1-800-439-1789
Information@aroostookaging.org

Eastern Area Agency on Aging
450 Essex Street
Bangor ME 04401
207-941-2865
1-800-432-7812
info@eaaa.org

Southern Maine Area on Aging
136 U.S. Route One
Scarborough ME 04074
207-396-6500
1-800-427-7411
info@smaaa.org

SeniorsPlus
8 Falcon Road
Lewiston ME 04240
1-800-427-1241
info@seniorsplus.org

Spectrum Generations
One Weston Court, Suite 203
Augusta ME 04338
1-800-639-1553
spectrum@spectrumgenerations.org

APPENDIX B- COMMUNITY ACTION PROGRAMS

Aroostook County Action Program

771 Main Street 88 Fox Street
Presque Isle ME 04769 Madawaska ME 04756
207-764-3721 207-728-6345

<http://www.acap-me.org/index.cfm>

40 Alfalfa Avenue 91 Military Street
Fort Kent ME 04743 Houlton ME 04730
207-834-5135 207-532-5311

Midcoast Maine Community Action

34 Wing Farm Parkway
Bath ME 04530
207-442-7963

<http://midcoastmainecommunityaction.org/>

Community Concepts

240 Bates Street 17 Market Square
Lewiston ME 04240 South Paris ME 04281
207-795-4065 207-743-7716

<http://www.community-concepts.org/>

248 Main Street
Wilton ME 04294
207-645-9512

Kennebec Valley Community Action Program

97 Water Street 28 Mary Street
Waterville ME 04901 Skowhegan ME 04976
207-859-1500 207-474-8487

<http://www.kvcap.org/>

22 Amory Street
Augusta ME 04330
207-622-4761

PENQUIS

22 Harlow Street 50 North Street
Bangor ME 04401 Dover-Foxcroft ME
207-973-3500 207-564-7116

<http://www.penquis.org/index.php>

PENQUIS cont.

40A Main Street 315 Main Street, St 205
Lincoln ME 04457 Rockland ME 04841
207-794-3093 207-596-0361

Opportunity Alliance

50 Monument Square
Portland ME 04101
207-523-5049

<http://www.opportunityalliance.org/>

Waldo Community Action Partners

9 Field Street
Belfast ME 04915
207-338-6809

<http://waldocap.org/>

Washington Hancock Community Agency

248 Bucksport Road 7 VIP Drive
Ellsworth ME 04605 Machias ME 04654
207-664-2424 207-259-5015

<http://www.whcacap.org/>

Western Maine Community Action

20A Church Street
East Wilton ME 04234
207-645-3764

<http://wmca.org/>

York County Community Action Program

6 Spruce Street 15 York Street, Bldg 9
York ME 04073 Biddeford ME 04005
207-324-5762 207-283-2402

<http://www.yccac.org/>

120 Rogers Road
Kittery ME 03904
207-439-1973

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