



HOUSE OF REPRESENTATIVES

2 STATE HOUSE STATION
AUGUSTA, MAINE 04333-0002

(207) 287-1400

TTY: Maine Relay 711

Margaret O'Neil

21 Sheila Circle

Saco, ME 04072

Phone: (207) 590-1679

Margaret.ONeil@legislature.maine.gov

April 20, 2023

Testimony of Rep. Maggie O'Neil presenting

LD 709, An Act to Support Home Share Programming for Seniors

Before the Joint Standing Committee on Health and Human Services

Senator Baldacci, Representative Meyer, and honorable members of the Health and Human Services Committee, I am Representative Maggie O'Neil. I represent House District 129, part of Saco. Thank you for the opportunity to present **LD 709, An Act to Support Home Share Programming for Seniors**.

This idea came from our local age friendly organization. I serve on the Board of Age Friendly Saco. We are a nonprofit that leads programming to help older community members stay in their homes. We do our work through a great team of volunteers, including Jean Saunders, who received AARP's 2022 Andrus Award for Community Service.

For many years now, we have been exploring the possibility of creating a homeshare program. COVID delayed the conversation, and we picked it back up last year. Maine's housing crisis and increased costs of living have made this idea especially helpful and timely.

I. Challenges faced by renters and homeowners on fixed incomes.

Housing is in short supply and increasingly unaffordable. For renters, affordable options are scarce throughout the state. HUDs Fair Market Rent for a 2-bedroom is unaffordable for the average renter household in all areas of Maine, and rental home costs are expected to continue to rise in 2023.¹ The table below from MaineHousing illustrates the trend over time using the Rental Affordability Index²:

¹ MaineHousing Outlook 2023. <https://legislature.maine.gov/doc/9580>

² MaineHousing Rental Affordability Indexes: <https://mainehousing.org/policy-research/housing-data/affordability-indexes>

2020 Rental Housing Facts and Affordability Index for Maine

The Rental Affordability Index is the ratio of 2-Bedroom Rent Affordable at Median Renter Income to Median 2-Bedroom Rent. An index of less than 1 means the area is generally unaffordable - i.e., a renter household earning area median renter income could not cover the cost of the median 2-bedroom apartment (including utilities) using no more than 30% of gross income. Note that prior to 2020, average rents were used rather than median rents.

MaineHousing uses Claritas (<https://claritas.com/>) for income data in our Affordability Indexes. Claritas uses a forecasting method that we have found to be highly accurate over the years. Their income forecast allows MaineHousing to compare actual year sales and rent data with projected actual household income, in what we believe is a more accurate portrayal of the housing market. Our current indexes for 2020 show a rise in income; to some this may be surprising given the economic consequences of the pandemic. MaineHousing has high confidence in our methodology, however 2020 is different. We will monitor other data sources for 2020 income and reevaluate if it is deemed appropriate.

Name	Year	Index	Median ZBR Rent (with utilities)	Renter Household Income	Income Needed to Afford Median ZBR..	Income Needed to Afford Median ZBR..	ZBR Rent Affordable to Median Income	Households Unable to Afford Median ZBR..	Households Unable to Afford Median ZBR..	Rent Hou..	Affordability
Maine	2020	0.88	\$1,088	\$38,231	\$43,517	\$20.92	\$956	55.0%	89,820	Year	✓ Affordable
	2017	0.79	\$976	\$30,804	\$39,041	\$18.77	\$770	59.6%	96,367	✓ 2020	✓ Affordable
	2016	0.77	\$965	\$29,588	\$38,593	\$18.55	\$740	61.1%	98,774	✓ 2017	✓ Affordable
	2015	0.89	\$850	\$30,142	\$33,998	\$16.35	\$754	55.4%	89,127	✓ 2016	✓ Affordable
	2014	0.84	\$872	\$29,143	\$34,865	\$16.76	\$729	57.8%	92,844	✓ 2015	✓ Affordable
	2013	0.90	\$826	\$29,841	\$33,028	\$15.88	\$746	54.5%	87,379	✓ 2014	✓ Affordable
	2012	0.92	\$800	\$29,554	\$31,986	\$15.38	\$739	53.7%	82,993	✓ 2013	✓ Affordable
	2011	0.90	\$810	\$29,168	\$32,390	\$15.57	\$729	54.9%	83,922	✓ 2012	✓ Affordable
	2010	0.94	\$814	\$30,571	\$32,560	\$15.65	\$764	53.0%	80,629	✓ 2011	✓ Affordable
	2009	0.89	\$834	\$29,834	\$33,364	\$16.04	\$746	55.3%	85,411	✓ 2010	✓ Affordable
	2008	0.85	\$862	\$29,375	\$34,471	\$16.57	\$734	57.9%	90,051	✓ 2009	✓ Affordable
	2007	0.85	\$847	\$28,786	\$33,882	\$16.29	\$720	58.0%	90,661	✓ 2008	✓ Affordable
	2006	0.84	\$844	\$28,383	\$33,770	\$16.24	\$710	58.4%	90,707	✓ 2007	✓ Affordable
	2005	0.81	\$857	\$27,835	\$34,298	\$16.49	\$696	60.0%	92,029	✓ 2006	✓ Affordable
	2004	0.79	\$849	\$26,894	\$33,941	\$16.32	\$672	61.5%	93,831	✓ 2005	✓ Affordable
	2003	0.82	\$825	\$26,990	\$33,019	\$15.87	\$675	59.4%	90,198	✓ 2004	✓ Affordable
	2002	0.88	\$782	\$27,645	\$31,273	\$15.04	\$691	56.0%	84,194	✓ 2003	✓ Affordable
	2001	0.89	\$737	\$26,302	\$29,471	\$14.17	\$658	55.4%	78,008	✓ 2002	✓ Affordable
	2000	0.95	\$647	\$24,646	\$25,894	\$12.45	\$616	52.2%	73,500	✓ 2001	✓ Affordable

Sources:

Median Rent data is derived from MaineHousing's 2020 Rent Survey. All rent data reported is adjusted to include the cost of utilities (gas, hot water, and electricity).

Median Income data is from Claritas Current Population Reports.

For homeowners, particularly on fixed incomes, the cost of housing is also a challenge. Many older adults own their homes, have lower incomes, and pay more than 30% of their budget on housing.³

For both groups, increased energy costs and inflationary pressures have stretched household budgets thin, and incomes have not kept pace with the cost of housing. Further, pandemic-era programs, including the Emergency Rental Assistance Programs and augmented SNAP benefits, have expired.

³ Housing in Maine: An Overview. 2022. <https://legislaturemaine.gov/doc/8866>

LD 709 aims to address these problems in a way that benefits both homeowners and renters by leveraging existing housing capacity and building support networks within our communities.

II. Homeshare as a solution.

Homeshare is a simple concept: it brings together two or more people to share housing. Homeowners or renters with excess space are matched with people in need of an affordable place to live. Each person has their own private space and shares common areas of the home. Parties make arrangements that meet their needs – e.g., a tenant may pay reduced rent in exchange for helping the home provider with household tasks or errands. There are a number of homeshare programs across the country, including one that has been in place in Vermont since 1982⁴ and another in San Mateo County, California, founded in 1972.⁵

For home providers, shared housing enables them to offset housing costs and other costs of living by receiving rent. For older adults who wish to age in place, home sharing can help them maintain independence longer and make housing costs and duties more manageable. Home sharing can also be appropriate for people who live on their own and are looking for living arrangements that offer more community, companionship, and security than living alone.

For renters, homeshare increases affordable housing options. It can help address our affordable housing shortage and soaring rent costs by making use of extra space within existing housing stock that would otherwise be unused. Renters could save money each month compared to renting their own apartment. Further, some tenants might choose to help an older adult around the house (e.g., dog walking, lawn mowing, or snow shoveling) in exchange for lower rent.

Homeshare also creates opportunities for intergenerational connections and relationships. This benefits both homeowners and renters and younger and older adults, by reducing social isolation and improving quality of life.⁶

III. Creating a Homeshare program in Maine.

LD 709 would create a homeshare pilot program. The bill convenes stakeholders to develop the pilot in order to launch it in a few regions. A number of these stakeholders have been exploring this idea and helped to develop the language of this bill, including the Maine Council on Aging, Maine AARP, and Dr. Patricia Oh.

⁴ HomeShare Vermont: www.homesharevermont.org/.

⁵ County of San Mateo Department of Housing: www.smcgov.org/housing/home-sharing-program

⁶ UW-Madison School of Nursing Center for Aging Research and Education: <https://care.nursing.wisc.edu/2022/03/03/our-house-the-benefits-of-intergenerational-housing>

Since then, we have also connected with Noelle Marcus, founder of Nesterly, a purpose-driven, civic tech organization that already provides this service in Greater Boston, Central Ohio, and Louisville. Her organization provides the supportive infrastructure to facilitate homeshare by vetting applicants, providing customizable leases, facilitating rent payment, handling insurance and liability, and ongoing support for the duration of the relationship between the renter and home provider.

Local organizations, such as AARP and Maine's network of 85+ local age friendly organizations, would coordinate to promote the program. We have also received interest from area universities and Americorps about the possibility of connecting young people with possible homeshare arrangements. My intention is to create the working group and work with the administration to pursue this idea.

Addressing our housing crisis will take a combination of solutions. Homeshare is one approach with a broad range of benefits. Thank you for your consideration. I am happy to answer any questions.



1. How does home sharing work?

HIP Housing is a nonprofit organization which since 1972 has been connecting Home owners or renters (Home Providers) who have a residence with one or more bedrooms, with persons seeking housing (Home Seekers) to pay rent or exchange activities for reduced rent. HIP Housing's Home Sharing program is not a short-term vacation rental type program.

Home Providers must live in San Mateo County. Persons seeking housing must either live, work or attend school in San Mateo County or have a housing voucher for San Mateo County. In this housing market, rents in the Home Sharing Program typically range from \$750 on up with occasional lower rents. Some rents include utilities and others pay a portion. Reduced Rent Exchanges involve non-medical care such as helping with meals, shopping, cleaning, companionship and doing errands. There are generally more rent exchanges than reduced rent exchanges. Each person has their own space and share common areas. Sometimes clients share a one bedroom unit with one person taking the living room space and the other taking the bedroom. After clients are interviewed by a HIP Housing coordinator, clients are given referrals and contact potential housemates on their own using a guide provided by the agency. HIP Housing's Home Sharing Coordinators help complete Living Together Agreements between housemates and provide follow-up support.

2. What are the benefits of Home Sharing?

Whether a home provider or home seeker, one of the reasons persons decide to home share is because they find it difficult to afford housing costs on their own. For those hoping to find an affordable or low-income housing unit, they may encounter long or closed waiting lists. The reality of getting low-income housing within a short period of time isn't likely. That's why home sharing can be a unique housing option. Some clients home share until they are able to find subsidized or low-income housing while others choose home sharing as a way to keep their housing costs affordable on a long-term basis.

For home providers, with someone else living in the home they are able to continue living in their own home and neighborhood. Additional benefits of home sharing allow home providers to save money, put the extra income toward other personal or housing expenses, experience a sense of security, enjoy companionship and maintain independence. With market rents unattainable for many, home sharing gives home seekers an affordable room in a home atmosphere. Many home sharers receive mutual benefits of companionship and security, the opportunity to help the home provider and being able to save money, reduce debt and keep housing & utility costs affordable.

3. What type of client applies to the home sharing program?

HIP Housing interviews clients of all walks of life including those who are working, seniors, single parents, persons with disabilities, persons exiting from a shelter, students and others who receive benefits such as unemployment, TANF, retirement or disability income.

4. What information do we need from the person applying for home sharing?

Applicants are asked to provide proof of ID, names and phone numbers of three persons they would like to use as a reference (preferably employment, residence and personal) and proof of their income. Income information is confidential and used only for statistical purposes. If you are seeking housing, you will be required to provide a current or former landlord or housemate as a reference. **Provided the information is available, HIP Housing will conduct a criminal background search through Superior Court databases and a National Sex Offender database check. Information obtained may disqualify someone from the program or may require disclosure on the application and to potential housemates.**

5. How long does it take to place someone in home sharing?

Clients are encouraged to keep in regular contact with their home sharing coordinator to receive referrals of potential housemates and then to follow-up with the referrals given by returning calls and making appointments to see potential housemates. The number of referrals given to clients of potential housemates depends on a number of factors: family size seeking housing, amount of rent charged/able to pay, location, pets, smoking and other personal preferences. HIP Housing's staff will work with clients for the duration of the time they are searching for a housemate whether the client finds a placement through our agency or something on their own. HIP Housing cannot guarantee a housemate placement.



HIPhousing

FREQUENTLY ASKED QUESTIONS ABOUT THE HOME SHARING PROGRAM

6. How long does the typical match last?

If both parties are happy with the match & circumstances do not change for either side, matches can last for many years, with great friendships being formed. The average length of stay is nearly three years with some matches lasting a shorter or longer period of time.

7. Do you match people of different ages, interests and genders?

Yes. Clients are asked to complete a questionnaire giving them the opportunity to share with us their ideal home share arrangement, personal characteristics and other factors regarding living with another person. Clients have the opportunity to interview and select their own housemate and to check the references of clients.

8. How do you complete a match?

The two parties in a home sharing match are offered the opportunity to put their understandings in writing by completing a Living Together Agreement with the assistance of the housing counselor. Each participant is encouraged to review the agreement periodically to make any adjustments or changes. HIP Housing is available to help housemates work through any issues or concerns once the housing arrangement begins. If the match needs to end, each participant is expected to give the other party a written notice as agreed upon in the Living Together Agreement.

9. What can you do to help encourage persons to home share?

People may not consider home sharing an option because they believe they can find their own place, find a housemate on their own or may have had a negative experience home sharing on their own. For those seeking housing, finding independent housing may be a longer term goal and clients should take into consideration their ability to pay a first and last month's rent and deposit, credit and debt situation and paying a rent that may be beyond their means. For Home Providers, they may have had a negative experience sharing with someone in the past. It's possible they were not provided with the guidance and support needed to help make a successful shared living arrangement (i.e., how to interview a housemate, checking references, completing a Living Together Agreement, follow-up support). HIP Housing provides one-on-one support to clients to help create a positive shared housing arrangement.

10. How do people apply to the Home Sharing Program?

Persons can call our staff to discuss home sharing as a possibility for them. Contact HIP Housing at 650-348-6660 for information and to schedule an interview. The interview will last approximately 45 minutes and will involve meeting with one of HIP Housing's Home Sharing Coordinators to complete an application and interview. HIP Housing has 4 offices throughout San Mateo County and staff bilingual in Spanish.

11. Where are the offices located?

The main office is at 800 S. Claremont in San Mateo. The Redwood City office at the Fair Oaks Community Center is open on Tuesdays & Thursdays. The South San Francisco Office at the Magnolia Senior Center is open on Tuesdays. The Daly City Office at the Daly City Community Center is open on Thursdays. Persons can call our main office at 650-348-6660 to schedule an appointment in any of our offices. It doesn't matter which office the client has their interview in. Each housing coordinator has the same referrals. If a client is home bound, a home visit will be arranged.

CALL HIP HOUSING

(650) 348-6660

800 S. Claremont #210, San Mateo 94402

www.hiphousing.org

INSPIRED LIFE

One roommate is 85, the other is 27. Such arrangements are growing.

‘We’ll be friends for life,’ Siobhan Ennis said of her roommate, who is 58 years her senior



By [Cathy Free](#)

July 15, 2022 at 6:00 a.m. EDT

Nadia Abdullah was on the hunt for an affordable apartment in the Boston area a few months before she graduated from college.

“It was a little frustrating because I couldn’t find anything in my budget,” said Abdullah, 25, who was sharing on-campus housing with four other students until she graduated from Tufts University.

At the same time, Judith Allonby, 64, was debating whether to move out of her family’s old home in Malden, Mass., after her parents died. Her two-story house seemed too large for one person and it required a lot of upkeep, but she liked the neighborhood.

“I rely on public transportation,” said Allonby, an attorney.

Then she and Abdullah discovered an alternative: an intergenerational housing arrangement that would benefit them both.

While researching their options, they each learned about Nesterly, an online home-sharing agency that matches young renters with not-so-young people looking to supplement their incomes and share their space.

Abdullah and Allonby each passed the agency's background check, then they were paired in an arrangement designed to fit their specific needs:

Allonby would rent the first floor of her home to Abdullah for \$700 a month in exchange for help with the housework and gardening and occasional grocery runs. And Abdullah would get a safe and spacious place to live just six miles from Boston and a 30-minute drive from her robotics engineering job in Beverly, Mass.

"It was perfect — Judith has become like my family," said Abdullah, who moved in with Allonby in late May 2019 and still lives there. "She even allowed me to adopt a cat. She now loves Mango as much as I do."

Allonby said she was surprised at how compatible they turned out to be.

"It's really nice to have somebody else around, and Nadia brings a different atmosphere and energy than I had with my 88-year-old mother," she said. "Nadia is definitely not listening to Frank Sinatra."

About 18 percent of Americans live in multigenerational households — meaning two or more adult generations — according to a study from Pew Research Center published this year. Such arrangements have quadrupled in the United States since the 1970s, with about 60 million U.S. residents now living with adults who are of a different generation, according to the study.

Contributing to that trend is that more young people are priced out of the housing market and more seniors want to age in place, said Donna Butts, executive director of Generations United, a D.C.-based organization that focuses on programs and policies that connect generations.

"Sometimes, just having somebody around to walk the dog and have a meal with a few times a week can make a huge difference for an older adult," said Butts, noting that issues of loneliness and isolation doubled for seniors during the coronavirus pandemic.

College students faced a similar dilemma with many of their classes held online, she added.

"With young adults and older adults feeling the most isolated, connecting them is the right thing to do," Butts said.

In the United States, several universities foster such arrangements, including Winona State University in Minnesota, Quinnipiac University in Connecticut and the University of California at Berkeley, which has an intergenerational housing program that started in 1986.

At Drake University in Des Moines, music students are given the opportunity to live rent-free at a local senior living center in exchange for performing several times a month for the residents.

Molly McDonough, a 22-year-old vocal performance major, recently moved into Wesley Acres, a senior living community that offers everything from independent apartment life to long-term care.

McDonough said it appealed to her because she was looking for a way to save money while living off campus. She now performs soprano arias from operas like “La Bohème” for seniors several times a month.

“It gives me some live performance practice and helps me save on rent at the same time,” she said. “I’ll be applying to graduate schools this fall and you have to pay a lot in fees, so this move made sense.”

She said she was happy to find a pleasant, one-bedroom apartment waiting for her last month on the center’s fourth floor.

“It came fully furnished, with towels, dishes and anything else I needed,” McDonough said. “They also allowed me to bring my two cats.”

There were a few surprising things in the apartment, including in the bathroom.

“I counted seven bars that were installed in the shower,” she said. “So that was a little different for me. And then my cats of course immediately started playing with the string that you pull for an emergency.”

McDonough now often shares meals with senior residents in the communal dining room and she enjoys hearing their life stories.

“They’ve lived such full lives and there’s a lot that I can learn from them,” she said. “They’re all really sweet and caring.”

Shortly after she moved in, she found a note on her door from Arlene DeVries, 81, who lives at Wesley Acres with her husband, Fred DeVries, 83.

“Arlene wanted to give me a tour of Wesley Acres and I found out she’d also been a voice major at Drake,” McDonough said. “Right away, we became good friends.”

DeVries was her biggest cheerleader when she won first place in her category at the National Association of Teachers of Singing competition in Chicago in early July.

“Molly is so talented and a lot of people who live here have limited mobility and don’t have the opportunity to go out much anymore,” said DeVries.

“We’re delighted to have her here,” she added. “It gives us all a lift to have someone younger living with us.”

In Canada, college students and seniors are moving in together, too.

Michael Wortis, 85, a retired physics professor from Burnaby, B.C., near Vancouver, said he was intrigued when he received an email last year from Simon Fraser University, where he’d taught for 15 years.

The university had recently started an intergenerational housing program with Canada HomeShare. Wortis, whose wife died of Alzheimer's disease in 2015, decided that he could use a little help around the house, in addition to someone to chat with.

He was matched with Siobhan Ennis, 27, a health sciences graduate student who had been living with three roommates and was looking for some quiet study space.

In exchange for \$400 a month to rent the bottom level of Wortis's home, Ennis now mows the lawn and helps clean up around the house, and she and Wortis dine together several times a week. They also garden together and have movie nights.

"I don't have the same amount of energy that I used to, and it's nice to know that if I fall down the stairs, somebody will come home," Wortis said.

As a bonus, Ennis makes terrific stir-fries, he said, and she's better at figuring out problems with high-tech equipment than he is.

Ennis said she believes that she actually benefits the most from the arrangement.

"Michael is such a great person — I love having him as my roommate," she said. "There is always something to talk about and he's always direct and thoughtful. We'll be friends for life."

Nadia Abdullah said she feels the same.

"I'm engaged to be married now, and Judith allowed my fiance to move in with us," she said. "Even when we move out on our own, the bond we have with her will always be there."