Maine Homeshare Pilot Final Report

Report to the Legislature

Pursuant to LD 709
(131st Maine Legislature)



November 2026

MaineHousing
MAINE STATE HOUSING AUTHORITY

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Background

This report follows the end of a home share pilot program which was established pursuant to LD 709, a bill in the 130th Legislature that required the Maine State Housing Authority (MaineHousing) to contract for a one-year online home share pilot program, primarily aimed at assisting older persons by matching older persons who own homes with spare rooms to adults in need of affordable housing. The legislation included a one-time appropriation of $200,000, but when state funding could not be appropriated, MaineHousing agreed to fund the program using internal funds. After a year, while the program showed signs of promise, MaineHousing extended the program, with reduced funding, for a second year through early 2026, hence this report being submitted now and not earlier.

The results of the program, as will be seen in this report, were mixed, and we concluded that though it garnered a fair amount of interest, the program was not altogether successful as a state-wide initiative. We do think the program may hold promise on a more local level in cases where municipalities or local organizations might be interested.

Procurement

MaineHousing conducted a request for proposals (RFP) shortly after the bill was enacted and awarded a contract for the services to Nesterly, Inc., a social enterprise business that focuses on providing a virtual platform to facilitate inter-generational home sharing services. Nesterly was the sole respondent to the RFP. Prior to this project, Nesterly's base of experience was focused on providing home share services in several cities around the country where they had worked closely with established local housing advocates to facilitate home sharing in single communities. Maine provided the organization's first experience with offering their services on a statewide basis, and while we would characterize the program as showing promising signs, it has proven difficult to take a business model that was based on working with a single community and expanding it to a place as large as Maine.

MaineHousing organized an advisory committee to draft the RFP, evaluate responses and work with the agency during the pilot period. This committee included representatives from MaineHousing, Governor Janet Mills' Cabinet on Aging, and the Maine Council on Aging.

A broader advisory group was also assembled, including representatives from the University of Maine Center on Aging, AARP, the University of New England, as well as local organizations centered around aging in place. This group came from across the state to provide guidance, vision,

and assist with outreach to their constituencies, and met periodically during the first year of the program.

Unique Aspects of the Nesterly Service

Nesterly is based in the Seattle area and provides a comprehensive platform to facilitate home sharing. The company was designed by its founder, Noelle Marcus, following extensive research into best practices for home sharing, both in the United States and elsewhere. Several aspects of the company appealed to us as we developed this pilot.

1. **Security**

   Given that this was to be a state-supported program aimed primarily at older people renting rooms in their homes, the steering committee felt that the security features of any successful applicant organization had to be paramount. With Nesterly, both renters and hosts undergo extensive background checks and are asked to supply two references each who are contacted by Nesterly as part of the application process. All must complete a full application.

   In addition, renters are interviewed by a member of a social worker led team to help facilitate good potential matches by focusing on compatibility.

   Renters must provide proof of employment or proof of school enrollment.

   Finally, when a host is in the process of interviewing potential guests, they can do so using a proprietary video chat feature on the Nesterly platform – allowing the interview to occur without the host ever being required to release their address or other information until they want to actually formalize the rental relationship.

   These features impressed our steering committee as providing appropriate guardrails to assure that home sharing could be done far more safely on Nesterly than with other approaches, such as a homeowner placing an ad in a local newspaper or online.

2. **Flexibility around Rental Agreements**

   Hosts entering into Nesterly rental agreements are encouraged to include as part of the monthly arrangement a certain amount of household assistance. This might include shoveling walks, mowing lawns or doing other general household tasks for a set number of hours each month in exchange for a reduction in the amount of rent due. This does not extend to personal care.

These added work agreements can reduce the cost of renting and help make the home easier to live in for the hosts.

3. Automated rent payment

Shortly before the end of each month the rent for the subsequent month is deducted from the guest's checking account. This ensures that rent is paid on time and eliminates the need for a host to ask a guest for rent.

4. On-going quality control

Every month over the term of the home share, Nesterly reaches out separately to both the host and the renter to discuss how the arrangement is working and any problems that may have arisen.

Program Discussion

The goal of the pilot program was to determine a statewide strategy for the first Maine home sharing program, test an initial launch, demonstrate interest and make a handful of first home share matches.

In 2024, MaineHousing and Nesterly embarked on an extensive series of outreach activities. We garnered earned media and heard from several age-friendly community groups from towns around Maine who had expressed interest in participating. Before we even announced the program, we had an initial wave of press from NBC to Fox22, to CBS 13, and requests from local organizations who were excited to promote the program.

MaineHousing conducted outreach for the months of May, June, July and then conducted targeted guest outreach starting in August. Erik Jorgensen from MaineHousing embarked upon on a "Road Show" with stops to meet with local aging in place community groups and others interested in the program. These stops included:

- South Harpswell 5/29/24 In Person
- Windham 9/17/24 In Person
- Blue Hill 10/9 (via Zoom)
- Cumberland 8/15 In Person
- Boothbay 7/18 In Person
- Millinocket 6/13 In Person
- Maine Center on Aging Meeting 6/4 In Person
- SMAA Exchange (Via Zoom)

- Appeared on the AARP Radio show.
- Appeared in an episode of Maine Public's MaineCalling.

Principal Media Engagement with MaineHousing for the pilot program was as follows:

02/13/24	Bangor Daily News	Homeshare Pilot program	Zara Norman
02/19/24	WCHS NewsCenter Maine	Homeshare Pilot program	Kaylie Reese
02/20/24	WGME 13	Homeshare Pilot program	Brad Rogers
02/20/24	WCSH NewsCenter Maine	Homeshare Pilot program	David Guildford
02/20/24	ABC 7/Fox 22	Homeshare Pilot program	Matt Colson
02/21/24	The Maine Wire	Homeshare Pilot program	Libby Palanza
02/22/24	ABC 7/Fox 22	Homeshare Pilot Program	David Ledford
03/26/24	WABI	Nesterly	Joy Hollowell
04/16/24	WGME 13	Nesterly Pilot Program	Gina Hamilton
04/17/24	MarketWatch	Nesterly Pilot Program	Jessica Hall
04/19/24	WCSH NewsCenter Maine	Nesterly Pilot Program	Anne Baldridge
06/11/24	Route 50 (online D.C. news outlet)	Questions about Nesterly	Molly Bolan
07/05/24	ABC 7/Fox 22	Questions on Nesterly	Doug Banks
07/08/24	ABC 7/Fox 22	Questions on Nesterly	Grace Blanchard
10/16/24	Boothbay Register	Questions on Nesterly	Jane Carpenter
10/23/24	Ellsworth American	Nesterly questions	William Gray

The program requires ongoing marketing, and based on our experience this is best managed on a local basis. Prior to working in the state of Maine, Nesterly had focused on individual communities that had contracted with them. Nesterly would provide the digital platform and services, while the local organizations would promote the program in their own communities. When working on a statewide basis, there was no ready method for providing a similarly focused level of local promotion. Several communities volunteered to be "champions" for the service, but our experience was that without a larger critical mass of candidates for hosting and candidates who wished to be guests, it was hard for these connections to work.

Participation

In the first months of opening the home share program, relying on earned media and word of mouth, along with some targeted webinars and presentations, 112 hosts signed up to participate and 156 guests from across the state expressed interest in the program.

Women made up 71% of the home share listings created in Maine, with an age range from 25 to 93, and an average age of 58. On the guest side, 66% were female with an age range from 18 to 86 and an average age of 44. Both potential hosts and potential guests drew from points across Maine,

though the frequency of both potential hosts and potential guests generally mirrored the population density of the state.

The majority of those who signed up shared that they had heard about the program from family or friend referrals or a community association – folks also learned about the program from local press, social media and online searches.

The listings were on average significantly below market rate – with an average price of $819 per month that includes all utilities, electric, water, gas, Wi-Fi, etc., providing an effective rent price of under $600 per month.

Nesterly was the company that inspired this legislation in the first place. They ended up being the only company that responded to the RFP. They have had a successful business model working with individual cities, but had never worked with an entire state before and the transition from individual communities to statewide has been challenging for them and for MaineHousing.

Under their usual model, a community committee on aging or city government hires Nesterly to provide the service – the infrastructure: screening including background checks, the payment platform where they collect the rent by direct debit, the website, and social workers who help with both the matches and monthly check-ins with each home share host and each home share guest.

When they started working in Maine, the company assumed this same approach would work on a statewide level and they were pleased with the number of sign-ups initially. But despite the numbers, the vast geographic region of Maine made coverage thin. A room available in one town might not be of value to a person looking to stay in a different community.

We continued to focus on host outreach and onboarding throughout 2024, with Nesterly helping hosts who started but hadn't finished their home share listings with one-on-one social worker outreach and support.

Even so, and without explicit guest marketing, we were able to make the first home share match in late September 2024, and two additional matches over the fall. In hopes that the momentum would continue, MaineHousing extended the funding at around half of the initial contract amount to go for a second year, based the idea that this would give local groups more of a chance to promote the program in their towns. An additional dozen or so matches occurred in the second year. We felt that having two years of funding provided some continuity and a chance for any building momentum to play out.

As part of the state budget process, MaineHousing suffered a reduction of $10 Million in state funding, and therefore had no way to continue this program after the funding expired in February.

MaineHousing has no ready ability to fund or administer such a program long term, and the stumbling block will likely continue to be cost. None of the program partners we worked with has a clear source of funding to take this on, and with the state in a budget shortfall, there is not likely to be room for ongoing support in the immediate future.

The largest issue with the program that we have seen so far is that the company's business plan, which focuses on partnering with local groups who hire them directly, does not necessarily translate to a state-wide program, where there are not built-in local advocates. The marketing has proven to be the largest challenge.

We did recruit local organizations to serve as partners to help promote the program, but they are volunteer committees and most don't have budgets to do this on a sustained basis.

Participant Experiences

Though there were only a handful of actual homeshares that arose out of the statewide program, in those cases, they were successful. Accounts below describe some of the circumstances, background and experiences of the participants in those homeshares, and were provided by Nesterly.

Example 1 (Hancock County):

> **Host:** Mary is still working as a full-time teacher, but will be retiring soon. She lives with her cat on a large property and was looking for someone to share the space who likes to care for their surroundings and has a good sense of humor.
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> **Guest:** Marianne is a massage therapist and works at a health food store. She values community and cares deeply about being a good steward of the land and water.
> Both Mary and Marianne have adult children who visit them regularly.
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> **Rent** is $825/month for a separate ADU next to the host's house that includes 2 bedrooms, bathroom, living room, and efficiency kitchen. Includes laundry and additional host kitchen access. Guest receives rent reduction in exchange for cleaning and household maintenance projects.

Example 2 (York County):

> **Host:** Denise is an empty nester with three adult children. She still works full-time, and has lived in Biddeford for over 50 years. She enjoys reading, cross stitching, and watching tv. She has a quiet happy dog named Chowder. She signed up for Nesterly because she "would like to have help with my monthly expenses."

Guest: Joseph is a 20-year-old college student at Southern Maine Community College completing an Associate of Arts and Sciences-AAS, Hospitality Administration/Management. He just completed a summer internship at Disney World and is now working full-time at the Hyatt in Portland. Their homeshare started Aug. 18 and will run through Jan. 13.

Rent is $850/month including a private full bathroom, WIFI, streaming services, AC, extra storage, and a washer dryer.

Example 3 (Cumberland County):

Host: Lucy has lived in her house for 27 years. She is handy, respectful, and a night owl. She enjoys exercising, music, watching TV, and reading. She has an active life and mind, and progressive social and political views. She was looking for helping around the house and looks forward to how Jaycee will assist with her enjoyment of DIY home projects.

Guest: Jaycee, relative newcomer to Maine (via Brooklyn New York), Jaycee (age 51) enjoys walking, hiking jogging, cooking, listening to music, reading. With a degree in Fine art Painting & Photography from the University of California Santa Cruz he works as a professional photographer, who has lived and worked all over the world.

Rent is $725/month. All utilities included. Sunny, first floor bedroom with a private full bathroom. Guest will be sharing the home with Host's two indoor cats as well.

Example 4 (Hancock County):

Host: Rosa is the Executive Director of a housing nonprofit, where she works closely with disadvantaged families developing pathways out of poverty. She has a bachelor's degree in Biochemistry and certification as a Behavioral Health Professional. She's also on the Board of her Community Land Trust.

Guest: Veronika works remotely and likes enjoying the outdoors and painting. She was living in Sullivan prior to the homeshare. Veronika was a Global Studies and Economics Double Major at Temple where she was awarded a Critical Language Scholarship, sponsored by the US Department of State.

Rent: $575/month for private fully furnished bedroom, and shared bathroom, kitchen, living area and outdoor space.

Example 5 (Lincoln County):

Host: Ann (Age 82) is a widow who enjoys her country lifestyle on 25 acres of woods and pasture as well as her ultra friendly neighborhood.

Guest: Marie (Age 95) is also a widow who lives near Ann but would like to share a home with her during the winter months. Marie has a PhD in Biochemistry and Molecular Biology and an MS in History. She speaks French and Italian.

Ann and Marie are longtime friends are homesharing together to provide support and companionship as they are both widows and the Maine winters can be difficult. Marie proposed the idea after Ann had already signed up with Nesterly. They decided to book through Nesterly in order to establish a relationship with the company and have all the logistics taken care of for them.

Rent is $1000/month. This rent covers an attached private unit that includes bedroom, bathroom, living room, kitchen and parking space. Laundry and enclosed porch will be shared. Homeshare will last for 7 months.

Example 6 (Rural York County):

Host: Cliff (aged 75) says he is artsy and loves gardening, fishing and building things. He plays pickle ball and also loves to mountain bike. He is a woodworker and "finds the work to be a form of art and music".

Guest: Chase does freelance work remotely as well as seasonal labor working as a handyman and landscaper. He is also a fisherman. He is positive and friendly and enjoys a wide variety of pastimes. He has family nearby in Maine and this is great fit for him.

Rent is $720/ month including a private full bathroom, WIFI, internet, and laundry machines. Chase will assist with firewood maintenance and other house projects. Homeshare will last for 5 months.

Later in the year, after Chase's homeshare ended, Cliff rented to a second guest through Nesterly.

Example 7 (Knox County):

Host: Emily was looking for companionship and help with her aging mother, who is handicapped, as well as fostering fun communal living at her home. Emily is involved in her community and speaks English and French.

Guest: Zachary works in a grocery store in Rockland, ME, as well as in manuscript consulting for novelists. He is quiet and likes to spend his free time reading and writing. He graduated from the University of Maine at Augusta.

He says: "The room itself is great, and Emily has worked hard to make me feel welcome. I feel like I have a good deal of privacy here. I'm quite happy with how things are going with Emily. She and her mother are very hospitable, while still giving my privacy. I love having my own bathroom and Emily is a surprisingly good cook, so I've been delighted by the occasional dinners she's offered. I feel whenever an issue arises, I can just reach out to Emily via text to get things sorted out." Host says: "So far so good! We had a hot dog party, and he is very helpful." "Everything is going very well". The Guest learned about the program from the Waldo Community Action Partners.

Rent is $600/month, which includes a private bedroom and bathroom, and access to a shared guest bedroom for visitors. Zachary will spend 15 hours/month caring for the house and companionship for Emily's mother, in exchange for a reduced rent. The Homeshare will last 4 months.

Example 8 (Cumberland County):

Host: Barbara (age 87) is a retired piano teacher with a love of art, nature, and interesting creative people. Having lived in Ethiopia, and travelled the world, she brings an interesting perspective to life, and lives in a gorgeous home overlooking Casco Bay with her pet labradoodle Shammy.

Guest: Medora (age 67) is quiet, dependable, and respectful. She enjoys gardening, cooking, and reading. She is a former teacher and medical assistant who loves nature and animals.

Barbara's adult daughter noted "My mom had a fall while walking the dog yesterday (had to go to the ER) and so it was so relieving to know that Medora was there when she returned to keep a watchful eye on things".

Rent is $200/month, including a private full bathroom, semi-private living room, internet and laundry. Medora will greatly assist Barbara with driving her to daily engagements, and some occasional pet care. Homeshare will last for 1 year.

These examples show the range of locations and situations where Nesterly homeshares have worked. It is difficult to garner much information on those homeshares where there were potential hosts and guests who were potential matches, but who never decided to undertake the homeshare. Sharing a home is different (and far more personal) than a more typical landlord/rental unit arrangement. We know in at least one case an older person's family simply had objections to "a stranger living in their family home".

Lessons Learned

According to NSHRC (the national shared housing resource center) realistically it can take several years to start a program and achieve consistently strong referrals. Based on our experience, one of the greatest missteps in program start-up is significantly underestimating the time it takes to begin making matches. In Maine, funding was unavailable to continue the program, so we were unable to test that theory. While the program ended, Nesterly pledged to continue to serve all existing homeshares under their program in Maine.

Over the course of the program, we learned about other home sharing programs elsewhere in the country and how they have worked. Maine's program team met with the leadership at the **Pennsylvania Department of Human Services** and Department of Aging, who are responsible for operating the statewide 'SHARE' program in that state. We learned that they fund their growing homesharing program through Medicaid's *Money Follows the Person* dollars. That option does not exist in Maine as those Medicaid funds are already used for other purposes. Founded in 2018, they have expanded county-by-county and now have 14participating counties. The focus of the Pennsylvania program, which started in 2017, is more a social service model than Nesterly – and because of this funding source, the program is, according to its managers, focused on nursing home diversion, and rental charges are capped at 30% of the guest's income. The Maine program allows homeowners to set the rent for their homeshare at a level they think is fair, but the rents are not always significantly below that of a traditional apartment rental.

In **Vermont** there has been a not-for profit home sharing organization that operates a program called "HomeShare Vermont" that has existed for over 40 years. It started as a limited program in the Burlington area and has gradually expanded into different counties. It is not a statewide program but operates in many areas. In fiscal year 25 their annual report notes that with state and federal funding of around $480,000, the program made around 300 matches.

In addition to facilitating homeshares, the organization publishes resource guides on best practices for home sharing, and they host a working group that promotes and advises on issues relating to accessory dwelling units (ADUs).

New Hampshire's **Mount Washington Valley** region also has a home sharing program with whom our steering committee met. MWV HomeShare is described as "a partnership between the MWV

Housing Coalition & MWV Age Friendly Community as a service nested within the non-profit Gibson Center for Senior Services whose mission is to enable seniors in New Hampshire's Northern Carroll County to live independently and actively, with purpose and dignity." This program operates in 12 towns in Carrol County. In addition to providing homeshare "matchmaking" services, the program provides several useful publications, including a best practice guide, sample home share contracts, exit plans, and other guidance for people seeking to match. Many of the services that the organization provides resemble those offered in Maine through Nesterly (background screening, application interviews, making potential matches).

We do not have budget information on the Mount Washington Valley program, but it operates as part of North Conway's Gibson Center, which is a regional agency providing transportation, meals on wheels, a thrift shop and other social programs aimed at older residents.

In each of these programs in other states, there is an appropriate emphasis on security.

Conclusion

The LD 709 pilot resulted in a handful of successful matches, but in the absence of ongoing funding and some sort of state-level entity that is focused on marketing and local customer service, it is hard to see how the program can work successfully statewide on a long-term basis.

Nesterly has been a willing and enthusiastic partner, but their business model limits their involvement to being an online platform. MaineHousing, which cannot use state funding for administration or staffing, has no staff to lead the program and provide that on-going presence here in Maine. Moreover, there is no readily available way to continue the funding beyond the current period.

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Our conclusion is that if the state is going to participate in this sort of work, a well-thought-out program such as the one offered by Nesterly solves a lot of back-end logistical problems for both hosts and guests and also checks boxes around security and program design that allow program participants to sleep more easily. As a housing finance agency, MaineHousing is not the best-suited entity to lead an effort like this long-term. If it were more closely affiliated with a regional housing organization, an area agency on aging, or a statewide housing service organization and provided with adequate administrative and marketing support we think such a program could be successful; however we would urge that the program not be attempted statewide all at once but started regionally.

The other issue to bear in mind is that this is not a self-supporting activity. In addition to any fees charged on an ongoing basis (Nesterly charges 2.5% of monthly rent for its services) there are ongoing costs to keep the service available. MaineHousing committed $280,000 to this program over two years, and that did not include any funds for administration or marketing.