



strategies for scaling

# Shared Housing

Best Practices, Challenges & Recommendations



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# FOREWORD

When I visit my 88-year old mother in her home, I am struck by how important the security, stability and comfort that are afforded by her home are for her health and independence. Along with her aging neighbors, my mother represents the reality that increased longevity and today's demographic realities require us to rethink our living environments. Thoughtfully designed homes and communities can positively impact our ability to exercise control and choice over where and how we live.

I recently co-edited a book alongside an interdisciplinary team of civic leaders, urban planners, gerontologists, economists and developers who shared their ideas about how to accommodate our aging population. *Independent for Life: Homes and Neighborhoods for an Aging America*, emphasizes the importance of creating a continuum of housing options that adapt to our increasing lifespan. These include home modifications and upgrades, cohousing, mixed use and transit oriented development, accessible dwelling units and shared housing.

Comfortable, accessible and emotionally uplifting homes and neighborhoods are the cornerstone of strong communities. In addition to the deeply rooted personal meaning we derive from our homes, their location can either hinder or facilitate access to critical services, particularly as the health care industry shifts toward home-based care. The success of innovative community-based programs relies on housing that supports individuals staying in or near their homes and neighborhoods, and that adapts to their changing needs.

Improvements in transportation infrastructure, public safety, civic engagement and walkability are examples of necessary steps toward improving our communities. But the challenge remains, how will we ensure that individuals have an affordable, supportive home from which they can realize the other benefits of livable neighborhoods?

After reading ALA's new Strategic Guide, I'm impressed by the amount of work already happening and the diversity of programs responding to local needs. Shared housing is a community-focused solution that fosters social connectedness and creates mutually beneficial relationships. The shared housing model is particularly well-suited for supporting the elderly, veterans, single mothers, individuals in transition and other vulnerable groups.

I encourage ALA and others in the field to work towards a vision where shared housing is a mainstream resource available in every community and neighborhood across the country. I hope this concept spreads from niche to mainstream.

## **The Honorable Henry Cisneros**

*Chairman, CityView*

Former U.S. Secretary of Housing and Urban Development

# INTRODUCTION

The economy and the housing market affect rates of home sharing between families, friends and strangers. This seems particularly true during the current recession, which has created its own home-sharing phenomenon, documented as “the largest increase in the number of Americans living in multigenerational households in modern history.”<sup>i</sup> While many of us have lived with roommates at some point in our lives, whether for economic or social reasons, research on the impact of the Great Recession on the “boomerang generation” suggests a new openness to shared living, at least within the same family.<sup>ii</sup> Anecdotal evidence from the field reflects this, as underemployment, job relocation and foreclosures are all increasing enrollment in shared housing programs.

Factors are also emerging that will permanently impact the demand for shared housing. Affordable Living for the Aging (ALA) believes the convergence of demographic trends with today’s economic and funding realities creates an opportunity to proactively position shared housing as a solution that uses existing housing rather than relying solely on new construction and multifamily development.

Reductions in capital funding and a slow economic recovery will shape the broader housing market in the coming decade. Meanwhile, increasing life spans are already reshaping the intersection of housing and services as communities fall further behind in providing adequate options for seniors. Every community can do more to offer a variety of housing types that accommodate these new realities and offer choices to people of all ages and income levels. Integrating shared housing into the mainstream affordable housing field will help shape policy and influence how communities pursue their affordable housing goals.

ALA envisions this publication as a strategic effort to strengthen the national network of shared housing practitioners and, more broadly, to inform leaders and decisionmakers. The document is designed to create a compelling case for policymakers, professionals in related fields, and funders to understand and champion shared housing’s role in creating sustainable communities that provide residents with diverse housing options.

## **AFFORDABLE LIVING FOR THE AGING’S BACKGROUND & HISTORY**

ALA’s founder, Janet Witkin, was a pioneer in the shared housing movement in the late 1970s. In 1979, ALA received a five-year federal grant to explore shared housing and created the first shared living residence for seniors in Los Angeles. More than 30 years later, ALA continues to provide housing programs so low-income, older adults can remain supported in their communities. ALA accomplishes this by offering a variety of housing options such as home share matches, shared living residences (SLRs) and permanent supportive housing.

In addition to matching thousands of seniors to shared housing over the past three decades, ALA also provides housing search assistance to individuals. Roughly 30% of these individuals enroll in the home share match-up program. Distinct from the match-up program, ALA houses 35 tenants across three SLRs. As of 2012, ALA has three fully funded projects in its development pipeline, two of which are SLRs.

Shared housing is one of the many strategic responses necessary to address a community’s housing needs. In collaboration with our partners, ALA hopes to spark the national reinvigoration of this decades-old movement by integrating shared housing into the mainstream affordable housing sector.

# BACKGROUND

## HOW TO USE THIS STRATEGIC GUIDE

This document is not intended as a step-by-step guide for setting up a shared housing program. For that purpose, we recommend consulting the program manuals made available by the National Shared Housing Resource Center, which can be ordered online at [nationalsharedhousing.org](http://nationalsharedhousing.org).

This guide has four goals:

1. Raise the visibility of shared housing as a viable approach to increasing the supply of affordable housing in a time of shrinking financial resources and increasing need.
2. Incite new investment by highlighting the value and potential for greater impact of the model.
3. Share strategies and opportunities for strengthening and scaling existing programs as well as for launching new programs.
4. Offer a foundation upon which to formulate a coordinated, consensus-driven agenda for advancing the field toward greater scale and impact.

Given its various but complementary goals, the document is designed for use by readers with different levels of familiarity with the shared housing field. Users who are new to the field may choose to focus on the sections about Building Successful Programs, while experienced practitioners should review the sections on Growing Programs to Scale.

Throughout the document, the reader will be directed to pull-out guides that are designed to accompany the main document yet also serve as standalone tools. Readers are encouraged to enrich the content by contacting [ALA staff](#) with stories and data that demonstrate shared housing's growing relevance. Submitted content will be reviewed for inclusion in future editions and training presentations.

## METHODOLOGY

ALA conducted a process evaluation of its match-up program in 2010. This evaluation was an important inspiration for this document, and ALA's research for that project – particularly the literature review and survey of 16 home-sharing agencies – served as the starting point for this document. ALA carried out additional research, including a review of recent media coverage and a variety of reports by nonprofit and academic researchers on relevant topics. In addition, we interviewed several key informants from the shared housing and aging-in-place fields (please refer to the acknowledgment section for a full list of respondents). Based on this process, ALA developed a preliminary set of recommendations, which was then circulated to stakeholders to solicit their feedback. ALA explicitly sought to incorporate the expert opinions of shared housing practitioners into this document in order to capture different perspectives from the field and present an integrated vision to a broader audience.

ALA is hosting the National Shared Housing Symposium on November 27, 2012 as a further opportunity to gather input about actionable strategies for advancing shared housing. In addition to shared housing practitioners, ALA is inviting participants from the planning, policy and funding sectors with the goal of fostering new collaborations for implementing key strategies in 2013.

## WHAT IS SHARED HOUSING?

The term “shared housing” consists of two or more unrelated people sharing a home.<sup>iii</sup> This could be a homeowner renting out vacant bedrooms, or two or more people renting a home together. Each resident typically has his or her own bedroom but shares the home’s kitchen, laundry and living areas (bathrooms may be private or shared, depending on the property). Shared housing programs fall into two categories:

**MATCH-UP PROGRAMS** (also known as home sharing, housemate matching or roommate matching) provide references and develop matches between housing “providers,” who seek to rent out vacant bedrooms in their homes or apartments, and home “seekers.” Home providers generally offer lower rents in comparison to fair market rents, and about one third of matches involve a “service exchange,” in which the home seeker agrees to provide services such as transportation or housekeeping in exchange for reduced rent.

**SHARED LIVING RESIDENCES** (SLRs, also known as group homes, cooperative living, communal living or residence homes) are homes in which multiple tenants have their own bedrooms (and sometimes a private bathroom) but share common areas. The residence is generally owned and/or operated by a nonprofit agency that provides property management services and is available to mediate resident concerns. SLR residents may also have access to case management or other supportive services. The level of service offered within an SLR varies significantly from program to program.

For the history and current state of the field, please refer to [A Brief History of the Shared Housing Field](#).

## THE CASE FOR SHARED HOUSING: MEETING GROWING DEMAND WITH SHRINKING RESOURCES

Since its emergence in the late 1970s, shared housing has experienced dramatic swings in its popularity. In recent years, the field has stabilized with approximately 65 programs registered as members of the National Shared Housing Resource Center (NSHRC). ([A program map is available at the back of this guide.](#)) With many agencies reporting significant inquiries and interest in launching new programs, the field is poised for growth. Renewed interest is motivated by the need to meet surging demand for affordable housing in a time of shrinking subsidies and economic distress.

While shared housing is not a one-size-fits-all solution, it is a resource-efficient option compared to other methods of producing affordable housing in that it maximizes the use of existing housing stock. For individuals, shared housing can offer financial and social benefits:

- **Financial:** for renters, sharing a home, whether through communal living or by renting a room, can result in substantially reduced housing costs and/or access to a better quality of housing and community amenities. Many of the home sharing programs ALA spoke with reported monthly rents of around \$500, in comparison to local fair market rents of \$800 or more. If home seekers are willing to provide services in exchange for a reduced rent, their monthly expenses can be decreased even further.

Approximately 60% of those who share their home are house rich and cash poor and living on a fixed income.<sup>iv</sup> For homeowners who rent space in their homes, home sharing provides monthly income that can defray housing related costs such as mortgage, utility and property tax payments, or simply increase their disposable income. At the same time, home sharing requires little to no financial investment on the part of the homeowner, especially when compared to other measures that could help them age in place (e.g. hiring a service provider).

- **Independence & social well-being:** shared housing can provide significant support for older people seeking to maintain their independence, especially when arrangements include the provision of services. Non-medical support such as housework or transportation are often enough to allow someone to avoid an institutional setting and remain in their home or community, whether by compensating for declining abilities or supplementing an existing support network. Similarly, all parties involved in a shared housing arrangement can benefit from the resulting companionship and security. The vast majority of participants in shared housing programs reported either neutral or positive effects on their well-being and social engagement.<sup>v</sup>

Shared housing offers significant public benefits at a community level: **MAXIMIZATION OF HOUSING STOCK:** shared housing effectively increases the supply of affordable housing in the local community without the costs of new development. Even in the case of SLRs, rehab or retrofit of existing homes may provide significant cost savings and promote smart growth strategies by avoiding greenfield development.<sup>vi</sup>



**NEIGHBORHOOD STABILIZATION:** shared housing can bolster community stabilization efforts by reducing turnover or vacancies as homeowners are able to remain in their homes and engaged with the neighborhood. The income they receive from renters can also help them to invest in their properties and stay current on related payments, while the renters themselves may contribute to local commerce as they frequent neighborhood businesses.

**SAVINGS TO THE HEALTHCARE SYSTEM:** By helping to prolong independent living, home sharing can delay institutionalization and enable residents to utilize home- and community-based services intended to reduce utilization of more costly support such as assisted living and long-term care facilities.

In addition to the general benefits it can offer individuals and communities, shared housing is particularly relevant in today's affordable housing environment. Several demographic and economic factors suggest that a major shift in housing demand and healthcare needs is beginning, and shared housing is aligned with community development movements that seek to address this shift, such as transit-oriented development, neighborhood preservation, and home- and community-based service delivery. As policymakers and nonprofits grapple with appropriate responses to these trends, adding shared housing to the mix of solutions will enhance the conversation.

### **DEMOGRAPHIC TRENDS: SHARED HOUSING AS A TOOL TO MEET THE DEMANDS OF A CHANGING HOUSING MARKET**

The dramatic aging of the population as the baby boomers grow older will impact nearly every aspect of American life. By one estimate, the 65+ population will more than double – from 40 million to over 88 million – by 2050, meaning that one in every five Americans will be over the age of 65.<sup>vii</sup>

A growing senior population – and increasing individual life spans – has major implications for not only the healthcare sector itself, but also the intersection of health care delivery and senior housing. The Affordable Care Act provides many incentives to expand aging-in-place services that provide cost-efficient service delivery and address the unsustainable spending patterns for costly care in long-term care facilities.

Today, 77% of the \$147.4 billion spent annually on long-term care is for institutional settings.<sup>viii</sup> Yet AARP has consistently reported that nine out of ten older people want to “age in place,” expressing

a desire to stay in their own homes “as long as possible.”<sup>ix</sup> Such attitudes have fueled the development of various aging-in-place strategies and have led healthcare practitioners to consider how to provide long-term care services in non-institutional settings. This trend is critical for older people living alone, who may have a weaker social network and/or fewer financial resources to pay for care. The 2011 Census reported that 11.2 million non-institutionalized seniors lived alone.<sup>x</sup> It is also especially important for women, given higher female longevity: 40% of 65+ women live alone, whereas only 18% of 65+ men do so.<sup>xi</sup>



*Photo by John Lazenby compliments of Home Share Now*

Seniors who live alone may access unpaid care through family members – indeed, 27% of U.S. adults provide various types of assistance to an adult relative.<sup>xii</sup> Yet this is changing as well. The Government Accountability Office predicted that by 2020 the number of elders who live alone and who have no living children or siblings would be 1.2 million people, twice what it was in 1990.<sup>xiii</sup>

As the population ages, we must understand that the senior community is as heterogeneous as the broader population. As AARP housing policy expert Rodney Harrell reflects,

**“Given that people want to age in place, we need a full range of solutions to meet their needs. We can’t instantly redesign all 130 million existing homes, but we are doubling our older population between 2010 and 2030. Some strategies, including home modifications and Villages, help people to overcome current homes that aren’t built for their needs. Other strategies, including homes built with universal design principles, will help to meet people’s needs over the long term. Specialized options such as shared housing and cohousing help that effort. We need both short- and long-term solutions.”<sup>xiv</sup>**

Shared housing is one of several strategies with the potential to create tiers of support that increase seniors' options for remaining at home. Shared housing supports independence by improving an elder's financial stability, social connectedness, and access to custodial services. It can also provide family caregivers with much-needed respite care options. The level of service in home share arrangements varies significantly depending on the specifics of the match and program model. In general, SLRs offer more services than home-sharing matches, although approximately one-third of matches involve some level of service exchange. This may provide only a short- to medium-term solution for some individuals, but, as Harrell points out, it should be embraced as one of a range of housing solutions that address varying levels of need.

### **ECONOMIC DYNAMICS: SHARED HOUSING AS A TOOL FOR INCREASING ECONOMIC SECURITY**

The foreclosure crisis and accompanying recession have impacted the American and global economies on a scale not seen for generations. Even so, the current economy may offer growth opportunities for shared housing programs, for example in recruiting new home providers or marketing to more diverse populations who are particularly vulnerable during a slow recovery.

Seniors were not spared from foreclosure,<sup>xv</sup> but even in the wake of the crisis senior homeowners continue to dominate other age groups, with higher rates of homeownership. In 2011, the homeownership rate for 65+ Americans hovered around 80%, compared to an overall rate of 66%.<sup>xvi</sup> The continued high rate of homeownership among elders creates a potential pool of housing providers, many of whom may have extra rooms in their homes. Even before the housing bust, HUD estimated that 20% of seniors were overhoused, and this proportion has likely grown. Recently many homeowners have been unable or unwilling to sell their homes in the face of declining property values, particularly if their home value has sunk below the mortgage balance.

Indeed, at the end of 2011, "approximately 3.5 million loans of people age 50+ were underwater—meaning homeowners owe more than their home is worth, so they have no equity."<sup>xvii</sup>

During the housing boom of the early 2000's, seniors joined many Americans in taking on more mortgage debt: "from 1999 to 2009, the share of homeowners aged 65 and older with mortgages increased from 24 percent to 35 percent."<sup>xviii</sup> Higher debt – "the real median home mortgage among senior homeowners increased from \$42,700 to \$55,900" – corresponded to higher financial burdens when the housing bubble burst.<sup>xix</sup> While a greater number of younger homeowners entered into serious delinquency, from 2007 to 2011 the rate of serious delinquency among homeowners

over 50 grew more quickly than for their younger counterparts.<sup>xx</sup> The increase in seniors with mortgage debt offers an opportunity for shared housing programs to educate senior homeowners about how home sharing could help them regain control over their housing costs.

AARP has also confirmed that for both owners and renters, "housing costs are becoming more burdensome for older adults. . . . [Those] who rent or own with mortgages are at greater risk of affordability challenges than those who own their homes debt-free."<sup>xxi</sup> Forty-eight percent of homeowners age 65+ struggle with unsustainable housing costs (defined as 30% or more of income). Older renters are even more severely burdened by housing costs, with 59% of 65+ renters spending more than 30% of their income on housing costs.<sup>xxii</sup>

Even in a strong economic climate, seniors tend to be financially vulnerable as their incomes decline with age. Today, 40% of 65+ households earn less than 50% of the local Area Median Income, which often equates to incomes of approximately \$14,000.<sup>xxiii</sup> While this statistic is dramatic, it paints only a partial picture. The Elder Economic Security Standard Index (Elder Index) is a state-by-state tool that shows how much income older households need to achieve basic economic security.<sup>xxiv</sup> In California, where the Elder Index is approximately \$21,000, the Insight Center for Community and Economic Development reports that as much as 47% of the elder population earns less than this amount, and therefore does not earn enough to cover their basic living expenses. Race, gender and household composition all intensify the problem: in California, 54% of women and 70% of renters living alone are living below the Elder Index.<sup>xxv</sup>

To demonstrate the potential impact of home sharing on economic stability, consider the example of a senior who rents out an extra bedroom for \$600 a month. This would increase the annual income of a senior earning less than 50% AMI from \$14,000 to \$21,200—the minimum income needed (in California) to afford basic living expenses.

Seniors are not the only population affected by the economic crisis. Although hopeful signs of a gradual recovery began to emerge in 2011, job and wage growth have been slow. Thus millions of working-age Americans face severe economic constraints. At the same time, rising energy costs increase commuting and housing costs for both homeowners and renters, influencing how people think about the best location and type of housing.<sup>xxvi</sup> Shared housing is clearly a meaningful way of helping seniors and other vulnerable populations control spiraling housing costs and establish a safe, independent living situation.

Thus, despite its gravity, the current economy does offer growth opportunities for shared housing programs. The relatively large pool of senior homeowners continues to exist, and more of these homeowners may be interested in the financial benefits of becoming housing providers, as the cost of ownerships has increased. Secondly, the affordability of home sharing resonates most with financially vulnerable populations. Finally, the recession's impact on younger people and the natural tendency to cope with economic hardship by moving in with peers or relatives opens a window of opportunity for shared housing programs to market to age groups besides seniors.

**FUNDING REALITIES: SHARED HOUSING AS A TOOL FOR DEEPENING IMPACT AS FUNDING SHRINKS**

Nationwide, public sector budgets are under tremendous pressure. Federal housing assistance programs for low-income individuals are shrinking. The Section 202 program for seniors and flexible block grants like HOME and CDBG experienced significant cuts in 2012 and are projected to undergo similar reductions in 2013. These federal programs are combined with state and local resources to fund housing projects and housing-related services.

The state-level scenario is equally grim. The Center on Budget and Policy Priorities reports that for fiscal year 2013, 30 states have either addressed or are projecting budget deficits. In the gravest cases, the projected shortfall represented upwards of 20% of a state's FY2012 budget.<sup>xxvii</sup> Accordingly, social service funding is being cut or tightly controlled at every level of government. In many cases, this new round of budget contractions follows on top of several years' worth of cuts. In certain states, this has had grave implications for affordable housing. In California, for example, in December 2011 the state Supreme Court upheld legislation abolishing Redevelopment Agencies, a loss of \$1 billion in development subsidies for affordable housing.<sup>xxviii</sup>

While shrinking subsidies will affect the affordable housing development pipeline in coming years, cuts in other types of programs will also affect vulnerable individuals' ability to stay in their homes longer. In just one example, recent advocate reports reveal that respite care programs, like so many other social support services, are at risk. These programs are essential to families' ability to support their relatives' desire to age in place by providing brief breaks to family caregivers, who provide as much as 80% of long-term care services in the United States.<sup>xxix</sup>

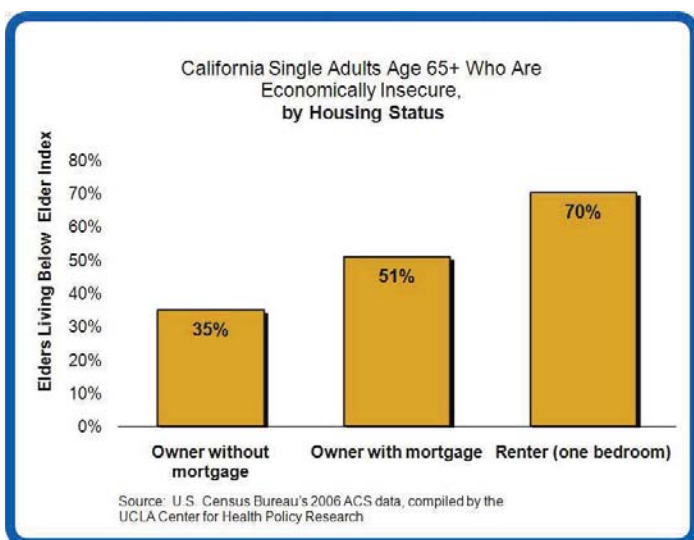
Although private philanthropy often helps close the gap when public funding falls short, foundations have not been spared by the recent economic crisis. During the stock market tumult of 2008, the assets of all active foundations in the United States fell by 17.2%. While foundation endowments have shown modest recovery – total assets grew by 4-5% in 2008 and 2009 – many are still regrouping, and the blows to their endowments have affected their giving strategies in different ways.<sup>xxx</sup>

In this increasingly selective funding environment, shared housing must proactively position itself to compete for scarce resources. In order for the field to move beyond its current niche identity, it must attract new funders and new types of investment. In addition to providing practical tips for strengthening and scaling shared housing programs, this guide presents options for laying the groundwork to cultivate sustainable funding.

First, we emphasize the importance of data collection and case making to draw in a broad range of funders and decisionmakers. Advancing the shared housing field's infrastructure for building evidence will require greater focus on data collection, standardized performance measures, and ongoing evaluation. These ideas are discussed in greater detail in the Prove Impact Beyond Housing sections. Secondly, we introduce the question of whether newer models, such as impact investing or incentive programs, could help to diversify the funding base for shared housing. The ideas throughout the document aim to jumpstart ongoing, strategic conversations necessary for moving the field forward at this critical time.

**BUILDING SUCCESSFUL PROGRAMS**  
**DEFINING SUCCESS BEYOND ANNUAL PLACEMENTS**

The majority of match-up programs define success at least to a degree by the number of matches created each year. The number of matches reported by agencies varies from nine to several hundred, and program staff unanimously agree that numerous factors influence the a program's productivity. The most common success measures include:



- Number of matches or people matched
- Number of housing solutions provided (of any kind, including referrals)
- Number of individuals able to remain in their homes or neighborhood
- Number of ongoing, active matches
- Duration of matches
- Financial stability of home sharers
- Health status of home sharers over time
- Client satisfaction and achievement of personal goals

- Fair Housing Compliance
- Complementary Alliances
- Volunteer Support

**SCREENING PROCESS:** For more information on how to conduct client screenings refer to: [Screening Tips for Match-Up Programs](#).

**WRITTEN HOME SHARE AGREEMENTS:** A written agreement establishes the basic ground rules for a specific living arrangement. Some home sharers write their own agreement, while many rely on a template provided by the agency. Either way, it provides both participants, as well as the agency, a written record of what each party has agreed to, which can be a valuable tool for navigating conflict if it arises. To view a sample agreement, go to the [NSHRC website's publication ordering page](#) and order: *A Consumer's Guide to Home Sharing or Homesharing: Matching for Independence*.

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**Shared Housing Services in Tacoma, Washington reports that both housing providers and seekers are better off financially compared to when they applied to the program, by approximately \$400 per month on average.**

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Programs have developed different systems for collecting and tracking data to gauge program success. The University of Michigan Health System's Housing Bureau for Seniors uses a ranking system during the client assessment. Each client is ranked as "in crisis, vulnerable, stable or thriving" in three domains: housing and home safety, financial/money management, and caregiving/social supports. The Bureau's goal is to help clients move from "in crisis" or "vulnerable" to "stable or thriving" in at least one of the 3 domains. They report that, in the last year, 83% of persons matched achieved at least "stability" in housing and home safety and remained matched for 6 months or longer.

## **STRATEGIES FOR SUCCESS**

Perhaps the most important element for success – one that echoes throughout interviews, surveys and academic research – is an intensive screening process. The screening process forms the foundation for durable matches and solidifies the reputation of the program. As one interviewee explained, "a few negative experiences will have a longer lasting effect than positive ones, and word-of-mouth is critical for home sharing programs."<sup>xxxi</sup> The screening process and the home sharing agency's reputation as an experienced, credible force in the community are also essential for competing with online services like Craigslist and Roommates.com.

Critical program components include:

- Screening Process
- Written Home Share Agreements
- Trial Periods Preceding a Match
- Ongoing Monitoring
- Adequate Staffing Levels
- Data Collection
- Risk Management

# MATCH-UP PROGRAMS

**TRIAL PERIODS PRECEDING A MATCH:** Setting up a trial period to test the arrangement, if the seeker's current living situation allows, gives both parties more information before making a permanent decision. Trial periods are especially important in service exchange matches, giving the individual a chance to shadow the homeowner and offer the services that will be expected once a final commitment is made.

**ONGOING MONITORING:** Inform clients that staff is available to troubleshoot issues, but they should first attempt to discuss any issues with their housemate. Programs report that it is essential that clients believe in staff's sincerity and neutrality if mediation becomes necessary.

Intervention by staff can be invaluable in some cases, even preserving matches that home sharers might have dissolved if they didn't have support in working through their concerns. Such interventions often just involve the home sharers themselves, but at times it's critical to involve other parties, such as family members. Some programs find it useful to preemptively meet with family members to ensure that everyone understands the role of program staff, the provider and the housemate.

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**One of HIP Housing's home share counselors recently mediated a conflict that threatened a decade-long match. When the match was first arranged, the home seeker was employed. In later years she became disabled and had difficulty cleaning her space. This led to increased friction with the home provider, who was ready to give the seeker a notice to move. Over the course of several meetings with both women, the counselor found affordable housekeeping and healthcare services for the housemate. This additional support was enough to preserve the match.** *Courtesy HIP Housing, San Mateo, CA*

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**ADEQUATE STAFFING LEVELS:** Establishing adequate staffing levels depends on the type of matches being arranged, the level of screening, and the desired number of annual placements. It requires more time to broker a service exchange than to facilitate a match in exchange for rent. If an agency conducts home visits, this will add time to the process. Several agencies in ALA's sample perform hundreds of matches each year with relatively low staffing levels. ALA's housing counselor manages a caseload of 70-80 clients—conducting home visits and facilitating a combination of match types. When allocating personnel resources, it's important to allow for outreach and client recruitment activities as well as direct services.

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**Programs surveyed by the NSHRC in 2011 reported an average of 2.9 full-time employees.**

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**DATA COLLECTION:** Implementing data collection systems that track outcomes and monitor client satisfaction is critical for the long-term sustainability of the field. See also: [Prove Impact Beyond Housing](#).

**RISK MANAGEMENT:** Program participants should sign releases that limit the organization's liability for a problematic match. Although clients use match-up programs because of a perceived security compared to online services, agencies must emphasize the limits of what the screening process can provide.

**FAIR HOUSING COMPLIANCE:** If the property is owner-occupied and four units or less, homeowners are not subject to the federal Fair Housing Act in deciding whom they select as roommates. Any advertising for the housing opportunity, however, including postings by the agency, must be nondiscriminatory.

**COMPLEMENTARY ALLIANCES:** Build alliances with other social services agencies. Service agencies are an important referral source for potential clients, and these relationships – especially when match-up programs develop a track record of successfully placing the partner agency's clients – can offer ways to provide supportive services for higher need individuals.

**VOLUNTEER SUPPORT:** Utilizing volunteers allows programs to maintain regular contact with active homesharers without sacrificing the ability to screen new clients. Volunteers for HomeShare Vermont “provide an average of 8 to 10 hours per week doing actual casework. The Staff Volunteers, from a variety of backgrounds, provide unique insights to help with the matching process.”<sup>xxviii</sup>

**CHALLENGES TO PROGRAM GROWTH**

The shared housing field has established a track record based on years of experience. This knowledgebase informs day-to-day operations and is invaluable for moving beyond existing barriers. The lack of dedicated funding sources, the challenging logistics of matchmaking, and the public’s perception of the model all require effective responses from the field to ensure increased adoption of shared housing. Some of the most common challenges faced by shared housing programs include:

- Misconceptions, cultural bias, and a lack of awareness about home sharing that necessitate robust marketing efforts. This has implications for recruitment of clients, but it may be even more important in terms of forging relationships with funders, policy allies or professional service providers.
- 83% of respondents to the National Shared Housing Resource Center’s 2011 survey reported an imbalance between housing providers and seekers with the demand for rooms generally exceeding the supply. The most important reasons for this were:
  - The “rent gap” between what housing providers charge and what seekers can afford.
  - Unreasonable expectations regarding services required or habits (e.g. whether the housemate will be home all day, etc.).
  - Insufficient marketing and outreach resources, which limits programs’ ability to recruit the type of client base that would help balance supply and demand for home shares and thus generate more viable matches.

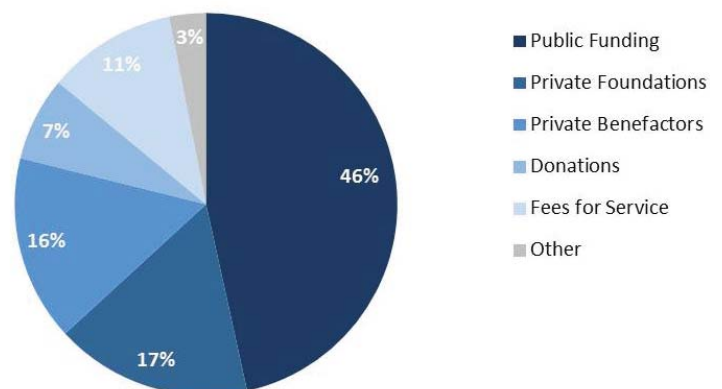
- Shared housing isn’t a viable solution for everyone. Common characteristics that rule out potential home share clients include:
  - Immediacy of housing need – matching individuals is a deliberate process that can require weeks or months of client introductions before a match is made
  - Unwillingness to provide services
  - Inability to pay (“rent gap”)
  - Criminal record (some programs have policies that allow for certain types of offenses or case-by-case determinations)
  - Current or past substance abuse
- Shared housing does not “fit” within the preconceived funding categories in the broader affordable housing or social service fields. Agencies with multiple programs have greater flexibility regarding operational funding, but nearly all the organizations in ALA’s sample expressed concern over the limited availability of dedicated funding sources.

Programs address funding challenges by managing diverse revenue streams and, in some cases, collecting fees. Fee-for-service models may charge an upfront fee on a sliding scale or levy a placement fee once a client is matched. In almost all situations, no client is denied services due to an inability to pay. While there is no consensus in the field about how or whether to levy fees, staff report that paying clients are invested in the program and that this can improve the matching process. Administrators must balance the benefit of increased revenue with the additional resources required to enforce and collect payment. Even if fees account for only 10% of a program budget, the fee-for-service model acknowledges the value of the service and can dissuade less serious candidates.

**The Shared Housing Center (SHC) operates Homeshare CARE, a HUD leasing program that provides rental vouchers for 25 home sharers each year. The subsidy solves the “rent gap” challenge until the client can increase his/her income through employment. The contract requires SHC to provide case management. Participating housing providers receive rent payment on the 10th of every month. The program has an 80% success rate of placing clients back to work while they maintain housing.**

*Courtesy Shared Housing Center, Dallas, TX*

**AVERAGE REVENUE SOURCE FOR 16 SHARED HOUSING PROGRAMS**



National Shared Housing Resource Center. (2011). 2011 National Program Survey. Baltimore, MD: Author.

## **GROWING PROGRAMS TO SCALE: RECOMMENDATIONS TO TACKLE COMMON BARRIERS**

Despite these challenges, a program that demonstrates effectiveness, positions itself for new funding opportunities, and increases its supply of homes available for sharing – may be poised to scale operations in today’s housing market.

This section offers recommendations in seven categories. To skip to a specific recommendation, click on its header below.

- 1) [Make a Strong Case](#)
- 2) [Prove Impact Beyond Housing](#)
- 3) [Advocate for Home-Sharing Friendly Policies](#)
- 4) [Consider Serving New Target Populations](#)
- 5) [Leverage Technology](#)
- 6) [Create Multi-faceted Marketing Strategy](#)
- 7) [Increase the supply of Homes & Seekers Through New Partnerships](#)
- 8) [Create Incentives to Encourage Shared Housing](#)
- 9) [Promote Housing Design that Facilitates Shared Housing](#)

### **MAKE A STRONG CASE**

Funders and decision makers seek different types of evidence according to what motivates their interest in shared housing. Understanding funders’ priorities is a critical first step in building a relationship and developing subsequent successful funding proposals. Second, it is important to clearly state the problems your program proposes to solve and how it does so. To do this coherently over time, programs must collect external data as well as track and evaluate their own outputs and outcomes.

Many programs use these or similar arguments when building a case for shared housing:

- Describe the community’s oversubscribed affordable housing resources to demonstrate how shared housing can improve the status quo. Shared housing addresses problems such as:
  - Inadequate number of affordable units in the development pipeline
  - Closed wait lists for shelters and subsidized housing buildings
  - Closed wait list for the local Section 8 Housing Choice Voucher Program
- Use client-level data that describes individuals’ vulnerability and explains how shared housing can protect this population, using data such as:
  - Demographic information on target populations.

- Rate of poverty levels among the population. (The Elder Index, discussed in the [Economic Dynamics](#) section of the introduction, is a useful tool for programs that focus on seniors.)
- Housing cost burden among the population and the change in clients’ housing costs before and after being matched.

In Chicago, the Center on Halsted’s match-up program focuses on Lesbian, Gay, Bisexual and Transgender (LGBT) seniors. Data on LGBT seniors’ vulnerability to social isolation, elder abuse, and poverty are the cornerstone of their case-making strategy. They use client profiles like that of William Johnson, age 33, who was profiled as part of a [January 2011 Time Out Chicago](#) article.

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**William arrived in Chicago with \$300 and a suitcase full of clothes. While he looked for a job, he lived first in a homeless shelter and then in a room at the Y. When William found a home share match with another Center on Halsted client, he was thrilled to have a comfortable, affordable space of his own. Having been hassled at the homeless shelter for being gay, William also appreciated that he could be himself with his new housemate, an older man who is also gay. William suspects that his housemate benefits from living with another gay man as well.**<sup>xxxiii</sup>

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- Quantify the community benefits that accrue from match-up programs. Benefits include preservation of the housing stock, neighborhood stabilization or even reduced crime due to increased residency.
  - Increased income helps homeowners invest in home maintenance and stay up-to-date on utility bills or other critical household expenses. If \$400 in monthly rent is going to 50 local seniors, this would equate to \$20,000 a month going into the community instead of to corporate property managers, who might be based elsewhere.
  - Home sharing can prevent the loss of housing stock and tax base for the community, for example if foreclosure is forestalled.
  - The strategy can also help preserve the affordability of unsubsidized units that might be released from rent stabilization regimes if the current tenant were forced to relocate.

**In May 2011, a 92-year-old male receiving \$865 per month in SSA income enrolled in ALA’s match-up program seeking a roommate for his two-bedroom apartment. He had lived in his Santa Monica rent-controlled apartment for 30 years and was paying \$1,025 a month, in a neighborhood where comparable units were as much as \$1,800.<sup>xxxiv</sup> If the gentleman had moved, the rent would have likely reset to market rates for the next tenant.<sup>xxxv</sup> Instead, ALA referred a client who now pays \$675 of the rent, allowing the gentleman to reduce his housing cost to \$350 and stay in his long-time home while preserving a rent-controlled unit.** *Courtesy Affordable Living for the Aging, Los Angeles, CA*

- Public officials may not understand who is served by match-up programs, so it can be useful to document the full range of clients’ professions. This lends itself to describing how providing them with affordable housing supports a diverse and vibrant community (e.g. by making sure teachers or other critical workers can live in the communities where they work).
- Home sharing is a way of providing in-home supports that relieve stress on other safety net services. Home sharing supplements the existing support system (e.g. family members, paid caregivers, case managers), and home sharers become part of a broader care network. This “tag team” approach is beneficial for all involved.

**Cheryl is a woman in her 90s who lives with her daughter, Stephanie, and son-in-law in a four-bedroom home in West Hills, California. Stephanie was having difficulty balancing work responsibilities with caregiving. Stephanie pursued home sharing because she wanted a homesharer who could assist her mother, allowing her time to work during the day. Through ALA, Stephanie and Cheryl met Rachelle, who had prior experience as a caregiver. Her bubbly personality and her willingness to keep Kosher made her the ideal candidate for the entire household.**

**Rachelle assists Cheryl in the shower and dressing, along with other chores. In exchange, she pays no rent and receives a small stipend.** *Courtesy Affordable Living for the Aging, Los Angeles, CA*

- Present data on the “over housed” households in your community. By inventorying “over housed” households, you can help policymakers understand the potential for accessing vacant rooms to supply affordable housing. Researching the numbers of vacant or extra bedrooms in a given community could make an intriguing project for an enterprising graduate student.
- Describe the cost advantages of this housing strategy. Shared housing is a reasonably priced strategy to complement development and rehab efforts and thus help localities create a full menu of affordable housing options.
  - Development costs in Los Angeles are estimated at \$361,000 per unit for new construction of multifamily affordable housing or \$182,000 per unit for moderate rehab.<sup>xxxvi</sup> By contrast, the average annual program budget for shared housing is \$200,000, and these funds help an average of 71 individuals secure housing.<sup>xxxvii</sup>

It’s important to note that each investment produces a different type of unit. Not only does a private apartment offer a different level of amenities but the subsidy will also be recycled as multiple tenants live in the unit over the course of its lifespan.

To a large extent, the shared housing field has survived on anecdotal evidence. Yet as all nonprofit practitioners are realizing, the field will be slow to grow on the basis of anecdote alone. Making a compelling case relies on improved data collection and program evaluations that quantify the cost advantages of shared housing and reinforce its appropriateness for significant investment. In a brief online survey, ALA asked private foundations that fund senior housing and services – but not necessarily shared housing – how the field can make a stronger case for shared housing. Respondents offered this guidance:

- Quantify the demand for shared housing to show a market for expanding beyond a niche program
- Draw explicit connections with complementary priorities such as income security and reduced isolation among seniors
- Report measurable outcomes that show the potential for cost savings to public payers



- Make the model scalable (i.e., implement franchise or match-com business models)

To recruit new funders or attract increased investment from existing funders, consider what data is available, how accessible it is, how you will collect it, and what that data reveals about the population served. In deciding what to track, weigh the difficulty of collecting specific data points against what information the data will convey.

## **PROVE IMPACT BEYOND HOUSING**

**We catch people as they stumble and help them get back on their feet. What would happen if we weren't there to catch them?**

*- Byron Cregeur, Shared Housing Solutions, Tacoma, WA*

After developing a basic data collection infrastructure, consider what motivates your key funding partners and whether it's feasible to align the indicators from your shared housing program with their broader desired outcomes. Articulating how shared housing fits into a funder's broader agenda can help you target a more diverse range of investors over the long term.

Beyond the previous recommendations for individual nonprofits, a coordinated national effort to define, collect and promulgate a set of standardized performance measures could help propel the industry forward. Such an outcome-oriented strategy requires uniform indicators and instruments for data collection. After these are developed at the field-wide level, individual programs can undergo ongoing evaluation to document outcomes across shared housing programs. A strong data infrastructure can prepare the industry to target increasingly sophisticated investment mechanisms, particularly if it can demonstrate how shared housing contributes to outcomes beyond housing. By expanding the evidence base that supports shared housing, the industry is better positioned for long-term sustainability.

Steps for building this infrastructure include:

- Launch a field-wide effort to explore the development of key indicators accepted and used by the entire shared housing field. Developing some standardized indicators – while recognizing that individual programs must maintain the latitude to track the data points that make the best case for them and their funders – could strengthen the legitimacy of the field as a whole. A baseline level of standardization could facilitate inter-agency fundraising, for example, or allow staff to speak about the field's impact on a national scale.
- If the field can successfully define a common set of indicators, the next step would be to partner with research firms or universities to test the underlying assumptions of those indicators and develop a full-fledged research agenda. This should seek to establish whether shared housing achieves cost savings or produces outcomes relevant to key stakeholders (both investors and target populations). Some examples of outcomes to investigate are:
  - Improved economic security
  - Reduction in ER visits among certain target populations
  - Improved health outcomes for seniors or people with chronic conditions
  - Improved health outcomes for caregivers
  - Cost savings for Medicaid and Medicare
  - Higher graduation rates from public assistance

Once a research agenda is established, create a program evaluation plan to substantiate impact claims. In particular, evaluation questions to inform how to link shared housing to healthcare reform include:

- Does shared housing result in improved health outcomes for seniors?
- Does shared housing create healthcare cost savings?

To date, shared housing has relied on traditional funding sources such as public or foundation grants and individual donations. Yet with the rise of impact investing, new funding tools are emerging. The shared housing field should explore how and whether it can tap into new investment tools such as Pay for Performance models.

Pay for Performance models offer a promising funding mechanism for interventions that serve vulnerable populations and produce measured cost savings. The approach originated in Peterborough, England as an experiment to reduce the recidivism rate of low-level offenders exiting federal prison. Pay for Success projects were launched in New York City and Massachusetts in August 2012. Housing models that support aging-in-place for low-income seniors may offer a relevant application if the intervention produces a cost savings to Medicaid by delaying nursing home admission. Pay for Performance funding models require a more exhaustive due diligence process than traditional grantmaking – with stringent requirements for program impact data.

## **ADVOCATE FOR HOME-SHARE FRIENDLY POLICIES**

Although there are few policy constraints for existing match-up programs, certain measures could facilitate program expansion.

- Strengthen the national voice for shared housing; consider how your program can support the National Shared Housing Resource Center (NSHRC).

A national trade organization can play a vital role in establishing shared housing as an important part of the affordable housing sector as well as in educating funders and policymakers. NSHRC has existed as an umbrella group for shared housing programs for over 20 years. In recent years, however, the organization has struggled to fund its operations and has relied on volunteer staffing. In the past several years, NSHRC has experienced a resurgence through a volunteer Board of Directors. Individual programs can help by:

- Registering as a formal, dues-paying member
- Providing volunteer or other in-kind support.
- Automating your organization's in-kind support for NSHRC by including it as part of your program staff's responsibilities. The job description for the Housing Bureau for Seniors' HomeShare Coordinator, for example, explicitly includes the time he spends serving as a NSHRC regional representative.
- Address zoning and land use constraints. In some localities, home sharing programs encounter restrictive zoning ordinances. In Baltimore County, for example, no more than two unrelated adults can live in a residence without registering it as a rental property. In other places, single-family zoning technically disallows renting.
  - Programs should advocate with planning commissions to allow for one or more lease per property in all residential zones. If commissioners are concerned by blanket allowances, advocates can recommend carve outs for owner-occupied homes.
  - Engage the local jurisdiction to point out the difference between traditional rental and home sharing. Policymakers in Michigan have routinely warmed to the argument that rent paid by home seekers goes directly to pay the providers' utilities, home upkeep, and other bills instead of serving as "profit" for a traditional landlord.
- Protect homeowner eligibility for property tax adjustments. Many states and/or localities offer various forms of property tax relief for low-income homeowners. It is the homeowner's responsibility to report any additional earned income, and he or she should confirm with a financial advisor regarding how to handle rental income on tax forms. However, homeowners should not be disqualified from tax relief because of the home sharer's income. HomeShare Vermont has successfully advocated for a change in state tax law. Now, Vermont homeowners with a formal home sharing agreement are assured that their home sharer's income is not counted when determining eligibility for property tax rebates or adjustments.

- Protect homeowner eligibility for other social welfare programs such as food, energy or emergency assistance, and utility discount programs. Similarly, home sharers' income shouldn't be counted as part of household income when calculating homeowner eligibility for income-based assistance. Again, it is the homeowner's responsibility to report any additional earned income, which may or may not affect their eligibility.

Frontline staff at public agencies should advocate for clients by reminding others that the housemates share housing, not income. In Michigan, the home share coordinator at Housing Bureau for Seniors advocates directly with individual state Health & Human Services staff to resolve eligibility concerns. Programs should also consider this when brokering new service partnerships. When opening their weatherization program to housing providers, St. Ambrose Homesharing in Baltimore convinced the Federal Home Loan Bank (the funder) to consider rent as part of homeowner income yet discount the roommate's income when calculating total household income.

## **CONSIDER SERVING NEW TARGET POPULATIONS**

Interviews with shared housing practitioners revealed several opportunities to grow or strengthen existing programs. Although shared housing was originally developed as a strategy for vulnerable seniors, it has increasingly targeted a broader array of populations. Organizations that focus on elders are moving towards intergenerational matching, particularly as the economy has increased financial pressure on young professionals. Beyond expanding the pool of potential clients, adapting programs to serve new populations may also help diversify funding sources.

Transition-Age Youth (TAY) is a potential new population for match-up programs. The opportunity for match-up programs to serve TAY populations is as of yet untested and would require program adaptation to meet the needs of both providers and youth aging out of the foster care system.

- TAY can often only afford to live in a roommate situation.
- Match-up agencies could provide a more structured search process.
- Match-up agencies could reach out to local foster care agencies to explore possibilities for forging referral partnerships, especially since these agencies would also be responsible for the youth's ongoing case management.
- If shared housing holds promise for the local foster youth population, agencies could cultivate a specific pool of homeowners who would be interested in renting to foster youth.

## LEVERAGE TECHNOLOGY

Like many nonprofits, match-up programs are increasingly using technology to improve their service delivery, while also juggling the privacy concerns associated with online tools. It's a particularly relevant issue for match-up programs, given that social media and Internet resources like Craigslist and Roommates.com have influenced the way people access shared living arrangements. Match-up applicants may not trust Internet resources, or they may have tried them and had negative experiences. Shared housing programs can highlight the screening process and ongoing supervision as important features that are unavailable through Craigslist and Roommates.com.

Programs are striving to use technology to deliver services that provide clients with the best of both worlds: the ease of online resources and the credibility of a vetting process conducted by a reputable nonprofit organization. Recommendations for using technology to improve the efficiency of match-up programs include:

- Automate match generation using a matching database. This saves considerable time for housing counselors, who in most cases consider the list generated by the database as a starting point, to which they add the "human touch" based on their knowledge of applicants.
- Introduce online interfaces for scheduling appointments and submitting applications, while maintaining other options for clients without Internet access or skills.
- Market share opportunities online when appropriate. ALA uses its online housing search portal, [ALA Senior Housing Connections](#), to post share opportunities that are unlikely to generate numerous referrals, whether due to high rent or "less desirable" geography. HIP Housing features shared housing as a prominent tab on the [San Mateo County Housing Locator](#) website. In both cases, the websites were developed in partnership with [Social Serve](#) (a housing search software platform), and listings are described in general terms that protect the privacy of the homeowner.
- Consider tools to streamline the screening and matching process. The Housing Bureau for Seniors uses Skype (the online video and phone conferencing platform) to host virtual meetings for clients located at a distance.



*Photo by John Lazenby compliments of Home Share Now*

**Lucy is an 86-year-old widow who has lived in the home built by her husband for over 50 years. Lucy contacted the Housing Bureau for Seniors's HomeShare**

**program as a way to obtain some basic household assistance to enable her to remain in her home.**

**Andrew, a 24-year-old student from California, had been accepted into a graduate program at the University of Michigan but was struggling to find affordable housing from a distance. Andrew contacted the HomeShare program after seeing an online advertisement. Staff was able to interview Andrew using Skype video calling.**

**Staff facilitated another Skype video call to introduce Andrew to Lucy. This "meeting" took place in Lucy's home, using a Wi-Fi connection, Skype, a laptop and USB webcam. After nearly an hour of face-to-face conversation between Lucy and Andrew, staff also gave Andrew a virtual tour of Lucy's home.**

**Skype helped create a personal connection across several thousand miles, and Lucy and Andrew agreed to live together. Almost 2 years later, the pair is doing well. Lucy credits the assistance she receives from Andrew in helping her to remain in her home, and she has great pride that she is helping a student begin his professional career.** *Courtesy Housing Bureau for Seniors, Ann Arbor, MI*

## CREATE A MULTI-FACETED MARKETING STRATEGY

Marketing and community engagement are critical parts of building a client pool, developing service partnerships, and raising a program's profile in the eyes of policymakers and the public.

In general, shared housing suffers from misperceptions and lack of familiarity, so success stories of clients – including photos and videos – are valuable tools for presentations and promotional materials. Most practitioners find outreach to houses of worship, homeowners'

associations and community organizations to be worthwhile. Other points to consider include:

- Tailor the message to the audience. The pull-out guide Framing Home Sharing: Marketing Messages provides examples of messages that participants in ALA's interviews and survey reported as particularly successful for different audiences.
- Attract new audiences by marketing outside the social services world. Develop marketing ideas that are embedded within the cultural and recreational sphere of community life. Home Share Now in central Vermont received a grant to develop the [Portrait Project](#), a traveling exhibit of portraits and snapshots that capture the faces of home sharing. Home Share Now knows that individuals often think shared housing is a wonderful idea... for someone else. The Portrait Project visually depicts home sharing and how it fits people's lifestyle. The exhibit is on display at galleries, libraries, coffee shops and local art walks through the end of 2013. The Project is generating positive buzz and increased inquiries.
- Be prepared to leverage public relations opportunities. Please refer to the pull out guide: [How to Prepare Clients for Media Opportunities](#).
- Grow your program's social media presence by using YouTube, Twitter, Instagram, and Facebook as channels for engagement. HIP Housing's Facebook page has over 700 followers – an audience that is multiplied exponentially through each follower's respective network. HIP credits the surge in followers to its decision to shift its annual children's drawing contest online. HIP asked the community to select the winning drawings by "liking" their favorite entries. Contestants asked family and friends to become a fan of HIP's Facebook page in order to vote. Consider whether your agency has a popular activity that would translate well in the world of social media.



**Jackie came to Shared Housing Services looking for an affordable housing situation that would allow her to escape an unhealthy relationship. She had disabilities that prevented her**

**from working and needed a situation where she could provide services in exchange for free rent while her social security application was pending.**

**Harry was very concerned about not having someone in the family home to care for his ailing mother, Margaret. He contacted Shared Housing Services**

**hoping to find someone that would care for Margaret and become not only a care provider but a companion as well.**

**When Harry, Jackie and Margaret met, they connected instantly. Margaret passed away four months after Jackie began caring for her. Margaret's son and Jackie had become close in that time, and Harry was so grateful that he allowed Jackie to stay in the residence until she was able to purchase her own home.**

**Jackie herself has now become a home provider with Shared Housing Services and still remains in close contact with Harry. Jackie says she hopes to give back what she has gained from being a part of the program; she credits her placement with Margaret as having saved her life. *Courtesy Shared Housing Services, Tacoma, WA***

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## **INCREASE THE SUPPLY OF HOMES & SEEKERS THROUGH NEW PARTNERSHIPS**

### **ESTABLISH NEW PARTNERSHIP TO INCREASE THE SUPPLY OF SEEKERS.**

Appropriate, high quality seekers are a critical piece of the match-up equation. Explore partnerships that will provide access to individuals who are more likely to consider shared housing because of professional interests or employment and financial factors.

- International exchange programs
- Nursing programs at local universities and technical schools
- Graduate programs in gerontology, sociology, human services and social work
- Job training programs
- Credit repair programs

### **ESTABLISH NEW PARTNERSHIPS TO INCREASE THE SUPPLY OF HOMES.**

Without a steady supply of individuals opening their homes to home share, the program cannot grow. The benefits of home share are well aligned with addressing other social challenges, creating partnership opportunities. By partnering with agencies that serve people in their homes, programs can increase their access to a consistent supply of homes.

The best partners will have the overlapping goal of helping individuals remain safely supported in their own home. Explore opportunities to build relationships with foreclosure/eviction prevention programs, private sector senior services, aging-in-place programs, and congregate care sites.

### **FORECLOSURE / EVICTION PREVENTION PROGRAMS**

The rise of foreclosure prevention and remediation initiatives in the wake of the recent housing crisis offers opportunities to recruit providers, as home sharing may be of interest to homeowners struggling with mortgage payments. Contact the nearest housing retention or foreclosure prevention program and explore ways to create a referral relationship. For more information refer to: Tips for Using Home Share to Help Prevent Foreclosures.

### **PRIVATE SECTOR SENIOR SERVICES**

The growing senior population is creating increased demand for long-term services and caregiving. Long-term care is evolving toward a system in which seniors have more options for receiving services at home. As the home becomes the center of a senior's care environment, a new cadre of professionals will enter seniors' homes with regular frequency. Communicating with these professionals will help insert shared housing into their vocabulary of available community resources.

Establish referral partnerships with agencies, such as:

- Home health agencies
- Hospital social workers
- In-home custodial care programs that connect participants to caregivers
- Internet services that provide elder care advice and referrals to home care, residential care homes, assisted living and nursing homes
- Consultants specializing in geriatric care management (local affiliates of the National Association of Geriatric Care Managers)
- Caregiver support groups and members of the National Caregiver Alliance
- Experts working on family caregiving issues

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**HomeShare Vermont has developed a unique program to specifically address the growing need for in-home care. Their Caregiving Program serves people who need more help than a traditional home sharer can provide. The agency offers caregiving both in conjunction with home sharing and as a standalone**

**service, though clients frequently start with home sharing and, as their needs increase over time, add caregiving. The client hires a caregiver to provide personal, non-medical care in the home, either on an hourly basis or as a live-in companion who works full-time for a salary plus room and board. The approach is based on the self-directed model of care. The caregiver works directly for the person receiving care and is not an employee of HomeShare Vermont.**

*Courtesy HomeShare Vermont, South Burlington, VT*

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### **AGING-IN-PLACE PROGRAMS**

Aging-in-place models are well suited to adopt home sharing as another tool for helping seniors stay in their homes. Seniors accessing services via a community-based model are already seeking solutions that will give them the support they need. Village members are more likely to live alone than the general U.S. elderly population and the majority own their home.<sup>xxxix</sup> While the need for personal care services is low, a larger percentage ranks assistance with household chores as an unmet need.

Connect with the Village to Village Network by searching the national directory at: [www.vtvnetwork.org](http://www.vtvnetwork.org). Villages are membership-driven, grassroots organizations that act as a one-stop shop for addressing members' needs.

Introduce your home sharing program to the village leadership while:

- Providing program materials
- Requesting approval as a network-recommended vendor
- Offering to host an in-service training for volunteers to learn how to refer members to home share
- Offering meeting space for Village functions, volunteer meetings, etc.

Home sharing provides seniors and their families with one more way to supplement an existing network of services. For residents struggling to find ongoing or overnight care, a home sharer can provide support when other volunteers are off-duty. Home sharing can also serve as a source of income to help village members pay for the annual membership fee and other living expenses.

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**89 Villages are operating worldwide with another 100 in development. For more information, visit the Village to Village Network.**

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## CONGREGATE CARE SITES

Small group homes that require live-in management may offer a placement opportunity for home share clients in need of housing. For example, the HomeShare program of the University of Michigan Health System's Housing Bureau for Seniors has forged a unique partnership with Emmanuel House, a group home for up to four frail seniors that is supported by a local congregation. As a group home, Emmanuel House must have 24/7 coverage, but overnight shifts are difficult to fill, especially since volunteers from the church provide staffing. The partnership with HomeShare developed in response to this need. Emmanuel House has two bedrooms with a private bathroom available for live-in volunteers. In exchange for being "on call" several nights a week, the live-in housemates receive, at no cost, a private bedroom and meals. The HomeShare program uses their screening process to refer potential live-in housemates to Emmanuel House.

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**Recently the Housing Bureau for Seniors's HomeShare program placed a 61-year-old woman named Sara with Emmanuel House. After losing her job, Sara was evicted from her apartment, landed in a local shelter, and applied to HomeShare. When assessing Sara, HomeShare learned of her background in caregiving and referred her to Emmanuel House, where she lived for almost a year. During this time she found part-time employment and built up savings. Also during this time, Sara's name moved to the top of the waitlist for a subsidized senior apartment. With a bit of sorrow, but also much joy, Sara moved out of Emmanuel House into her own affordable apartment.**

*Courtesy Housing Bureau for Seniors, Ann Arbor, MI*

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## CREATE INCENTIVES TO ENCOURAGE SHARED HOUSING

As discussed in previous sections, housing produces social benefits that reach beyond the immediate household. These contributions to the greater good justify the development of policies to promote shared housing.

Just as industry- and government-sponsored rebates and tax credits seek to encourage adoption of alternative energy approaches (e.g. by offsetting the cost of installing solar panels), policies that favor shared housing can incite participation by

helping to offset the drawbacks of the living arrangement for households considering this model. Different policy strategies will have varying levels of impact in terms of stimulating shared housing. Based on preliminary analysis, ALA suggests that three approaches hold promise for encouraging participation in shared housing: direct incentives, tax benefits and preferential enrollment in complementary programs.

**DIRECT INCENTIVES:** While ALA has not conducted a market study on shared housing incentives, markets generally respond strongly to direct monetary infusions. In terms of shared housing, this suggests that households that are guaranteed a monthly payment could be more likely to open their home for sharing. Programs may be able to incentivize participation by eliminating the initial uncertainty of payment by guaranteeing, to some extent, the rental payment. Clients of the Shared Housing Center's program for adults in transition, for example, have rental vouchers that eliminate the uncertainty of payment. This attracts housing providers who might not otherwise participate.

**TAX BENEFITS:** Credits, deductions and other elements in the U.S. tax code provide powerful incentives for a wide array of consumer behaviors. In the United Kingdom, a tax vehicle also benefits home sharers. The Rent a Room scheme allows households to rent spare bedrooms in their homes without paying taxes on the collected income, up to a certain amount. UK homeowners and apartment dwellers (with the landlord's consent) can take advantage of the program by renting a spare room in their owner-occupied dwelling and collecting up to £4,250 (\$6,834 at the current exchange rate) of tax-free rent. Proponents believe the tax-free limit should be raised to £9,000 (\$14,472) to reflect today's rental market, as the current threshold was set in 1997 and hasn't been raised since.<sup>41</sup> They argue that this policy is a smart way for the government to help cash-strapped mortgage payers generate extra income. An increase in the tax-free threshold may encourage many more sharers.

**PREFERENTIAL ENROLLMENT:** Agencies could also examine the portfolio of partnerships and complementary services that they extend to their shared housing clients to explore whether providing preferential enrollment in the most desirable programs might increase shared housing participation. For example, if a local home modification program has a wait list, applicants who indicate on the application that they share housing could receive priority placement. If an agency's weatherization program is regularly oversubscribed, the agency could seek permission from the federal government to administer local preferences for individuals who are renting out a room to a qualified, low-income

individual. While this may require policy changes at the local or federal level, it could serve as a low-cost way to reward home sharing in private residences.

All of these strategies, as well as policy recommendations yet to come, are based on the premise that housing providers are contributing a valuable resource to the community by providing below-market-rate housing. The shared housing field should consider various strategies and determine which are feasible in the short and long term. Rather than focusing solely on how to defend against restrictive policies that threaten shared housing, leaders in the field should begin to advocate for proactive strategies to encourage shared housing as a valuable practice.

### **PROMOTE HOUSING DESIGN THAT FACILITATES SHARED HOUSING**

One in six Americans now lives in a multigenerational household. Today's home environments must help households balance the economic pressures of unemployment, underemployed adult children and the caregiving demands placed on them by parents living longer, not always healthier, lives. There is a critical need for creating an adequate supply of housing that supports people throughout their life span. Market-driven responses are emerging to address these challenges and to accommodate an increase in multigenerational living.

While existing single-family homes were not designed to facilitate shared living, developers and builders are constructing new homes capable of serving many functions.

In 2011, Lennar, the country's third largest home builder, introduced its [NextGen floor plan](#) – described as a “Home Within a Home” – to its menu of housing options for new developments. Initially envisioned for immigrant families that house multiple generations in one home, the NextGen model has been popular across many demographic and cultural groups. The division of space allows for maximum privacy among occupants and the design offers households the flexibility to pursue a variety of living arrangements that meet their financial or caregiving needs. Relevant features include a separate entrance to a private suite with a small kitchen, bedroom and bathroom. Properties with this floor plan are still zoned as single-family homes. The difference in cost and sales of the new product are strong.

# SHARED LIVING RESIDENCES

## BUILDING SUCCESSFUL PROGRAMS

### DEFINING SUCCESS

Programs define and measure success based on their mission, target population and other factors. Common indicators include:

- Occupancy rates
- Length of residency
- Positive relationships among tenants
- Measures of resident success, such as improvements in:
  - Financial stability (income or savings)
  - Educational attainment by parents or their children
  - Employment status or job security
  - Health and wellbeing
- Number of seniors able to remain in their neighborhood

### STRATEGIES FOR SUCCESS

SLR practitioners report lessons learned that suggest four categories of critical management practices. For additional tips on setting up an SLR program, refer to Shared Housing – A Planning Guide for Shared Living Residences, available for purchase at <http://nationalsharedhousing.org/resource-center/publication-ordering/>.

- 1) Design
- 2) Property Management
- 3) Tenant & Program Management
- 4) Community & Neighborhood Support

#### 1) DESIGN

The built environment impacts whether a space supports or hinders community living. Thoughtful design can improve residents' experience. Funders may also require compliance with their own set of design guidelines. For example, the California State Department of Mental Health and the California Housing Finance Agency highlight the importance of lockable bedrooms, adequate bathroom facilities and appropriately sized spaces in their [Guidelines for Shared Housing Acquisition Rehabilitation Projects](#).<sup>xii</sup>

While the feasibility of individual recommendations will vary according to the characteristics of each property, SLR programs should consider these design elements:

- Seamless integration with the neighborhood in terms of scale and architectural style can ease siting issues and promote social integration with the surrounding community.
- Maintaining an intimate, residential scale is important for promoting social cohesion. Programs can divide a larger property into smaller wings or floors.
- Universal design features promote ease-of-use and comfort for residents of varied abilities.<sup>xiii</sup>
- A balance between private and shared space supports residents' independence by providing for their privacy while also fostering a sense of community. A variety of common spaces provides options for intimate gatherings or larger group functions.
- Open sight lines into communal areas give residents the option to visually scan an area before deciding whether to enter.
- Kitchens have the most potential for both bonding and conflict. Multiple workspaces and food storage areas can reduce potential friction, while appropriate division of space can reduce congestion in food prep and storage areas.
- While private bathrooms are ideal, they may not always be feasible. Features like lockable storage or medication safes can offset the reduced privacy of shared baths.
- Additional storage space (for items such as luggage, off-season clothing, holiday decorations, or furniture) can help individuals maximize space in their private living quarters. Storage areas need to be secured and compliant with fire codes.
- Separate thermal zones for the common areas and private areas, with thermostats located in each bedroom, allow residents to regulate the temperature according to individual preferences.

#### 2) PROPERTY MANAGEMENT

Property management of SLRs is challenging: not all management companies are comfortable managing scattered sites, and because SLRs are typically small properties, they usually do not warrant an onsite manager.



- Agencies should explore alternative ways of achieving scale, whether by clustering homes geographically or, for agencies with other programs, by combining property management of SLRs with that of nearby properties in their housing portfolio.
- In the absence of an onsite manager, staff can provide access for vendors and service professionals by using a lock box.
- Organizations can partner with like-minded housing agencies that have in-house property management or would be interested in forming a joint contract with an external management company.

Clustering SLRs can offer social advantages to tenants beyond the potential efficiencies it can create for the shared housing agency, as this story from Cooperative Housing Corporation (CHC) illustrates.

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**I remember the day I got the news ... dialysis three days a week for the rest of my life. At age 84, I wondered whether this was really how I wanted to spend my precious time. I returned from the doctor's office to the house that I share with two other seniors and went into my room, feeling depressed and alone.**

**Before I knew it, there was a knock on my door: a resident of the CHC house next door had come to check on me. A retired nurse, Betty was aware of my situation, and she reminded me that I was not alone.**

**As the months progressed, I found out what a wonderful friend she was. Betty came to every dialysis appointment with me. Since our houses are next door to each other, I felt like I had a community of support; I had even more friends in another CHC house across the street.**

**Each morning I would leave on the bus with my housemates' good luck wishes and Betty by my side. It was convenient for Betty and other CHC residents living nearby to stop by to check on me. With my family living over an hour away, it is nice to know that my "CHC Family" is only steps away.**

*Courtesy Cooperative Housing Corporation, Somerville, NJ*

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### **3) TENANT & PROGRAM MANAGEMENT**

Practitioners describe several requirements for managing a successful program. Unlike in match-up programs, SLR administrators – to maintain compliance with the Fair Housing Act – cannot screen individuals for social compatibility with other residents. If an applicant meets the eligibility criteria for the unit, then he or she cannot be denied for arbitrary reasons. In addition, as discussed further below, many SLR programs serve populations with special needs. SLR programs must therefore incorporate management strategies that anticipate tenant relationship issues and mitigate the unique challenges that arise in shared living environments while also tailoring supportive services to their target population's particular needs.

- **House meetings:** Monthly house meetings facilitated by staff offer a mediated space for conflict resolution and a forum for delivering accurate and timely information to residents while also supporting social cohesion.
- **House rules:** Rules should unambiguously state the conditions for termination and the expectations regarding cleanliness, noise and temperature levels and respect for others' belongings. Ideally, a program will seek tenant input to adapt rules for individual residences.
- **Trial period of residency:** During the trial period at Chicago's Housing Opportunities and Maintenance for the Elderly (H.O.M.E.), prospective tenants can live at the SLR for 30 days (while maintaining their current housing). While this is not feasible for all programs, it can help prepare individuals for the reality of communal living. Even short visits – for meals, for example – are useful in exposing the applicant to the group dynamics of the home.
- **Resident participation:** Incorporating resident input and perspectives can improve the living experience and minimize unforeseen conflicts. While there are many ways to create feedback loops, some programs choose to build them into their governance structure. Senior Housing Solutions incorporates resident perspectives directly into their governance via tenant representation on their Board of Directors. CHC invites family members of former residents to participate on their board.

### **4) COMMUNITY & NEIGHBORHOOD SUPPORT**

The public perception of shared housing varies depending on the target population and composition of the neighborhood. In general, SLRs encounter NIMBY challenges similar to multifamily development. Neighbors raise concerns about high turnover, noise and congestion as it relates to increased density.

Developers and program providers should approach shared living projects with the same type of community outreach effort required for other affordable development projects. Emphasizing the program features that will support stable tenancy can demonstrate how program design addresses neighbors' concerns. Developers proposing small SLR projects can emphasize preservation of the neighborhood's aesthetic, as well as a commitment to upkeep of the property. For more information on addressing the public's misconceptions about shared housing, please refer to [Make a Strong Case](#) and [Create a Multi-faceted Marketing Strategy](#) in the match-up section of this document.

### **GROWING PROGRAMS TO SCALE**

SLRs add value to a community's housing stock by offering vulnerable individuals access to housing with services and the benefits of communal living. SLRs are most successful under the management of organizations that adeptly navigate policy, funding and programmatic challenges while achieving economies of scale and identifying opportunities for innovation.

Depending on the level of available services, SLRs offer a unique model of supportive housing. As such, programs should position themselves to strengthen the integration of housing and services for the benefit of residents and program sustainability.

This section offers recommendations in six categories. To skip to a specific category, click on its header below.

- 1) [Advocate for SLR-Friendly Policies](#)
- 2) [Select Populations and Properties Well Suited for the SLR Model](#)
- 3) [Promote Social Cohesion Among Residents](#)
- 4) [Leverage Technology](#)
- 5) [Get Creative: Do More with Less](#)
- 6) [Prove Impact Beyond Housing](#)

### **ADVOCATE FOR SLR-FRIENDLY POLICIES**

- Urge municipalities to allow one or more lease per property in residential zones, including single-family neighborhoods.
- Make it easy for local planners to understand SLRs and offer practical policy solutions to zoning and building code issues that arise during the development process. Hire a plan expediter to draft and submit variance requests and help planning staff understand the project's defined use to ensure that necessary concessions, such as reduced parking requirements, are granted.
- Advocate for access to rental subsidies. Ensure that competitive funding opportunities issued by the local housing department

or public housing agency (PHA) do not exclude SLRs. Several SLRs have used project-based vouchers. PHAs can allocate up to 20% of their housing choice vouchers to specific housing units. The level of familiarity with SLR as a unit type varies among PHAs.

- Strengthen the national voice for shared housing. NSHRC has existed as a national umbrella group for shared housing programs for over 20 years. Registering as a formal, dues-paying member and providing volunteer or other in-kind support will help NSHRC to raise the visibility of shared housing and to educate funders, policymakers and other affordable housing practitioners.

### **SELECT POPULATIONS AND PROPERTIES WELL SUITED FOR THE SLR MODEL**

- Explore the overlaps between shared housing and current federal funding priorities – whether by serving specific populations with dedicated funding sources or by adapting shared living models to incorporate elements like green building, universal design or permanent supportive housing.



Photo courtesy of HIP Housing

**The Shared Housing Center in Dallas successfully won a HUD Continuum of Care grant along with TDHCA (Texas Department of Housing and Community Affairs) funds for a 24-unit SLR. The proposal was competitive because it adhered to green**

**building standards and designated 12 units for homeless families. The property will feature four 6-unit clusters. Residents will share a common garden, yard and resident center.**

- Consider whether your model is adaptable to other populations, including groups that benefit from supportive housing, such as:
  - Frail elderly and seniors living alone
  - Veterans
  - Homeless individuals and families
  - Single-parent families in transition
  - Individuals recovering from addiction

Vulnerable populations benefit from high-touch case management and membership in a small, cohesive community. Shared housing offers regular social interaction for individuals who are experiencing diminished or shrinking networks of support. New Directions, a Los Angeles agency, uses HUD permanent supportive housing funding as well as Department of Veterans Affairs subsidies to operate their SLRs.

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**Cheryl, an Air Force veteran struggling with addiction, moved into New Directions’ Keaveney House – one of five transitional housing facilities run by the nonprofit – in 2011. “I came to New Directions because I needed more time to deal with my issues and get things sorted out. They helped me get a divorce. They helped me get clean. If I stay on the right track, I can get my old job back within two years.”<sup>xliii</sup> The SLR houses six female veterans in a West LA neighborhood. New Directions has operated Keaveney House for 17 years and provides 24-hour on-site counseling and case management support to residents. *Courtesy New Directions, Los Angeles, CA***

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- For tips on using rehabbed properties for supportive housing (which could include SLRs), consult the Enterprise Community Partners toolkit, *Clear Objectives, Real Incentives: A Guide for Using NSP to Create Supportive Housing*.
  - Depending on local foreclosure patterns, there may now be more properties available for purchase in some areas. Properties clustered in individual neighborhoods facilitate SLR management. Clusters created by the foreclosure crisis may not be located near public transportation or other amenities, however; requiring mobile case management and partners that are able to deliver a flexible menu of services.
  - Prepare your program to offer fee-based technical assistance to socially-minded private landlords, especially nonprofessional landlords who are attempting rental property management of single-family homes for the first time.
  - Prepare your program to offer fee-based technical assistance to (financially secure) individuals who are experiencing a transition later in life and are exploring the feasibility of shared housing as a way to surround themselves with a supportive network of like-minded individuals.

To view a 2-minute video on four women sharing a home in Asheville, North Carolina go to YouTube and search “NBC Interview on Shared Housing and the New GoldenGirls.”

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**In Southern California, a socially minded lawyer turned investor/landlord acquired properties in the wake of the housing bust and rented them as SLRs. This approach was economically viable in the distressed local market surrounding Palm Springs and satisfied the property owner’s interest in helping single women who were in transition during the recession.**

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## **PROMOTE SOCIAL COHESION AMONG RESIDENTS**

Social cohesion is important for fostering positive relationships among current residents. Relationships nurtured in transitional SLR communities can strengthen residents’ social support networks long after they leave. Some programs report that when it’s time for families to relocate, they search for permanent housing located near one another. The following recommendations can help programs promote social cohesion without violating the Fair Housing Act.

- Leverage the unique attributes of individual properties – e.g. proximity to an Arts District or access to a communal garden – as a marketing tool to attract applicants with shared interests.
- Design an orientation process to educate new residents about the realities of shared housing. This should begin during the application process and continue after a resident moves in. It could include trial periods, meeting with residents in advance, and resident “meet and greet” mixers.
- Offer group activities and programs with the specific intent of building community within individual SLR properties.
- Create space in a central location that can accommodate functions for residents from multiple SLR properties. An agency may consider setting aside space at its headquarters or partnering with another organization to access space.
- Provide transportation to site, especially where public transit is limited or the program’s clientele has mobility limitations.
- Offer activities that will bring together residents with the specific intent of building community across properties. Examples include: writing workshops, computer trainings or holiday and social functions. Invite residents’ extended families and former SLR residents to help residents maintain and/or establish social connections.
- Include some level of meal service as part of the SLR program covered by rent. Even providing dinner as infrequently as two times a week gives residents a structured opportunity to socialize.

- Utilize technology to communicate with residents and reinforce the message that each SLR is part of the broader organizational community.



**In Silicon Valley, Senior Housing Solutions is planning a technology initiative that would place shared computers in each of their SLRs, set up email accounts for interested tenants, and offer training in a central location. They hope tenants will be able to use email to communicate with family and friends, and the organization plans to use email as another tool to communicate with residents.**

*Courtesy Senior Housing Solutions, Milpitas, CA*

## **LEVERAGE TECHNOLOGY**

As technology increasingly saturates the home environment, housing providers should consider introducing devices that improve residents' quality of life and continuity of care. Technology-related grant requests may appeal to a unique group of corporate sponsors or private foundations interested in such applications.

- Explore options for integrating technology systems into SLR projects. Available products range from emergency alert response systems to remote patient monitoring devices that track the health/activity status of individuals. Technology currently used in senior housing and private residences could hold promise for shared living residences. With proper attention to login credentials, user accounts, confidentiality, technical support and training, technology applications have the potential to benefit an entire SLR community.
- Encourage residents to use technology to stay engaged with program staff, family, friends and the community.
  - Offer access to email, Skype and special devices that allow non-computer users to send and receive email

([www.presto.com](http://www.presto.com) or [www.myclery.com](http://www.myclery.com)).

- Make technology less intimidating by providing training and basic troubleshooting.
- Implement mobile case management. Configure SLRs with computers (in spaces that permit privacy) so residents can converse with case managers via videoconference or messaging applications.
- Use technology to streamline maintenance requests and resident feedback. Programs can develop online maintenance request forms or encourage submission via e-mail systems like Presto or Celery.

## **GET CREATIVE: DO MORE WITH LESS**

As a sector, nonprofits have a rich history of innovating to fill service gaps, deepen their impact and control their operating costs. Shared housing agencies are no different; several in our sample have developed partnerships or creative staffing plans to address these issues.

## **PARTNERSHIPS**

- Find partners whose expertise and services are relevant for your specific clientele or program design.

In the San Francisco Bay Area, Senior Housing Solutions augments SLR furnishings through in-kind furniture donations from hotels and construction companies closing model homes.

In Chicago, where H.O.M.E. provides all meals for their residents, a partnership with a local Whole Foods store makes providing healthy food more affordable.

Also in the Bay area, HIP Housing's SLRs house single-parent families. Thanks to partnerships with Sleep Train and [My New Red Shoes](#), HIP can offer them new mattresses and school clothes. Program participants also have access to financial literacy training and matched savings accounts through [SF EARN](#) and [Opportunity Fund](#).

**When Teresa (not her real name) was accepted to HIP Housing's Self-Sufficiency Program in 2008, she and her two-year-old daughter were offered two rooms in a six-bedroom SLR for single-parent families. Thanks to HIP's low rent, Teresa could afford to go back to school on the wages from her part-time waitressing job. Teresa started attending community college, with a long-term goal of becoming a nurse. Her HIP**

**Housing case manager referred her to Opportunity Fund to open an Individual Development Account (IDA), a savings account with matching funds that can be spent on higher education, a small business, or a home purchase. While in the program, Teresa maintained clean credit and saved diligently every month out of her modest wages.**

**In November 2010, Teresa jumped at the rare opportunity to purchase a below-market-rate one-bedroom condo in the city of San Mateo. She was approved and put her IDA savings towards the down payment. After completing her associate’s degree, Teresa was accepted to San Francisco State’s nursing program... news she received the same week she closed on her condo! Teresa and her daughter moved into the condo in May 2011. Teresa is doing well in her nursing program and is well on her way to a successful career.** *Courtesy HIP Housing, San Mateo, CA*

- Develop partnerships with local universities to access social work interns, nursing students, medical students and other critical services.

In Los Angeles, ALA is a member of the Geriatric Social Work Education Consortium—a regional partnership that connects students with placement opportunities at social service agencies. The placement provides students with specialty training and helps ALA supplement staffing patterns.

H.O.M.E. has developed several university partnerships that enhance their service offerings. Medical students from the University of Illinois Chicago are paired with individual residents and provide medical case management by visiting every two months. A partnership with Loyola University’s nursing school facilitates weekly medical workups for residents needing more regular attention. All of these partnerships bolster H.O.M.E.’s intergenerational mission, whether by increasing a student’s interest in gerontology or through the individual relationships they help to create.

- Partner with after-school centers to bring local schoolchildren onsite for activities. H.O.M.E. does this to promote intergenerational activities with its elderly residents.
- Contract with others to achieve scale in scattered site SLR

models, whether for case management, service provision or property management.

- Agencies operating other types of housing may be willing to jointly hire a property management firm or offer their in-house management services at a discounted rate to another nonprofit.
- Social service agencies serving a clientele similar to your resident population (e.g. Welfare Department, Department on Aging, Veteran’s Administration, Department of

Mental Health, United Way, etc.) can provide supportive services or case management to individual SLR tenants, especially if the partnership allows them to expand housing opportunities for their target population.

ALA is partnering with the Los Angeles County Department of Mental Health (DMH) to leverage social service funding for clients with special needs. The service contract with DMH will fund a full-time service coordinator for five years. This position will support formerly homeless individuals living in three single-family homes renovated for shared housing. By partnering with housing providers, DMH gains access to community living options for clients working toward long-term stability.

- Strategically locate SLRs in “service rich” neighborhoods with plenty of transportation, retail and other service agencies that will enhance residents’ quality of life and facilitate partnerships. The types of specific services and amenities needed or valued by the target population should influence site selection.

**Agencies selecting a location for a new SLR project might approach a neighborhood village organization or a naturally occurring retirement community (NORC) about co-location. The village and NORC models provide services to members located within their service area.**

### **CREATIVE STAFFING**

- Offer variable levels of support to tenants. Offering a higher level of support to a smaller segment of clients optimizes staffing levels and costs.

In New Jersey, CHC has structured some SLRs for more independent seniors, while their Senior Affordable Supportive Housing (SASH) model provides a higher level of services for those who need more assistance. Onsite staff are available Monday through Friday, a daily dinner is provided, and staff assist residents in preparing breakfast and lunch.

- Consider alternatives to paid social service staff. H.O.M.E.'s program "hires" live-in resident assistants who receive room and board in exchange for providing services such as cooking, housekeeping, emergency assistance, and organizing social activities.

- Improved health outcomes for seniors or people with disabilities
- Cost savings for Medicaid and Medicare
- Reduction in ER visits among certain target populations
- Improved economic security
- Higher graduation rates from certain types of public assistance

### **PROVE IMPACT BEYOND HOUSING**

Although the senior housing industry has been slow to collect data documenting the relationship between housing and other outcomes, a national membership organization was recently awarded a large research grant for this work. [Leading Age's Center for Applied Research](#) will study whether affordable housing settings successfully reduce care costs by providing services to seniors that would otherwise be absorbed by public payers. SLR programs that offer higher levels of services will benefit from this research and should become involved in the broader conversation about relevant outcomes and measureable indicators.

By expanding the evidence base that supports shared housing, the industry and individual programs are better situated for long-term sustainability. For a similar discussion about data collection, refer to discussions on [Prove Impact Beyond Housing](#) in the Match-Up section of this document.

With the rise of impact investing,<sup>xiv</sup> new funding tools are emerging. One new investment tool with potential relevance for shared housing is the Pay for Success model. This model offers a promising funding mechanism for interventions that serve vulnerable populations and reduce the use of costly public systems. They originated in Peterborough, England as an experiment to reduce the recidivism rate of low-level offenders exiting federal prison. Pilot projects were launched in New York City and Massachusetts in August 2012. Housing models that support aging-in-place for low-income seniors may offer a relevant application if the intervention produces a cost savings to Medicaid by delaying nursing home admission. Pay for Success programs require a more exhaustive due diligence process than traditional grantmaking – and have stringent requirements for program impact data.

Improved data collection infrastructure can prepare an organization to target these increasingly sophisticated investment mechanisms. Tips for building infrastructure include:

- Partner with researchers at nearby universities or private firms to design instruments that capture the data to substantiate impact claims and create a program evaluation plan. Program evaluations are possible only if a program has been collecting data over time.
- Develop a research agenda to establish whether shared housing achieves cost savings or produces outcomes relevant for your target population. Consider program partners that may already collect certain data points on clients. Some examples of outcomes are:

# CONCLUSION

Shared housing has existed as a formalized field for over three decades. Today, a range of programs offer shared housing services as a way of expanding affordable housing options and promoting individual self-sufficiency. While programs vary in size and target population, they operate with similar values and common goals.

The ideas presented throughout this document are intended to provoke national discourse for moving the field forward. ALA believes there is tremendous potential to maximize the impact of shared housing through greater collaboration, specifically by articulating a collective vision and pooling resources to work toward that vision. The field itself is comprised of passionate, committed leaders and practitioners who have devoted their career to implementing shared housing programs that are responsive to the needs of the communities they serve. As a field, we need to come together to leverage this wealth of knowledge and advance the model for future generations of homesharers.

# NEXT STEPS

ALA circulated these steps for review. Thus far, shared housing leaders have identified data collection as a critical next step for advancing the model. Respondents agree that developing performance indicators and gathering evidence are precursors to compiling the national statistics necessary for pursuing new partnerships, policy development and marketing campaigns.

Accomplishing one or all of these next steps is dependent on the participation and commitment of individual programs nationwide. A consensus-based plan that includes specific details of collaboration will position the field to secure needed resources. Securing fulltime staff at the National Shared Housing Resource Center, or other lead entity, will provide the capacity for implementation.

**STRENGTHEN THE NATIONAL VOICE FOR SHARED HOUSING IN ORDER TO DEVELOP A UNITED, STRATEGIC VISION.** Connect leaders in the field through the NSHRC for the purpose of sharing ideas and strategies. NSHRC, its members and its online resources, offer a national platform and infrastructure for mobilizing initiatives. A well-funded lead agency could implement activities such as:

- Leading efforts to define a vision for the field and to identify its short- and long-term goals
- Facilitating program collaborations at the regional and national level
- Hosting virtual discussions and forums for sharing information and disseminating knowledge among members
- Launching working groups to advance specific initiatives – including market analysis to quantify the demand for shared housing and advocacy work to spread the message
- Encouraging individual programs to invest time and resources in the national movement

**DEVELOP PERFORMANCE INDICATORS FOR GATHERING EVIDENCE AND CREATING INDUSTRY STANDARDS.** Greater uniformity will allow for program comparisons and industry-wide assertions when reporting impact and outcomes. Steps in this process might include:

- Defining key indicators
- Developing standardized data collection instruments
- Centralizing program reporting and data sharing
- Exploring the potential to develop an accreditation program

**LEVERAGE THE PRIVATE SECTOR TO SUPPORT A NATIONAL MARKETING CAMPAIGN.** Even the most established nonprofits cannot compete with the reach and resources of the private market. Engaging with private-sector players who prioritize social responsibility and hold common values offers an important opportunity to magnify the scope and appeal of shared housing. A field-wide effort could focus on:

- Developing a case for how corporate partnerships with shared housing programs could help further the interests of developers, home builders and other private-sector firms
- Identifying private-sector partners with the resources to increase the visibility of shared housing
- Attracting positive media attention for the field while raising the profile of shared housing among the public

**DEVELOP POLICY RECOMMENDATIONS & PARTNERSHIPS TO ENCOURAGE SHARED HOUSING AS A VALUABLE PRACTICE.** Consider how to achieve greater adoption through policy measures or partnerships with other sectors. Possible actions include:

- Exploring which incentive strategies ([Create Incentives to Encourage Shared Housing](#)) are feasible in the short and long term
- Creating action steps for developing policies that reward individuals who share housing in private and group residences
- Engaging with impact investors to assess how shared housing outcomes might match up with investor goals
- Soliciting the expertise of other social sectors that have successfully leveraged the public and private sector for encouraging behaviors among their stakeholders



# EVALUATION

The purpose of this guide is to highlight innovative programs and recommend next steps for advancing shared housing to the next level.

**Please take a moment to answer a six-question survey via the link below and tell us whether this information was useful for your work. Thank you for taking the time to offer feedback.**

**WAS THIS GUIDE HELPFUL?**

# A BRIEF HISTORY OF THE SHARED HOUSING FIELD

Home sharing was formalized in the United States in the 1970s and attracted increased attention during the following decade. By the early 1980s, thanks in large part to the advocacy of Maggie Kuhn of the Gray Panthers and Philadelphia-area congregations, this momentum led to the founding of the [National Shared Housing Resource Center](#) (NSHRC), a membership organization that manages a directory of programs and serves as an information hub for a national network of agencies. Shared housing programs are active in eight countries with more than 65 programs operating in the United States.

According to NSHRC, the home share model was developed to help seniors remain in their homes. Agencies have since adapted the model to serve various target populations, including families, low-income individuals, and persons with disabilities.

In the late '80s and early '90s, researchers explored the shared housing model. Studies identified characteristics of participants that predicted successful home sharing. The ideal candidate was described as a flexible and accommodating individual who welcomed a fellow home sharer into the home and clearly stated their expectations. Research showed that if home sharers were realistic and honest about their needs, then they experienced more successful matches.

When discussing the future of shared housing, several researchers concluded that although the home share model held great promise as a utilitarian housing option, the older cohort at that time was accustomed to more traditional living arrangements—a conclusion that may not hold true for future generations. For a list of studies reviewed for this publication, please refer to [References & Additional Reading](#).

# STATE OF THE FIELD TODAY

NSHRC's [online member directory](#) lists 54 home share programs in 20 states (plus one national and one international program). Many states have only one or two programs, but California (8), New York (7), Illinois (6), Missouri (5) and Washington (4) have higher program concentrations. Match-up programs dominate the field; of NSHRC's membership, there are 35 match-up programs and 11 SLR programs. This may be due in large part because SLRs identify themselves with other sectors (often pertaining to the target population they serve) rather than the shared housing field. A few agencies provide both match-up and SLR programs. Recent NSHRC and ALA surveys report the following characteristics of the field:

## PROGRAM SIZE – BUDGET, STAFFING & CLIENTS SERVED:<sup>1</sup>

- Average annual program budget is \$200,000, funded by a mix of public funding, foundation grants, individual donations and fees for service.
- Shared housing programs average a staff size of 2.9 employees.
- On average, match-up programs completed 71 matches per year, but this number varies dramatically, with reports ranging from between 10 to several hundred matches per year.
- Agencies participating in this research own and operate two to seven properties – housing an average of four to 10 residents in each building.

## PROGRAM STRUCTURE:<sup>2</sup>

- Programs are operated by faith-based agencies, private non-profits, City Human Service Departments, Public Housing Authorities, and City Departments of Aging.
- Many agencies offer shared housing services as one option among a larger menu of housing assistance programs.
- Some agencies offer free services, some charge a membership fee, often on a sliding scale, and others charge a placement fee when a match is made.

## TARGET POPULATIONS - PROGRAMS TARGET DIVERSE POPULATIONS, INCLUDING:<sup>2</sup>

- Seniors (45%)
- Low-income individuals (35%)
- Persons struggling with homelessness (8%)
- Persons with developmental or physical disabilities (5%)
- Single moms (5%)
- Persons living with HIV/AIDS (1%)

## 35% of matches involve service delivery in exchange for reduced rent.

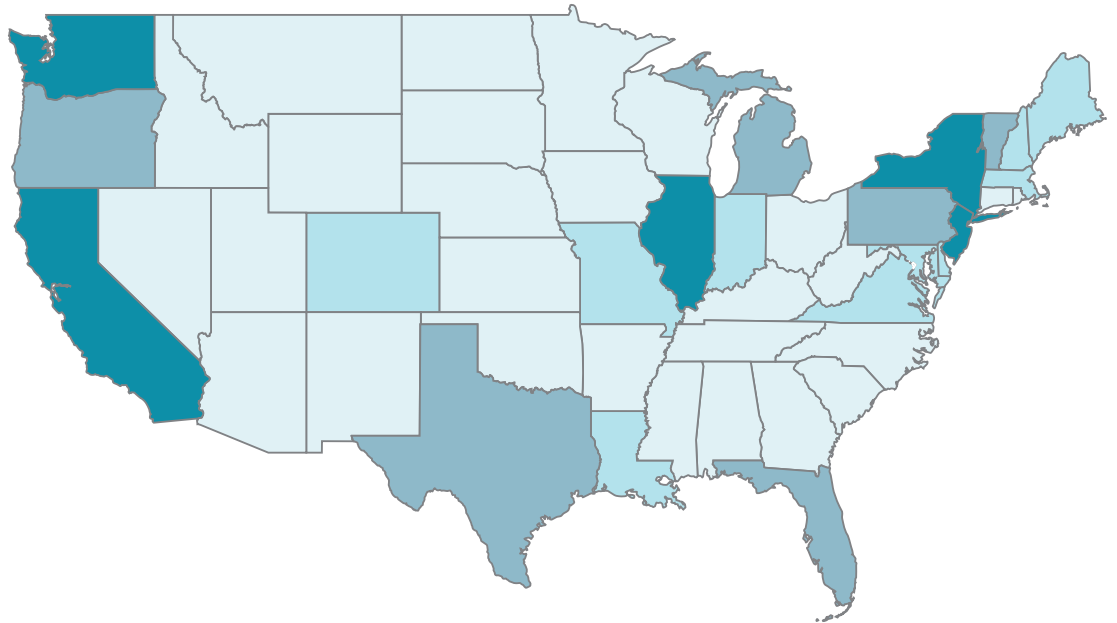


<sup>1</sup> National Shared Housing Resource Center. (2011). 2011 National Program Survey. Baltimore, MD: Author.

<sup>2</sup> Hall, M. & Caraviello, R. (2011). Home Share Evaluation. Los Angeles, CA: Affordable Living for the Aging.

## Shared Housing NSHRC Member Network

California	8
New York	7
Illinois	6
New Jersey	5
Washington	4
Florida	2
Michigan	2
Oregon	2
Pennsylvania	2
Texas	2
Vermont	2
Colorado	1
Delaware	1
Indiana	1
Louisiana	1
Maine	1
Maryland	1
Massachusetts	1
Missouri	1
New Hampshire	1
Virginia	1



The lightest shade of blue throughout the middle of the country denotes States without a NSHRC - member program (28 States)

# SCREENING TIPS FOR MATCH-UP PROGRAMS

While the particulars of the screening process vary, most programs include a face-to-face interview with these key steps:

- 1) Home inspection
- 2) Character references
- 3) Background check (criminal and/or financial)<sup>1</sup>

The screening process provides a framework for evaluating all applicants against a consistent set of standards. The screening process is an important tool for understanding what motivates applicants and how that will affect the match. The final decision to select a housemate is a personal choice made by both clients and should be based on as much relevant information as possible.

## SCREENING INTERVIEW

Appropriate applicants will demonstrate:

**WILLINGNESS TO LIVE WITH OTHERS.** It's important to determine an applicant's motivation to share. By asking probing questions, such as those related to the amount of time they have available to devote to a match (especially for service exchanges), the client and staff can determine if sharing is a realistic option. Questions should also assess the applicant's communication and conflict resolution skills.

**RATIONAL BEHAVIOR.** As individuals are referred to meet homeowners, they become an extension of your organization. It's important they conduct themselves accordingly. If an applicant exhibits mental health or substance abuse issues, staff should determine whether the individual is compliant with treatment and/or how this will affect the likelihood of success. This may include requesting a reference from the applicant's therapist, counselor or psychiatrist.

**REASONABLE EXPECTATIONS.** For example, if a housing seeker can afford a very small rental amount, they should expect to offer services. If a housing provider is charging fair market rent, they should not expect a roommate to also provide services.

## HOME INSPECTION

During the home inspection, staff should verify:

- Safe living conditions
- At least one available, private bedroom

When assessing safe living conditions, look for:

- Structural barriers (stairs) that might limit who you can refer
- Unobstructed pathways
- Operational smoke/carbon monoxide detectors
- Absence of pest infestations (bed bugs and roaches)
- Absence of environmental hazards (visible evidence of mold)
- Absence of obvious safety issues (exposed wiring)
- Absence of unregulated animal feces from household pets

## CHARACTER REFERENCES SHOULD REVEAL POSITIVE TRAITS ABOUT THE APPLICANT

ALA requires contact information for two individuals who are unrelated to the applicant and can respond to a request for a character reference. Negative references regarding an applicant's ability to live with others and adhere to appropriate tenant behavior are cause for further investigation and possible rejection.

## POLICIES FOR ADDRESSING APPLICANTS WITH A CRIMINAL HISTORY

Programs should develop strict criteria for accepting or denying applicants when there are issues of prior criminal behavior. ALA advises clients to be forthcoming and open about prior infractions. Individuals with a history of violent criminal activity, theft, arson or other serious felonies including all categories of sex offenders are ineligible for ALA's program.

## POLICIES FOR ADDRESSING APPLICANTS WITH A HISTORY OF SUBSTANCE ABUSE

The screening interview should assess the applicant's sobriety and history of substance abuse. Applicants are advised to be honest and up front with potential housemates. The National Shared Housing Resource Center's Planning Manual recommends that individuals with a history of substance abuse, demonstrate a minimum of one year of sobriety combined with participation in ongoing treatment, as a requirement for homesharing.

<sup>1</sup> Programs either absorb the cost of the background checks or pass the cost on to the applicant.

# FRAMING HOME SHARING MARKETING MESSAGES

The framing of a message affects individuals' perception of a product or service and significantly influences their decision-making process. Many consumers consider how likely it is that they will achieve their desired outcome (by purchasing or acquiring a product) and to what extent they can control the achievement of this outcome. The messaging used to advertise shared housing is an important component of delivering a successful program.

Program staff interviewed by ALA reported the following approaches as particularly effective for each audience. Providers are the householder or homeowner looking for a housemate. Seekers are the individual moving into another's home.

## AUDIENCE

## MARKETING MESSAGE

<b>CLIENTS:</b> providers	
	<ul style="list-style-type: none"> <li>• Recognize that providers want an economically stable housemate. HIP Housing has a wide range of clients, which they emphasize for potential providers. This includes people who are employed but cannot afford an apartment or someone on a fixed, reliable income like a retiree or student.</li> <li>• At the same time, encourage providers to think beyond the income opportunity. The Housing Bureau for Seniors has developed a specific pitch for providers who are interested in offering reduced rent in exchange for services, asking them to consider what they would do with 10 hours of service a week. (For the purpose of rent/service exchange, they value service at \$10/hour.)</li> <li>• Help prospective providers imagine the possible scenarios. In their marketing materials, HomeShare Vermont describes three types of home sharers to provide information about typical home sharers. This helps people imagine who they might be inviting into their homes.</li> <li>• Have mechanisms in place to address concerns. If providers (or family members) have concerns not addressed by the initial application process, these can be assuaged by hearing about successful matches and/or meeting current homesharers.</li> </ul>
<b>CLIENTS:</b> seekers	<ul style="list-style-type: none"> <li>• Emphasize financial benefits. Although practitioners have different perspectives on this point, focusing on the affordability of home sharing, beyond companionship or other benefits, can expand the universe of potential home seekers. The Center on Halsted, specifically, has found that overemphasizing the opportunity for service exchange can backfire when people are scared off from participating because they do not want to be caregivers.</li> </ul>

**AUDIENCE**

**MARKETING MESSAGE**

<p><b>CLIENTS:</b> providers &amp; seekers</p>	<ul style="list-style-type: none"> <li>• Focus on mutual benefits. Regardless of their age, clients do not want to be marketed to as though they need help. No one wants to think that they are isolated or cannot manage for themselves. However, they may appreciate the ability to help someone else by providing an affordable opportunity to live in a comfortable, safe and homelike environment.</li> <li>• Emphasize self-determination. Home sharing programs empower clients to make the best housing decision that will maximize their ability to live independently. Clients control the decision-making process.</li> <li>• Think outside the box about how to market home sharing. The characteristics of your local community can suggest novel ways of reframing the benefits of match-up programs, to broaden its appeal. In Washington, Whidbey Island Share a Home realized that in their environmentally conscious community, home sharing could be successfully framed as a carbon-reduction strategy.</li> </ul>
<p><b>FAMILY MEMBERS AND CAREGIVERS OF CLIENTS</b></p>	<ul style="list-style-type: none"> <li>• Have an Internet presence. Family members use the Internet to find information.</li> <li>• Focus on the needs and lifestyle of family members. Talk about home sharing as a way for adult children caregivers to access help that will give them more time to work and raise their own children. Stress that home sharing can create direct cost savings for adult children caregivers who would otherwise have to pay out of pocket to get in-home care for their elderly parent.</li> <li>• Personalize the message. Use language like “your mother and father.”</li> <li>• Emphasize the screening process and safety precautions. Remind family members that they can assist in the screening process by meeting potential home sharers with their mother or father.</li> </ul>
<p><b>POLICYMAKERS</b></p>	<ul style="list-style-type: none"> <li>• Articulate the importance and value of preventative strategies. Policymakers may not consider home sharing as a critical service compared to funding for homeless shelters. Consider some of the points discussed in the community benefits section of the toolkit when advocating for how preventive strategies are essential in a weak economy.</li> <li>• Forge policy alliances. Many programs acknowledge that it can be hard to include match-up programs in the broader affordable housing discourse. Building relationships with other organizations is critical in developing a voice for shared housing programs. Center on Halsted successfully included home sharing in Chicago’s Plan to End Homelessness by partnering with other LGBT organizations.</li> <li>• Educate policymakers about how home sharing fits into existing affordable housing categories. If representatives from match-up programs are not present at the policy table, they will continue to be excluded.</li> <li>• Join your city’s Housing Element Task Force. Planning processes like these rely on expert stakeholders to provide substantive guidance for how the community will address its housing challenges.</li> </ul>

# HOW TO PREPARE CLIENTS FOR MEDIA OPPORTUNITIES

Preparation is the key in cultivating spokespeople for a cause. So, when identifying clients to speak on behalf of your organization, consider these tips:

- 1) There are two primary forms of media: 1) on-camera for TV or on-line airing and 2) audio recorded for print or online outlets.
- 2) Anyone who speaks on camera has to be able to provide a personal story that explains how your organization has helped them in 45 seconds to 1:00 minute. This is called a “sound-byte” and is most likely to be aired as part of the coverage.
  - a. The sound-byte is usually best when it integrates existing language from your organization’s communication materials. Identifying the 2-3 sentences you would like to be heard on television and timing how long it takes to speak the words will help reinforce your agency’s mission to the listening audience.
  - b. Decide ahead of time if there are other personal comments the client should include in the sound-byte. Write them down and practice them together with the agency message you would like to be communicated.
  - c. For audio recorded interviews you have more flexibility because longer answers can always be edited down. However, these people should receive the same sound-bytes for advance preparation.
- 3) When a person is interviewed on-camera they almost always direct their eyes towards the person asking the questions. They do not look directly into the lens of the camera. Therefore, when considering a client for a media interview, sit across from them and ask them the basic questions. Listen and watch for meaningful message delivery and eye contact.
- 4) There will always be people who seem more guarded about their personal stories and are likely to decline when asked. Others will seem amenable to sharing but are uncomfortable and/or inexperienced in this form of communication. These individuals should be encouraged to try a voice recorded interview first and see how they feel. Often this is a liberating and empowering experience for people who want to tell their story.

These tips are helpful for ensuring several candidates are available for media opportunities.

- a. Maintain a story bank by routinely identifying clients who can help tell the organization’s story.
- b. Know which individuals represent which story. For example, some arrangements will emphasize the financial benefits of a particular arrangement while others will have a strong caregiving component. If the media outlet doesn’t tell you what they want to highlight, ask questions so that you can find the right match.
- c. Consider the logistics of client participation (i.e., scheduling and transportation) and be prepared to work with the client to find solutions to these common issues.





# TIPS FOR USING HOME SHARE TO PREVENT FORECLOSURES

According to AARP, 1.5 million adults 50 years and older have lost their home in foreclosure from 2007-2011, and the highest foreclosure rate occurs among homeowners over 75 years old.<sup>2</sup> Hispanics and African Americans are also disproportionately affected. While home-sharing arrangements have potential to help homeowners behind on their mortgage, this option should be explored with caution to avoid placing home sharers in unstable situations.

The timing of the intervention is critical.

- A homeowner in danger of foreclosure can be difficult to serve because they need a tenant immediately. Programs with significant student participation may be able to offer short-term or faster placements.
- Referrals will not work for individuals who have already received a notice of intent to foreclose, as this situation is too unstable for referring home sharers.
- Depending on state law, it may be easier to serve homeowners facing property tax delinquency or foreclosure because this process proceeds slower than mortgage foreclosure.

## Locate your nearest NeighborWorks America (NWA) affiliate.

- NWA is a network of over 240 community-based housing organizations around the country, many of which offer foreclosure counseling. To find a NeighborWorks organization, visit <http://nw.org/network/Utilities/NWOLookup.asp>.
- NWA district offices may also provide ways for shared housing providers to disseminate information about their program to peers in the housing field.

## Consider partnering with other, similar programs such as:

- Eviction Prevention programs
- Reverse mortgage lending programs: homeowners receiving reverse mortgages will have some financial breathing space before facing the risk of foreclosure.

## Once you have spoken with a foreclosure prevention program, you may want to ask about:

- Adding your program's information to their application packet. Many programs offer clients a list of resources for local credit counselors, legal services, and community services. Request that your program be listed under community services or in a standalone category for shared housing.
- Hosting a lunch-and-learn for foreclosure prevention housing counselors to learn about your shared housing services.
- Presenting information at foreclosure prevention workshops, either by having your staff present immediately after workshops or by providing talking points for foreclosure counselors.

To learn more about this approach, contact organizations that implement some of these techniques: [Housing Bureau for Seniors](#), [Westchester Residential Opportunities, Inc.](#) or [St. Ambrose Homesharing](#).

<sup>2</sup>Trawinski, LA., "Nightmare on Main Street: Older Americans and the Mortgage Market Crisis," AARP Public Policy Institute, July 2012.

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