

Committee Recommendation Worksheet

Learning: There is a need for affordable housing for very low income individuals and those with special needs (disabled, elderly, homeless).

Committee Recommendation: **Create a Housemate Match Service for older adults and people with disabilities.**

This program could be operated by a local non-profit who would provide a match-up service for homeowners or renters seeking to share housing (often older widow/widowers), and those who need housing. All participants would be interviewed and screened (background checks). We do not anticipate more than 2 unrelated adults living together. One or both adults might have minor children.

This program would be beneficial to people whose incomes are not sufficient to cover the cost of renting or purchasing their own apartment or home. It has been used successfully in many cities in the United States, particularly areas with high housing costs. Often elderly homeowners are paired with a tenant who may also provide services such as yard care or chores.

Background Information

A) From National Shared Housing Resource Center
(<http://www.nationalsharedhousing.org/>)

SHARED HOUSING

More than just a place to live...

For a growing number of persons faced with losing their independence and struggling to keep housing costs within their budget, shared housing is an affordable and viable alternative.

A home sharer might be a senior citizen, a person with disabilities, a working professional, someone at-risk of homelessness, a single parent, an AIDS patient, or simply a person wishing to share his or her life and home with others. For these people, shared housing offers companionship, affordable housing, security, mutual support and much more.

Shared living has been known to enhance the health and well-being of all people and allows people to remain independent in their home. Home Sharing also preserves neighborhoods, creates an affordable housing and saves housing and healthcare dollars.

Shared housing programs fall into one of two categories:

Match-up programs, which help home providers find a compatible home seeker to pay rent or possibly provide services in exchange for a reduction in rent; and **shared living residences**, which involve a number of people living cooperatively as an unrelated family in a large dwelling.

B) There is a similar program in Atlanta: Housemate Match: An Atlanta Shared Housing/Homestay Program.

What is Housemate Match?

Housemate Match is a homesharing program that reduces the cost of living by matching compatible roommates and housemates (owner and tenant) interested in sharing living arrangements, rental rooms, expenses and household duties. Housemate Match provides affordable housing for people who combine personal and financial resources. The homes are in safe and secure areas of Metro Atlanta.

How to get started

- Make an appointment with a Housing Counselor
- Furnish a picture ID
- Supply 3 references
- Provide income verification

Why use Housemate Match?

- Affordable rent
- No credit check
- Everyone is screened

- Criminal background checks

Who is the tenant?

- 18 years of age and older
- College students looking for off-campus housing
- Professionals
- Divorced people
- Recently moved to Metro Atlanta
- Anyone relocating and starting a new job
- Singles
- Employed
- Roommate pays a rent (monthly, weekly, bi-weekly)
- Looking for a roommate

Who is the homeowner?

- Is 60 years of age, a senior citizen
- Provides (extra rooms) a private bedroom and bath
- Charges a rent
- Kitchen shared together with the rest of home
- Independent

What is the interview process?

- Homeowner interviewed in their own home
- Tenant interviewed in one of the three HMM offices listed below

What type of home has rooms to rent?

- Private homes
- Condominiums
- Apartments
- Town homes

What are the benefits?

- Increases safety and security
- Reduces loneliness
- Encourages intergenerational cooperation
- Stabilizes neighborhoods
- Uses existing housing stock
- Prevents premature institutionalization

C) A Cooperative Extension Service Article on “Shared Housing” by Leo L. Cram, Missouri Gerontology Institute

A 70-year-old widow lives alone. She finds that her house is difficult to maintain, and she worries about having someone close by in case she falls. An 85-year-old woman is living in an unlicensed boarding home. She wants to move because she is expected to remain in her small room most of the day.

They find each other. The 70-year-old feels more secure and the 85-year-old has found the independence she wants. They collectively say, "We are so fortunate to have found each other." These are two of a growing list of older persons who have found shared housing to be a much more desirable alternative than living alone, living with children, living in a senior citizen high rise apartment building or transferring to a long-term care facility or nursing home.

A definition of shared housing

Shared housing is a situation in which two or more unrelated persons live together as a "family of choice" where each has some private space (usually a bedroom) while sharing common areas such as kitchen, living and dining rooms and outside yard areas. As a family, they freely interact with one another; collectively pay bills; share in the family decision-making processes; and carry out a variety of day-to-day household maintenance chores and management tasks.

Shared housing is not solely for low-income people nor is it used exclusively by the elderly. Pre-retirement and recently retired singles or couples who are in communities with a high cost of living find that it is a good way to reduce the burden of operating expenses and taxes. Recently unemployed homeowners have used shared housing rental income to pay the monthly mortgage rather than lose the house to a foreclosure. Divorced individuals find good temporary family substitutes during the transitional period in their lives. Some divorced working parents with children find that older persons can provide convenient child care. Other divorced parents are doubling up so that they can live in nice neighborhoods with good schools. College students find that living costs can be reduced when they barter personal chore services for rent.

Models of shared housing

Shared housing is flexible and can be creatively adapted to the housing needs of many different communities. There are three distinct models:

- Naturally-occurring
- Agency-assisted
- Agency-sponsored

(Titles of shared-housing models are taken from Shreter, Carol A.: "Room for Rent: Shared Housing with Non-related Older Americans," unpublished Ph.D. dissertation, The Graduate School of Social Work and Social Research, Bryn Mawr College, Bryn Mawr, PA, 1983.)

Naturally occurring or "free market" models exist when homeowners having extra bedrooms to share get together with people seeking a shared living arrangement (home-seekers). These are generally younger people of a pre-retirement or recently-retired age who are adjusting to a retirement lifestyle. They have the initiative, knowledge and skills to independently search out individuals in the marketplace who will make suitable housemates. They locate housemates through informal, social networks or "grapevines" -- ads in newspapers or posted on community bulletin boards; conversations with friendly realtors; or subtle conversations with housing-related religious, non-profit and governmental agency representatives.

These models tend to accommodate two to five people in single-family, detached dwellings or townhouses which are found in familiar, age-integrated residential neighborhoods. The housing units are quiet, unobtrusive, and rarely recognized by people outside the immediate neighborhood.

Agency-assisted models are designed to perform matchmaking services between people with homes to share (home-sharers) and individuals who are searching for a home (home-seekers). They can be operated by private entrepreneurs who assess fees for services or managed by religious, non-profit or public agencies which provide matchmaking services free or through modest fee assessments.

Agency-assisted models are of the following two types:

- Referral
- Counseling.

Referral models are purely a housemate referral service. Once the referral is made, little or no follow-up contact is maintained. Aspiring home-sharers and home-seekers leave their name and supporting information with the organization that performs a referral service. People who prefer to independently make their own selections find this to be a workable model.

Counseling models provide many more personal services such as:

- a. Personal interviews and questionnaires that might include a review of personal references and attitudes as well as a lifestyle inventory to assess client needs and preferences
- b. Get-acquainted sessions where potential home-sharers get together for the first time
- c. Advisory assistance in the negotiation of homesharing agreements,
- d. Follow-up assistance in resolving any problems between matched clients. This model is attractive to people who are trying the shared-housing option for the first time or those who are unable or unwilling to independently find a satisfactory match.

Agency-assisted models generally make the following types of matches:

- **One-to-one**
Peer matches between an older homeowner and an older tenant sharing housing costs.
- **Intergenerational**
matches involve an older homeowner sharing his/her home with an unrelated younger person or vice versa.
- **Group**
Residences where three to eight people rent or purchase a home, each having his/her own bedroom and sharing common areas.
- **Barter**
Arrangements involving an exchange of service (cooking, house work, or gardening) for reduced room and board or some other financial agreement.

Most clients using the matchmaking model view shared housing as a short term solution to a problem.

Agency-sponsored models do it all -- they operate a group residence where agency staff interview, screen and select prospective residents. They also provide hired personnel who perform necessary household tasks (i.e., housekeeping chores, provision of food, transportation, laundry services and household financial management). Additionally, necessary health services can be provided through contractual arrangements with physicians, visiting nurses and/or associated in-home health care providers.

This model provides a serviced environment required by frail, disabled and vulnerable individuals who need both shelter and a varying range of personal day-to-day services.

Agency-sponsored programs should not be confused with boarding homes and other types of institutional arrangements where there is a profit-making motive and residents have little or no involvement in the management of the facility. Each agency-sponsored home is an independent group of persons, living much like any large family with shared decision-making. The feeling of all members is that they have responsibilities in the management and fiscal stability of the house as opposed to being primarily a purchaser of shelter and services. The agency usually procures the property by purchasing or renting it. The group then rents the property from the agency. This model endeavors to provide opportunities for companionship and socialization in lieu of loneliness; safety and protection against crime; supervision with activities of daily living; and privacy and autonomy within a family lifestyle -- all at an affordable price.

Most clients view this model as a more permanent solution to their housing problem.

What does the community have to gain from shared housing?

The social and economic benefits to a community include:

- By pooling personal and financial resources in the sharing of a home, citizens reduce their housing costs. Some homeowners may use portions of the increased income to maintain their housing stock better.
- For the homeowner who rents house sharing space, it results in an increase in income and may mean some additional tax revenue.
- When older homeowners sell their homes and adopt shared housing, this transaction opens up a buying opportunity for a younger person who may improve the property.
- Conversion of units to shared housing could provide some additional employment in the construction sector of the economy.
- Shared housing is an effective public planning policy tool for local governments that efficiently uses existing housing, possesses flexibility and adaptability to different neighborhoods, satisfies a broad spectrum of special-use populations, can be integrated into a neighborhood in a non-obtrusive way and facilitates community and property stabilization, resulting in better-maintained homes, improved neighborhoods and high property values.
- Intergenerational shared housing offers promising potential for promoting better understanding by the young and the old of each other.

- Homeowners remaining in their homes and remaining viable members of a community promotes personal continuity and community stability.
- Shared housing reduces stress often associated with living alone; meets social and emotional needs through increased companionship; improves nutrition through group meals rather than eating alone; promotes self-determination and independence through interdependence; improves safety of the living environment; and prevents premature institutionalization of older people.
- By extending the years of independent living for frail and vulnerable elderly, local governments can reduce the demand for costly formal supports such as nursing homes and related long-term care facilities.

Steps in launching a shared housing program

The prerequisites for starting a shared housing program include:

- An identifiable need for shared housing
- A positive community climate that encourages self-initiated or "free-market" matching
- The availability of a sponsoring organization and a cadre of volunteers
- Start-up funds.

Community needs assessment surveys

Communities can use a wide range of data collection strategies that pinpoint the numbers, location and socio-economic characteristics of potential home-sharers and home-seekers. Target groups that could benefit from shared housing include the elderly, one-parent families, divorced or widowed individuals, students, single persons living alone, families unable to afford home ownership and mentally or physically disabled individuals.

An analysis of the various types (single family dwellings, duplexes or apartment buildings) and conditions of the housing stock is necessary. Insights into where potential clients currently live, work and receive services provide clues to their transportation needs.

If the needs assessment covers multi-governmental jurisdictions, an analysis of the various zoning ordinances will identify areas with overly restrictive laws that could impede the shared housing development.

Positive public climate and selection of sponsor

In some communities where citizens are familiar with shared housing and support it, many spontaneous arrangements occur in the free market and no sponsor is needed. In other cases where people cannot operate in the free market, a sponsor should be identified.

The sponsor undertakes:

- Identifying specific housing needs
- Educating the community about shared housing
- Encouraging community involvement and participation
- Securing start-up funds
- Establishing a modest office with staff
- Establishing day-to-day management policies and procedures for the program.

If the agency-sponsored model is adopted, the following additional tasks will need to be undertaken:

- Searching out and acquiring the building
- Designing and/or renovating the structure
- Developing a management plan
- Hiring staff
- Establishing good rapport and working relationships with those agencies that can provide support services to the family members.

Ideally, the sponsor should have credibility in a community and a solid track record of high-quality program performance. The sponsor should be fully committed, resourceful and willing to make an initial three-to- five-year commitment to the project.

Most sponsors are non-profit organizations with successful projects having been conducted by public and private social service agencies, public housing authorities, community colleges, churches and synagogues and neighborhood organizations. For an agency-sponsored model it is advantageous to form a coalition of co-sponsors. The co-sponsors represent different constituencies and can draw on resources from different areas. Any community-based shared housing project will directly or indirectly touch city and/or county government; builders and home improvement specialists; bankers, trust officers and savings and loan representatives; realtors; social service agencies; providers of space (house-sharers); and consumers (house-seekers). Ideally, representatives of these various sectors of the community should be involved in the shared housing development at an early stage.

Availability of a pool of dedicated volunteers can also strengthen the chances of success of a program. Volunteers can provide leadership, shape community attitudes, access community resources and serve as staff under the direction of agency personnel.

Start-up funds

The real strength of shared housing is that it can be incorporated into neighborhoods without disrupting them. New construction is seldom required, and a substantial number of single family dwellings can be used with little or no interior modification. The standard three-bedroom ranch home with two or three bathrooms and a full basement offers good potential for a shared family residence. An older two-story home with upstairs and downstairs bedrooms might also be ideal for an intergenerational pairing (for the older people who find it more difficult to manage the second floor of their homes). Townhouses, apartments, former college dormitories, large mansions and abandoned elementary and secondary school buildings offer potential for agency-sponsored group homes.

Some helpful tips in site selection and interior design characteristics include:

- Use small-scale single-family residences in quiet, secure neighborhoods within walking distance of commercial services or a public transportation system.
- Within the dwelling unit, many smaller-sized shared living spaces are better than one or two large rooms.
- Many storage areas throughout the house are a definite plus.
- Bedrooms cannot be too large.
- Bathrooms can be a limiting factor -- have as many as possible within the dwelling unit and consider creative modifications which will allow home-sharers to store their personal supplies in specially marked areas and separate showers/bathtub areas from toilets.
- Kitchens should have plenty of space, and there should be ample counter space and storage areas. An adjoining breakfast nook or space for a table adjacent to the kitchen facilitates casual socializing.
- Outdoor spaces and yard areas offer good potential for additional privacy.

Adaptability is the key! The moment a sponsor begins considering new construction or significant interior and exterior modification, the costs begin to mount, complications arise and the shared housing unit runs the risk of becoming too expensive for the target audience.

Barriers that can impede shared housing

Many older homeowners are willing to engage in shared housing, but they are reluctant to make the move and prefer that others move into their home. People have overcome this problem through a decision where all homesharers agree to move into a neutral site, unencumbered by an array of territorial rights that accrue to the homeowner.

Citizens' lack of information can be a significant barrier that inhibits shared housing in a community. People may conclude from incomplete information that shared housing is a "Hippy commune;" boarding home; group home for mentally and physically-impaired people; or a potpourri of young and old, low-income people receiving welfare payments.

A well-planned, comprehensive and efficiently orchestrated public education campaign by a coalition of credible co-sponsors will be a strong attribute in deterring or side-stepping potential barriers which may appear.

Other potential problems and possible solutions are as follows:

Shortage of Funds Problems

Acquisition and capital improvement

Financial institutions are reluctant to provide loans for acquisition of property or renovation to nonprofit groups with no assets and experience in the housing field. Some private foundations also have the same concerns and many have a difficult time with the notion of allowing the older residents to manage the facility.

Operating costs

Agency-assisted programs that perform matchmaking services require substantial subsidies to operate the program. Some income can be recovered from clients through modest fees. Many financial institutions and private foundations are uneasy about funding such projects, especially over an undetermined time period.

Possible solutions

Sources of financing for shared housing have come from a broad range of public and private sources. Public assistance has come from such programs as Housing and Urban Development (HUD) Section 8, Community Development Block Grants, Department of Health and Human Services (HHS) Title XX and the Older Americans Act. State housing development authorities have provided construction financing as well as long-term financing through the sale of bonds. City and county governments and publicly sponsored agencies or area agencies on aging have provided assistance. Private conventional mortgages, grants from private foundations, as well as private contributions have been additional sources of funds.

Zoning and bureaucratic red tape problems

Lack of information and uncertainty have forced planning and zoning commissions to use existing housing classifications when they categorize shared housing in the process of acting upon a variance request. Typically, they will look to rooming houses, boarding houses, old age homes, residential care homes, nursing homes and the like -- all of which are excluded from the single-family zoned residential areas -- without a variance or an appeal to the administrative process. Other bureaucratic maneuvering can include the requirement of obtaining insurance inspections and city clearance of any code violations.

Possible solutions

Many of the naturally-occurring (free market) models and the agency-assisted (matchmaking) programs never face the problem of zoning because the house-sharers personally visit with all of their neighbors and receive concurrence before the house sharing process begins. Zoning ordinances are generally only enforced when a neighbor complains, and there are reduced chances of a complaint emerging when good neighborly relationships exist.

If a complaint is registered and shared housing is officially reviewed by a governmental agency in accordance with existing zoning ordinances, the pivotal issue revolves around family definition and the number of unrelated persons that may live together. There have been numerous state court judgments which have upheld the right to maintain a shared household composed of a "family of choice." These cases have found the household to be functioning as a non-profit, family-like housekeeping unit, living in a permanent, family-like fashion vs. being transient, such as in a rooming house.

Other solutions include

- Changing the ordinances to allow for "family of choice," which would be included with nuclear family
- Special code definitions could be established for shared housing in order to differentiate from "rooming houses" or "boarding houses"

- Local governments could issue renewable licenses or special permits after review by departments of public works or zoning commissions.

Restrictive governmental regulations problems

Individuals receiving food stamps and/or supplemental security income (SSI), or those making application for HUD Section 8 housing allowances, may run the risk of losing some benefits or being declared ineligible for assistance.

In the case of food stamps, home-sharers may be grouped together as one economic unit, rather than as separate individuals and their income and resources are considered collectively in determining eligibility.

Section 8 housing allowance problems center around the interpretation of regulations for HUD defined independent group residences as they apply to shared housing. The number of persons in a residence; number of persons per bathroom; and intergenerational households involving young people, elderly and handicapped all cause debate and run the risk of being declared ineligible. Efforts are being made to add a new shared housing component to the Section 8 regulations.

Possible solution

Potential home-sharers should check carefully with agency representatives about local interpretations of program regulations. In the case of food stamps, home-sharers may be able to maintain separate cupboard space for food and keep receipts for their individual food purchases.

A closing thought

Shared housing is not a panacea that will provide a "quick fix" solution to local housing problems, and it should not be forced to satisfy a need it is not designed to meet.

Shared housing has not been used by large numbers of people. National surveys indicate that 2.5 percent of all households aged 55 or older contain at least one nonrelative. It is estimated that about 7 percent of this population are interested in sharing their current residence with others and far fewer are interested in sharing other's housing.

Shared housing should be kept in its proper perspective. Clearly, it is not for everyone. In a diverse society it does, however, provide one option that may be appropriate to certain groups of people. As shared housing becomes more widely known and understood, it is plausible that larger numbers of people may be using this housing alternative.

Sources of assistance

Additional information may be obtained from your local MU Extension center or your local Area Agency on Aging.

Technical assistance, training services and printed literature (including the following publications) can be secured from:

- Shared Housing Resource Center, Inc.
6344 Greene Street
Philadelphia, PA 19144
215-848-1220
- American Association of Retired Persons (AARP)
Housing Department
1909 K Street, N.W.
Washington, D.C. 20049
202-728-4375
- Baldwin, Leo E.
Housing Options for Older Americans
AARP
P.O. Box 2400
Long Beach, CA 90801 (single copies are free)
- Day-Lower, Dennis
Shared Housing for Older People: A Planning Manual for Group Residences (price \$9.50)

Shared Housing Resource Center, Inc.
6344 Greene Street
Philadelphia, PA 19144

- Dobkin, Leah
Shared Housing for Older People: A Planning Manual for Match-Up Programs
Shared Housing Resource Center, Inc.
6344 Greene Street,
Philadelphia, PA 19144 (price \$9.50)
- Hedges, Helen E.
Legal Issues in Home Sharing: What is a Family?
AARP Housing Program Department
1909 K Street, N.W.
Washington, D.C. 20049 (single copies are free)

Additional Information Needed:

Please order this publication from NSHRC, 364 South Railroad Avenue, San Mateo, CA 94401
Postage is included. Allow 4 weeks for delivery. (\$35)

Shared Housing Manual for Match-up Program - A comprehensive new manual, Homesharing: Matching for Independence covers program design, staffing, record keeping, successful matchmaking, funding and sample program forms.

Additional Resource Person:

Atlanta Housemate Match

Rita Zadoff, 770-395-2625
rita.zadoff@atlantajcc.org

Marcus Jewish Community Center of Atlanta, Inc.
5342 Tilly Mill Road, Atlanta, GA 30338
Fax: 770-396-4461, 770-396-2474

Action & Resources necessary for implementation:

A agency with funding (for staff & advertising) to champion the Match-Up program.

Forces that support implementation:

People who need housing or house-mates are likely to be intrigued by the opportunity. Individuals who live on limited, often fixed income, cannot afford to rent an apartment unless it is subsidized or is in poor condition. These individuals may be homeless, or nearly so. The houses of elderly homeowners fall into disrepair as the homeowner cannot do-it-herself, and has insufficient income to maintain the house. They may be interested in the program in order to have a way to remain in their home & increase their income. Any person who is unhappy with the housing choices they can afford (if any) may want to consider home sharing.

Forces that oppose implementation:

Potential home-sharers may be scared that their match will not work out well. Homeowners may be afraid to open their homes to a stranger. Racism will likely be a factor in community acceptance. The financial stability of home-sharers will likely improve, but may also be a barrier to successful long-term housing arrangements.