The Future of Homesharing

Homesharing is a commonsense approach to helping people stay in their homes while helping others find affordable housing. Although the nonprofit infrastructure that assists with screening and matching potential homesharing candidates has declined in the United States more than 60 percent since 1986, the recent economic downturn has brought a resurgence of interest both here and abroad. Homesharing doesn't require ongoing subsidies or expensive construction or rehab. It is just neighbors helping neighbors—and helping themselves at the same time.1

HomeShare Vermont **Home Providers Assess the Model**

Survey Questions	Home Providers' Answers (percent)
You feel safer in your home.	82
You feel less lonely.	77
You feel happier.	82
You enjoy your home more.	68
You worry less about money.	36
You sleep better.	50
You eat better than before.	36
You call your family less often for help.	50
You have more energy.	55
Household chores are completed more regularly.	59
You feel healthier.	55
Source: HomeShare Vermont Survey, 2008.	

Doubling the Benefits

Homesharing benefits two groups at once: those needing affordable housing and those needing a live-in person. Although sometimes it is simply a roommate situation and "match-ups" don't differ from other roommate-matching services, it usually has a service component. Someone looking for an affordable room offers assistance in addition to or instead of rent. The assistance might be for elders or people with physical or mental disabilities who want to continue to live at home. Some programs are targeted to helping the homeless find housing.

The ability to provide affordable housing makes the model work especially well in regions with tight housing markets. Consider that, of the new homesharing arrangements that HomeShare Vermont started in fiscal year 2009, the average rent was only \$159 per month. Moreover, only 61 percent of those offering a room charged any rent at all: 25 percent of the arrangements were service only, no rent or utilities; 22 percent asked for a contribution toward the utility bills.

Although getting some rental income is nice, surveys from HomeShare Vermont clients who need in-home help show that there are other benefits for people who share living space. (See "HomeShare Vermont Home Providers Assess the Model.")

The Art of the "Match"

The key to successful homesharing is the match. The match must ensure that the needs of both parties are met and that there is not an imbalance. For instance, the person who needs a place to live must also be able to provide the rent and/or services expected. Many would-be tenants would never commit to 30 hours a week of service. for example, no matter how attractive the home. Getting both partners to have reasonable expectations can be difficult.

Although many people can find homesharing situations on their own, having a third party such as a nonprofit to recruit good candidates, provide screening, and offer potential matches can greatly facilitate the process. Screening varies by organization but often includes in-home interviews, personal references, landlord references, criminal background checks, and abuse registry checks.

Getting two strangers, often from different cultures or generations, to live together successfully under one roof is not easy. Simple things, such as location, rent, gender, smoking, and pets, will likely eliminate the vast majority of situations for one party or the other. Then there is lifestyle, schedule, interests, and personalities. It is therefore critical to have a big enough pool of potential sharers—a requirement that makes the program more difficult to run in rural areas, where there is lower population.

Although the concept of sharing housing with nonrelatives is not new, the United States is credited with creating the intergenerational homesharing model. It started out as a service offered by nonprofits in the early 1980s, with a focus on helping elders to remain at home. It was later adapted to serve a broader population, including families, the homeless, and those with special needs.

In 1986 there were 169 homesharing programs nationwide, springing up in places with tight housing markets, mostly on the East and West Coasts.² A review of the 2009 National Shared Housing Resource Center (NSHRC) directory shows that only 65

by Kirby Dunn by Kirby Dunn HomeShare Vermont

formal homesharing programs exist today and that many of those serve just a single community or geographic area.

But although until the downturn U.S. interest in homesharing was declining, it has been increasing abroad. That is according to a report from the first World Homeshare Congress, which met in Paris in July 2009.3

Renewed Interest

An 80 percent decrease in U.S. programs is certainly demoralizing, but reasons for optimism exist. Many of the current programs have been around for years, are strong, have adapted to changing times, and are meeting important local needs. One could argue that the weak programs failed and the strong carried on. Certainly, many U.S. programs have never been stronger.

Moreover, the organizational numbers don't count how many people are sharing homes without the help of an organization. Many people benefit from the services of a third party to help them find, screen, and match up with a homesharer, but others are able to arrange homeshare matches on their own using the Internet. The National Shared Housing Resource Center offers useful publications on its web site, including a do-it-yourself manual to help people homeshare if there isn't an organization in their community. The growth in online classified ads makes finding a roommate easier and cheaper than ever. And given the many baby boomers who were accustomed to sharing housing in college and the increasing numbers of nontraditional households, homesharing may now be a naturally occurring phenomenon.

Other manifestations continue to emerge. For example, as attendees at the



Shared housing can be a win-win for two people. Photograph: HomeShare Vermont

World Homeshare Congress learned, potential homesharers can turn to a new for-profit service in London to find a match and a Vermont blog to share experiences. In Spain and Germany, programs associated with universities are used to provide student housing. Some programs with elders involve a formal educational component, in which students get academic credit based on their homesharing experience. Both here and abroad, homeshares that serve international students also provide opportunities to practice the language. Several programs overseas are 100 percent government sponsored. And leaders of a program in Paris are currently considering ways to promote the concept as a type of community service similar to AmeriCorps—or even as an alternative to military service. Such innovations, in turn, give Americans ideas for expanding the model.

The circumstances of life in the United States today—the recession's lingering impact, the aging of the population, high heating and housing costs, the decrease in average household size, the increase in house size—are reasons that homesharing ought to have more appeal. The value of sharing space with another person is further bolstered by studies demonstrating the negative effects of social isolation on both physical and mental health, especially among the elderly.

So why aren't programs springing up everywhere? There are a number of reasons,





HomeShare Vermont helps housing partners find the right "match." Photograph: HomeShare Vermont

including the fact that no national organization has taken on homesharing as a service and there is no dedicated funding. The program is not easily compartmentalized into typical funding priorities. For example, it doesn't involve housing construction or serve a single target population. Whereas many nonprofits have one group they focus on (the homeless, elders, persons with disabilities), homesharing success requires that the needs of two parties be met. Matches often cross generations, incomes, or abilities, and a narrowly targeted nonprofit may have trouble thinking beyond its primary

client. It might, for example, want to keep disabled seniors in their homes but not be concerned with helping low-income college students find affordable housing.

Another roadblock is potential liability. People must be 100 percent trustworthy to share space, so many nonprofit boards walk away after considering not only the funding and the fit, but also the liability.

However, World Homeshare Congress participants have agreed to spread the word, pursuing the development of standardized evaluation materials, researching best practices, sharing screening and marketing materials, and seeking third-party accreditation for homesharing programs. The second World Homeshare Congress is already in the works for 2011. In the United States, however, expansion will require a concerted effort to communicate the concept's value as an important piece of the puzzle in tight housing markets.

Kirby Dunn is the executive director of HomeShare Vermont, which is based in South Burlington. As a National Shared Housing Resource Center regional coordinator, she was invited to give a keynote address at the first World Homeshare Congress in Paris.

Endnotes

- ¹ In New England, formal homesharing programs now exist only in Vermont and Connecticut. See www.NationalSharedHousing.org/directory.html, which lists U.S. shared housing programs by state. The directory includes match-ups as well as very different shared residences, such as boarding houses.
- Nicholas L. Danigelis and Alfred P. Fengler, No Place Like Home (New York: Columbia University Press, 1991)
- The World Homeshare Congress was hosted by Homeshare International, www.homeshare.org, and attended by representatives of nine countries.
- This Communities & Banking article is copyrighted by the Federal Reserve Bank of Boston. The views expressed are not necessarily those of the Bank or the Federal Reserve System. Copies of articles may be downloaded without cost at www.bos.frb.org/commdev/c&b/index.htm.