

Home Sharing: An Important Housing Option for US Cities

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The housing crisis in the US is fundamentally an affordability crisis, particularly in larger cities and in expensive real estate markets. Planner Anne Wyatt has been a strong advocate for affordable housing in San Luis Obispo for many years. In this article, she discusses the importance of home sharing in helping to tackle the affordability crisis, its advantages, the problems that may rise, and the need to include it as a formal option in the General Plan's Housing Element and in affordable housing action plans.

Home sharing is a living arrangement in which two or more unrelated people share a house or apartment. A homeshare program provides a service that helps to match a person who has an extra room or separate unit available (a provider) with a seeker who is looking for a place to live. Home sharing is an increasingly important component in the quest to use existing housing stock more efficiently.

As program coordinator for the nascent non-profit housing agency HomeShareSLO—which facilitates matches between San Luis Obispo County residents with an extra room and residents seeking housing—I have grown accustomed to Doubters smiling ambiguously and giving me those looks while thinking: Really, naïve...or dangerous, sharing a home with a stranger. Doubters include policy makers, planners and the substantial percentage of Americans who have never shared housing with non-family members before—and those who have had negative experiences sharing housing or remain fixated on 1950s household composition.

According to Annemarie Pluhar, author and homesharing consultant, "by far, the greatest obstacle to home sharing is

fear" (Pluhar, 2011). Home sharing has risks. Many risks are more perceived than real, and can be minimized. Fear and lack of skills and information should not leave home sharing neglected as an option.

Why as planners should we call Doubters out and try to win them over? Simply, we need every available option on the table to house Americans. We cannot afford to ignore any tools in the box. An increasing number of Americans are locked out of housing now or are on the edge—a check away from homelessness, and challenges will increase with these demographic and economic trends:

- A continuing increase in single-person and nonfamily households: due to longer life spans, later marriages, smaller family sizes, more childless women and more single people, more Americans live alone.
- The senior population is increasing, particularly single senior women: senior single women make up almost 7% of American households, with single senior men making up 3% (Census 2010). According to a recent study by Harvard University's Joint Center for Housing Studies

Home sharing can be defined as common residence in a dwelling unit by unrelated persons (not family members). Generally, home sharers use common interior spaces (kitchen, bath, living room), but they have their own bedrooms. In some instances, home sharers may have separate interior spaces, with only shared exterior spaces or peripheral space (such as a garden area, laundry room, access ways, and parking). Often the terms "roommate," "housemate," and "home sharer" are used interchangeably. One sharer or both sharers could own the home, or sharers could rent a home together, or a sharer could pay rent to the owner.

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(2016), the number of people age 50 and over is expected to increase 70% from 2000 numbers in the next 15 years, and by 2030 one of five Americans will be older than 65.

- The disconnect between house size and household composition: although the average home size has increased over the last several decades, the average number of persons in households has decreased.
- The increasing number of low-income renters struggling to find and pay for affordable housing: according to the U.S. Department of Housing and Urban Development, the nation's 10 million low-income renters are facing a shortfall of 5.1 million housing units.
- The supply of affordable units is shrinking: existing affordable housing units are removed from the affordable housing stock more quickly --due to demolition and remodel-- than new units are added.

Construction of new affordable housing units can help. Given the high cost of construction, however, building our way out of the affordable housing shortage appears unlikely. Practical solutions include being smarter about working with existing infrastructure and housing units.

Shared housing on and off radar screens

Aside from the fact that home sharing is not new to students and Millennials, eight million households are already nonfamily home sharers (2010 Census). Although sharers may mostly be a younger set, the American Association of Retired Persons (AARP) also recognizes benefits of home sharing. Nancy LeMond, AARP's Executive Vice President of Social Impact, writes: "AARP recently conducted a survey to find out where people want to live when they retire. You may think a warm-weather climate topped the list, but the No. 1 place was right where they are now. More than two-third of respondents — 69 percent — said they want to stay in their homes and the communities where they currently live.... To help defray these costs, a growing number of older Americans are seeking out alternative living arrangements," such as homeshares (LeaMond, 2016).

Sharers, young and old, enjoy multiple benefits, aligned with the more general Sharing Economy:

- Economic - Extra income helps people cover housing costs. Small, shared, less expensive units allow those of modest means, often students and low-wage service workers, to live in the communities where they would like to live. Municipalities save money by using housing infrastructure more efficiently.
- Social - Shared housing can be a means to share lives and

connect with others. It can provide security as well as companionship, a sense of helping others, and provide a mechanism to help seniors age in place.

- Sustainability - Infrastructure related to each house has a fixed environmental cost, regardless of how many people live there. When that sunk cost, as well as maintenance costs, are spread among more residents, the environmental footprint of each house decreases. Fewer housing units would be needed to house a growing population.
- Flexibility - Home sharing is often undertaken on a month-to-month basis. This benefits those who favor flexibility and avoid commitment to long-term arrangements, often required by conventional lease terms.

According to former HUD Secretary Henry Cisneros, it is a "community-focused solution that fosters social connectedness and creates mutually beneficially relationships... particularly well-suited for supporting the elderly, veterans, single mothers, individuals in transition, and other vulnerable groups" (Cisneros, 2012). In addition to vulnerable populations, home sharing can serve those who seek to minimize housing-related environmental impacts, enjoy simple living and flexibility, and want to boost social connections. Also, both house-rich and cash-poor home owners benefit.

Why homeshare programs?

Recognizing multiple benefits of shared housing, several communities, including San Luis Obispo County, already have home-sharing programs. The National Shared Housing Resource Center lists over 60 homeshare programs in 22 states, including several in California. HIP Housing in San Mateo, California, one of the largest homeshare programs in the US according to program director Laura Fanucchi, matches as many as 350 individuals and oversees 750 ongoing matches a year. In addition to serving clients, HIP offers technical assistance to newer housing programs, such as HomeShareSLO.

Many reading this and looking to share a house know they can log onto Craigslist, search an area of interest, click "housing" and then "rooms and shares" to post or find a place. A simple on-line search in San Luis Obispo's Craiglist on June 29, 2017 revealed 36 room listing posted on the same day and 8 listings for "rooms wanted." While there are many mainstream do-it-yourself options, matching services through non-profits most often provide needed assistance to elderly and special needs populations, who may be less able to negotiate transactions because of technological limitations or inexperience. The majority of senior women that non-profit HomeShareSLO

² See: www.nationalsharedhousing.org

staff talk to in San Luis Obispo County have not shared their home with a non-family member before and do not use the internet. This suggests that senior women, the population with the most to benefit from home sharing regarding needs for security and income, also require the most assistance to set up and maintain shares.

HIP San Mateo’s director Laura Fanucchi sums up the program’s value: “It adds a level of security to transactions and a resource for backup.” Programs assist with a full range of services promoting success: articulating needs, qualifying suitable

homes, matching and screening, providing rental agreement and house rules assistance, dispute resolution and mediation services. At HomeShareSLO, as with other programs, we take the welfare of vulnerable senior clients seriously, and a high level of care goes into safety and screening protections and monitoring during the duration of the match.

The successful sharing of home spaces can and often does happen without advance work and planning. Yet, chances for success increase with advance planning and communication, ongoing management, and occasional intervention. Lease agreements should spell out financial arrangements including rents, deposits, and bill sharing. House rules should detail cleaning tasks, pet rules, acceptable noise levels, standards for sharing personal items and food, guest privileges, smoking, and parking allocations. All this can be challenging—even for the most capable.

Beyond the complexities of contractual agreement, homeshare organizations help discern what participants seek upfront. This dramatically increases the potential for clients to have their needs met and share in a rewarding experience. “Why are you interested in home sharing?” is among our first questions to clients. Answers run the gamut from companionship and financial needs (the most common) to interests in living simply, living sustainably, flexibility, and helping others. Careful consideration of stated needs and interests, without judgment, increases potential success of the housing match. While lavish common living areas can bring benefit for those seeking entertainment and social interaction, others with different goals—reducing their environmental impact, for example—may find that less space may best meet their own needs. Some may feel safe only with private living spaces or in small rooms. Given these realities, shares of multiple types should be considered and provided for, outside of the one-size-fits-all bin.

Creating comfortable, safe, efficient spaces for home sharing takes skill, yet can be quite simple in many cases. As in any community, well-designed spaces provide for basic needs and allow people to come together when they want, while providing adequate privacy when needed. Where the existing dwelling layout provides a couple of entry areas and a few bedrooms with attached bathrooms, separate living areas and privacy may be created inexpensively by installing a lock on a door, a door across a hallway, or visual dividers demarcating spaces (Figure 2). Simple, non-structural screening with textiles or, in exterior areas, vines, trees and shrubbery, can both beautify and create inviting, pleasant private areas in even the smallest spaces. In an era with tiny homes popping up everywhere, homeshare for persons wanting privacy may be described as creating tiny homes within existing homes.

Figure 1: Flyer available for HomeShareSLO.

HomeShareSLO
Serving all of SLO County

HomeShare SLO

**Have an extra room?
Thinking about home share?
Call us!**

HomeShareSLO is a San Luis Obispo non-profit program that facilitates matches between home Providers (people with an extra room) and home Seekers (those looking for a home.) We background screen all applicants, help you establish house rules and privacy boundaries, make a Living Together Agreement, mediate if necessary and assist with exit strategies.

HOME SHARING BENEFITS:

- Extra Income (\$6,000 - \$9,000 or more per year)
- Companionship (improve quality of life)
- Security (reduce isolation)
- Build Community (connect with others)

(805) 215-5474
HomeShareSLO.org

Beyond the physical layout, notions such as hospitality play an important and often overlooked role in homeshares. Particularly in the case of the older women I survey, an overly accommodating nature can lead to an all or nothing mentality. There is an illusion that if the home is open to sharing, everything and the entire home must be shared. This belief likely stems from a lifelong ideal, or indoctrinated homemaker training, to provide all that guests require for a comfortable stay in the home. Counterintuitively, this highly conscientious sense of accommodation means possible participants rule out home sharing. Being highly accommodating for a “guest” who stays for months, possibly years, would be challenging, at best, and more likely, impossible.

Being homeshare advocates involves training the public and potential sharers alike

Home sharing is not for everyone; often, Doubters seem to believe that I am in the room suggesting everyone should homeshare. Nothing could be more wrong. Home sharing is not for most Americans. Part of our job as program staff, in fact, is counselling the potential clients that home sharing may not be a good option for them; for instance, if they are exceedingly worried about the protection of personal possessions or if they are highly sensitive to household noises.

However, just because home sharing may make sense for only a small segment of the population does not make it irrelevant. In San Luis Obispo County, for example, if only ten percent of the existing 11,000 single person senior households would share an extra room, a thousand housing units would be created with no costs and no new construction impacts, while generating \$7,000-\$12,000 yearly income and companionship to the senior home providers, as they age in place.

Doubters out there, one and all, take note of the economics—fuzzy warmth, companionship and other notions aside—the income from sharing homes can effectively double the incomes of many American seniors and help them age in place, as statistics suggest the vast majority wish to. The average studio or one bedroom apartment in San Luis Obispo costs as much or more than the average social security income for a senior woman (\$1,095/month, Social Security Administration). Without options, this means an increasing number of senior women will be locked out of even modest homes.

To further increase the pool of potential home sharers and the range of benefits, HomeShareSLO program staff and volunteers help potential clients understand that sharing is not an “all or nothing” proposition. It is in the best interests of all involved not to share everything, and to clearly articulate boundaries on both physical space and personal interactions. We provide tools to help articulate these boundaries, and we



Figure 2: Unit on top of garage with own entrance from the mid-block alley. In Orenco Station new-urbanist development, Portland OR. (photo: V. del Rio)



Figure 3: For homes not wanting to share the kitchen, renters who do not cook much can be provided with minimal facilities in the room. (photo: author unknown)

assist in this process. For example, our program utilizes scaled questions to find participants' interest in interaction and in sharing spaces, meals, and lives, balanced against needs for privacy. For instance, one of the questions, "Do you consider shared housing to be an opportunity to learn new things?", reveals much about what clients expect and what they are looking for.

Additionally, helping to explain realities that are different from those that people know can go a long way toward creating housing out of empty rooms. After concerns about security and privacy, one of the most common obstacles to home sharing is unwillingness to share the kitchen.

The look of surprise, and then the sheepish acknowledging nods from audiences of hundreds of persons at presentations over several years, clearly indicate that, after the initial shock, many realize that those who do not cook (estimated at as many as one in seven Americans) do not need a full kitchen. They may be well served by a kitchenette with a microwave and a mini-fridge (both of which can be purchased for under \$200 and fit into small rooms and even a closet) (Figure 3). In many situations, comfortable, safe, affordable shared housing, which maintains privacy for parties—even possibly separate cooking areas—may be created for less than one month's rent.

In this first phase of operations at HomeShareSLO, we find most of our clients, primarily seniors, seek companionship as a first priority, with financial concerns secondary. Other reasons for home sharing are sprinkled in: "I feel guilty for having this empty bedroom and not doing anything to help people who need a room," one client told us. While this home provider is not in need of income or companionship, he may certainly benefit from both, sharing his home with a carefully vetted person. Indeed, the high level of personal interaction and sharing of lives, bringing improved security and quality of life to our initial program participants, is heart-warming.

Scaling up: Why not more of it?

Although homeshare organizations have operated successfully in the U.S. since the 1970s, helping to match and safely house tens of thousands of clients, there are still less than one hundred of them. Several reasons explain this:

- **Funding for prevention:** Preventive assistance programs such as homeshares, with high labor costs, are challenged to prove and measure value regarding the crises that are avoided.
- **Marketing and the hip factor:** Home sharing doesn't sound cool; other words are used, such as co-living, yet still lack traction outside limited markets.

- **Definition and Work-trades:** Questions about what home sharing remain, including who the programs serve, and if it means having a live-in housekeeper or caregiver. While some programs assist with setting up work-trade agreements where the home seeker assists the home provider as part of the rent, HomeShareSLO only arranges market or below market shares. Work trades are difficult to organize and to sustain, and often doom the match to a short-term duration.
- **Privacy and Provider Protections:** Currently, most homeshare organizations build connections between the sharers. To expand the pool of willing home providers, privacy will need to be accommodated at a higher level, as many of potential providers may not be interested in companionship. Screening and other protections must be put in place to entice providers to take the risk of asking a stranger into their homes.
- **Training:** Given that over half of the seniors interested in our program have not shared housing with non-family members, it becomes unrealistic to think they know how to do it. More extensive research, outreach, and training programs will help to explain the benefits of sharing and build the skills to successfully do so.

At HomeShareSLO, we continue to work the angles on these challenges, aiming to serve our San Luis Obispo County clients and to scale up home sharing to expand benefits nationwide. In addition to seeking funding from local partner non-profits, cities, the county, and private and business donors, we partner with other homeshare organizations and senior-serving state and national organizations and foundations, such as HUD, Archstone and the AARP Foundation. We hope to create a model co-living, training, and office complex in San Luis Obispo in the near future to join existing co-living models, such as The Establishment and residential hotels, including the Wineman and Anderson in San Luis Obispo.

Multiple organizations have proven that facilitated homeshare matching provides safe, secure housing for seniors, as well as extra income, companionship and ability to age in place. Homeshare matching services will be scalable—thus able to assist more seniors with basic needs—with an innovative, integrated model acknowledging: 1) Privacy needs, 2) Necessity for skills training, and 3) Provider focused services and incentives promising high level of security and support.

Action for planners

As these angles are worked out at HomeShareSLO and other homeshare organizations, we look forward to increasing support from our community of forward-thinking planners.

Ways you can help are:

- Work with us/join as a research assistant or intern: tools and strategies for streamlining operations; quantification of financial benefits of home sharing; marketing and outreach strategies; capital funding and planning for a HomeShareSLO Hub; research on kitchen use and cooking.
- Assist home owners to become successful home sharers: by providing information and technical assistance on local homeshare programs and conversion of existing residences to efficient shared residences with explanation of zoning, building, and permitting codes.
- Provide upfront cost-assistance programs: when home providers lack financial resources to make home improvements to facilitate shares, upfront funding can help.
- Flip common thinking and make the case for homeshares: Planners can take the lead in reframing the public perspective: bring Doubters around to think “choice” and “smart”; consider the costs of too few people in a house (community infrastructure costs, lack of affordable housing, health and pollution costs of long commutes to work, etc.).
- Include the definition of homeshare in housing elements and affordable housing action plans: expand the accepted definition of homeshare to include shares with common space and shares with little or no inside common area. For example: “A homeshare is a common residence in a dwelling unit by unrelated persons (not family members). Homeshares include situations with common living areas in a single unit and situations with separate living areas within a single housing unit.” An operable door between living areas may make the single unit a homeshare. A permanent wall between living areas, on the other hand, may qualify the set-up as two units.
- Demand and start homeshare programs in areas where there are none: Provide training and informational programs to help potential home sharers manage expectations, clarify goals, and overcome fears; provide matching assistance services, security screenings, deposit pools, mediation and dispute resolution services; provide lease and house rules forms; provide guidelines on codes relevant to shares; and provide follow-up monitoring to communicate, promote, and replicate success.

Forward-looking planners and communities should recognize and leverage the rewards of home sharing, and promote it. Home sharing offers the benefits of affordable, sustainable, diverse housing, aligned with our new sharing economy. It could get millions of renters into affordable, decent, already existing homes while assisting a growing number of older Americans to age in place.

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On-line resources

- AARP statistics related to senior isolation: <http://connect2affect.org/>
- National Shared Housing Center: <http://nationalsharedhousing.org/>
- HomeShareSLO: www.HomeShareSLO.org
- HIP Housing: www.hiphousing.org
- HUD, on home sharing and case studies: www.huduser.gov/portal/casestudies/study-09282016-1.html