Creating a Shared Home:

Promising Approaches for Using Shared Housing to Prevent and End Homelessness in Massachusetts

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This Policy Analysis Exercise reflects the views of the author and should not be viewed as representing the views of the Department of Housing and Community Development nor those of Harvard University or any of its faculty.
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Executive Summary

The lowest-earning 20 percent of Americans pay an average of 87 percent of their incomes toward housing costs. Massachusetts’ “right to emergency shelter” for families results in the provision of shelter to approximately 4,400 homeless families each night. As a result, a push is underway to identify new tools to ensure families have an affordable place to call home.

The Massachusetts Department of Housing and Community Development (DHCD) commissioned this Policy Analysis Exercise (PAE) to assess the viability of using “shared housing” to help homeless and at-risk families maintain housing. I define shared housing as “any situation in which an agreement formalizes the co-residence of two or more family units within the same housing unit.” Shared housing, unlike doubled up situations, is permanent housing. The following key findings and recommendations emerged as a result of my interviews with more than 40 individuals.

Overall Impact of Shared Housing
On the whole, stakeholders evaluated shared housing to be a valuable and affordable strategy.

Shared Housing Is Effective
More than 90 percent of the non-Massachusetts providers I interviewed spoke positively of shared housing’s impact. While many agencies lacked specific outcome data, some see similar rapid re-housing success rates whether participants exit to shared housing or independent housing. One provider offering matching services finds that the average length of the 86 percent of its matches lasting at least 90 days is almost two years. At one agency, about 80 percent of those rapidly re-housed into shared housing subsequently remain stably housed.

Shared Housing Can Cost Less
Agencies largely reported that rent burdens were lower for participants living in shared housing than in independent housing. These lower costs make shared housing a more affordable long-term option for many, and one agency’s average rental assistance costs are about 10 percent lower for families rapidly re-housed into shared housing compared to those placed in independent housing.

Promising Practices
Implementing shared housing can be challenging, but my research surfaced “promising practices” that seem to improve the ease and success of matches. The same strategies necessary for successful homelessness prevention or rapid re-housing into independent units are also critical in shared housing, though successful programs also undertake more targeted practices, a few of which are described below.

Highlight Shared Housing
The first step to successfully using shared housing is to ensure participants are aware it is an option. While most are initially resistant to the idea, reviewing family units’ housing options and constraints with them often leads them to conclude for themselves that shared housing might be their most viable option. Agencies also work to demonstrate that it need not be a negative experience.

Make Matches Easy
Effective programs go out of their way to make it as easy as possible for participants to find roommates, suggesting resources like Craigslist, Roommates.com, Family Shared Housing Network,
and CoAbode; offer opportunities to post "roommate wanted" ads; and directly facilitate matches within and across caseloads. Agencies can also consider facilitating matches with providers serving other vulnerable populations, such as the elderly, who may also benefit from shared housing.

Think Analytically about Matches
Roommate matches are often most successful if they are seen as "business arrangements" based on an objective assessment of whether two family units will meet each other’s needs. Several agencies suggest participants take time to consider whether the match is a good fit before committing to it.

Develop Roommate Agreement
Most programs encourage participants to develop and sign a roommate agreement prior to move-in. The content varies, but these are living documents that might include written expectations about visitors, cleanliness, and other household matters. They encourage participants to consider and communicate expectations in advance. Some include specific mechanisms for resolving disputes (e.g. if one party does not pay its share of the rent) or for ending the match to help smooth the eventual transition and give parties time to find other arrangements.

Offer Ongoing Mediation
Although roommate agreements prevent some disagreements, most programs offer some form of mediation to address conflicts after move-in – even services as simple as a quick phone call to help participants broach difficult issues with a roommate. Listening, empathy, and problem-solving skills seem to be critical for staff to have; only one program formally trains its staff in mediation, though.

Overcoming Expected Sources of Resistance
Interviewees identified a range of potential stakeholder concerns, as well as mechanisms for overcoming them. Developing landlord relationships is critical, as is educating participants to think analytically about matches to help them overcome stereotypes about shared housing as “abnormal” or negative. Stakeholders may also be concerned about ties between shared housing, overcrowding, and homelessness, though these relationships confuse correlation with causation, and this shared housing looks quite different from stereotypical overcrowded, doubled up situations.

Recommendations
I recommend DHCD undertake a number of steps to capitalize on these key findings and then evaluate and refine the process to assess whether and how to scale up.

Better Integrate Shared Housing into the Menu of Options
Make Shared Housing Easy through Defaults. Providers should be required to suggest shared housing as a potential option for all participants and to follow up with written and verbal guidance on topics such as where and how to identify a potential roommate. Shelter providers should post resources in a visible, high-traffic location. These efforts might encourage a few families to think more creatively about their options, but they are also expected to free up bed nights by helping those families who are already choosing to exit on their own to do so more quickly.

Add a Field to the Exit Assessment. DHCD should add a field to its exit assessment, requiring providers to report for all participants whether they exit to independent or shared housing.

Work to Divert Families before Shelter Admittance. Currently, only about 5 percent of family shelter applicants are diverted, despite being offered $4,000 in assistance to do so. DHCD should consider funding a small number of Diversion Workers through a competitive contract to automatically screen participants who arrive at shelter before they are admitted. Unless families can
immediately be diverted, they can then proceed directly to shelter intake as they mull their options over for a few days. When a permanent return to the existing arrangement is impossible, some families can return temporarily, armed with a small portion of their $4,000 to contribute to household expenses while they work with a Diversion Worker to identify a permanent solution—likely (but not necessarily) in shared housing.

**Increase Providers’ Capacity to Facilitate Shared Housing**

**Consider a Competitive Housing Location Contract.** About 40-45 percent of families currently exit shelter without financial assistance, often likely finding shared or doubled up situations on their own. DHCD should consider a performance-based contract to fund providers to develop in-house shared housing experts. Evidence suggests that provider incentives are unnecessary, but a contract for additional expertise could enhance provider capacity and strengthen support for the approach.

**Distribute Information on Promising Practices.** DHCD should host a series of webinars on shared housing topics such as potential benefits and promising practices like facilitating matches.

**Remove the Potential Downside for Families**

**Ensure Families’ Other Benefits are Unharmed.** Inevitably, some shared arrangements will not work. If families agree to participate in mediation but still do not find a match tenable, they should be relocated and not disqualified from continuing to receive an existing benefit. DHCD should also work with providers and other relevant state agencies, such as the Department of Transitional Assistance, to ensure that families’ other public benefits are not inadvertently diminished.

**Protect Families.** DHCD should relocate participants who feel unsafe and highlight strategies for protecting families from roommates’ nonpayment, such as though direct leases with the landlord, master leases, and provider identification of a new roommate. DHCD should consider creating a fund to pay one month’s rent in these circumstances while an alternative roommate is identified.

**Improve Data Collection and Evaluate Outcomes**

**Collect Stabilization Outcomes.** DHCD should require providers to report stabilization outcomes for prevention and rapid re-housing participants 6 and 12 months after subsidies end, as well as to follow up with the 40-45 percent of families leaving shelter without assistance, since many may have exited into shared housing and the data can be analyzed to evaluate strategy effectiveness.

**Use Data to Evaluate Impact.** As data accrues, comparative outcome and cost information between exits to shared and independent housing could help DHCD to assess whether to invest at a large scale in shared housing location and stabilization.

**Consider Collecting More Data.** If, in the medium to long run, DHCD decides to invest in shared housing on a broader scale, it should collect additional data to clarify which approaches (e.g. intensive advance screening, robust mediation, etc.) produce the most stable outcomes for families.

**Next Steps**

Shared housing is not envisioned as a replacement for existing homeless assistance tools; rather, an expansion of shared housing, coupled with maintained or increased resources for short-, medium-, and long-term rental assistance and case management, would allow Massachusetts to stabilize more homeless and at-risk families. By arming itself with suggestions for facilitating effective shared housing, the Commonwealth will have one more tool to ensure families have a place to call home.
Creating a Shared Home: Promising Approaches for Using Shared Housing to Prevent and End Homelessness in Massachusetts

To prevent and end homelessness among families, communities across the country utilize an array of strategies, including homelessness prevention, rapid re-housing, and permanent supportive housing, among others. Increasingly, homeless assistance providers are considering the potential value of using written agreements to formalize the co-residence of two or more family units within the same housing unit. These efforts to encourage “shared housing” stem from the pressure of the housing-wage gap on families in Massachusetts and across the country.

Background: Why Explore Shared Housing?

Low-income families in Massachusetts and across the nation face rising housing costs coupled with stagnant wages, making it increasingly difficult for them to afford housing. The growing housing-wage gap – when combined with the outlook for public resources to aid families’ quest to afford decent housing – suggests that new and innovative strategies are needed to help prevent and end family homelessness in the Commonwealth.

Rising Cost of Housing
The minimum wage in Massachusetts is currently $8/hour, higher than the federal minimum wage of $7.25/hour (Wage and Hour Division, U.S. Department of Labor 2014). However, a Massachusetts head of household, working full time, must earn $24.05 per hour to afford a two-bedroom unit at fair market rent – making the state’s housing the seventh most expensive in the country (“Out of Reach 2013” 2013). In other words, a minimum-wage earner must work 120 hours per week at the $8/hour minimum wage to afford a fair market two-bedroom unit (“Out of Reach 2013” 2013).

Stagnant Incomes
Unfortunately, income growth has not kept pace with the increase in housing costs. Adjusted for inflation, wages have been stagnant or even declining for those at the lower end of the economic spectrum. Between 1973 and 2011, real hourly wages in the U.S. increased only one percent among the lowest-earning 20 percent, compared with a growth of 34 percent for the top 5 percent of earners (Greenhouse 2013).

Background: Why Explore Shared Housing?

These national trends are mirrored at the state level. Bay Staters earning below the median wage have seen relatively flat wages over the last few decades, as the chart above demonstrates. (Massachusetts Budget and Policy Center 2013).

Overall household income has increased only slightly since 1970 for those in the lowest quintiles (US Census Bureau 2014a). An estimated 46.5 million people – or 15 percent of those in the U.S. – are living at or below the poverty level (US Census Bureau 2014b). While Massachusetts residents fare better than average, many still suffer greatly. Most counties in the state have poverty rates above 10 percent, but an estimated 1 in 5 residents of both Hampden and Suffolk Counties live below the poverty line (U.S. Census Bureau 2014a). Because families experiencing homelessness tend to have extremely low incomes, they are particularly affected by these macroeconomic wage and income trends.

Impact of the Housing-Wage Gap on Families

This housing-wage gap has led to dramatic impacts on families in Massachusetts and across the United States. Many families are severely housing cost burdened, with little disposable income left over after paying their housing costs. In fact, over 6.5 million U.S. households spent more than 50 percent of their income on housing costs in 2011 – 5.5 percent more than in 2010 (National Alliance to End Homelessness 2013).

Predictably, housing cost burden is most severe for the lowest-income earners, with those in the lowest 20 percent spending an astounding 87 percent of their income on average toward housing costs and those in the second quintile paying 45 percent of income on average. In Massachusetts, nearly 122,000 households living in poverty are paying at least 50 percent of their income toward housing costs (National Alliance to End Homelessness 2013).
Background: Why Explore Shared Housing?

Given the increasingly large housing-wage gap, it is not surprising that an estimated 19,000 Bay Staters experience homelessness each night, including more than 12,000 people in families with children (U.S. Department of Housing and Urban Development 2013b). The housing-wage gap has led to an increasing demand for affordable housing and homeless assistance resources.

Federal Resources Stagnant

Only one in four households eligible for federal rental assistance are able to access those resources (Center on Budget and Policy Priorities 2013). Given sequestration and other recent constraints on federal spending (National Low Income Housing Coalition 2014), federal resources for homelessness and affordable housing are not expected to increase meaningfully in the short or medium term.

State Resources Increasing but Inadequate

In response to the clear housing-wage gap, the Commonwealth supports a robust array of affordable housing and homeless assistance programs, including permanent rental subsidies. In addition to federal tenant-based and project-based rental assistance, the Massachusetts Department of Housing and Community Development (DHCD) provides state-funded rental subsidies to thousands of households. In fiscal year (FY) 2013, DHCD spent $6 million on new Massachusetts Rental Voucher Program (MRVP) vouchers to move 915 families out of EA shelters and motels; in FY 2014, the agency anticipates spending an additional $11 million on 1,300 new vouchers – 500 of which will go toward families in EA.

Given the expense of these permanent vouchers, DHCD has begun experimenting in recent years with other forms of assistance, including time-limited assistance through a homelessness prevention program known as Residential Assistance for Families in Transition (RAFT) and the HomeBASE Household Assistance program to rapidly re-house families staying in shelters and motels. For example, in FY 2013, RAFT had a budget of $8.75 million, which served an estimated 2,700 households. The $10 million allocated to HomeBASE served a total of 2,409 families (including 504 who were diverted from shelter stays). Both permanent and time-limited subsidies are often paired with case management to help meet families’ needs.

Emergency Assistance Necessary

Although the Commonwealth has developed a multi-faceted strategy for addressing homelessness and has increased its spending on homeless assistance and affordable housing programs, the state still cannot meet families’ existing needs. As a result, DHCD and its contracted nonprofit providers shelter an average of about 4,400 homeless families per night – including over 2,000 in hotels and motels (DHCD 2013; DHCD 2014).

Massachusetts is unique in that it offers a statewide “right to shelter” for homeless families, sheltering all families who meet the eligibility requirements. In FY 2013, the Commonwealth passed several supplemental budgets to fully fund the Emergency Assistance (EA) system, spending a total of nearly $136 million. While some cities like New York and Columbus guarantee a similar right, such a policy – established in Massachusetts in the 1980s under Governor Dukakis – is relatively rare in the United States (“UMass Boston Conference Explores Family Homelessness in Massachusetts - University of Massachusetts Boston” 2014), largely because of the resources it requires.
The "right to shelter" brings many obvious benefits for families, but it also creates system repercussions unique to Massachusetts that other states do not face. Despite the range of affordable housing options currently available, many homeless assistance providers often feel that those participants unable to access a permanent rental subsidy – an all-too-common occurrence, given the high demand – have only one real alternative: enter or remain in emergency shelter. Because shelter is virtually guaranteed to families and more intensive forms of assistance, including permanent subsidies like Section 8 and MRVP vouchers, often have a priority for families with the “homeless” status, many families rationally come to believe that entering and remaining in shelter may be in their long-term interests, and some providers concur. Despite these convictions, the extensive shelter network keeps a roof over families’ heads but is a strategy for managing – not solving – homelessness.

The Commonwealth’s Response
Massachusetts has not let the rising housing-wage gap and families’ high need of emergency shelter go unnoticed. To address these challenges in the long term, policymakers are entertaining proposals to grow incomes – such as by raising the minimum wage – and to bring the costs of housing under control by enhancing the supply of housing. In addition, the state continues to invest heavily and increasingly in permanent and time-limited rental assistance.

Despite this demonstrated commitment from the Commonwealth, budget constraints mean that resources at the federal or state level are unlikely to increase dramatically enough in the near future to meet the existing need. With efforts to narrow the housing-wage gap not expected to bear fruit during the short term, the state must look for additional, innovative tools to help more families afford and stabilize in housing immediately without a substantial increase in expenditures.

Project Background
DHCD’s mission is to “strengthen cities, towns and neighborhoods to enhance the quality of life of Massachusetts residents. [It] provide[s] leadership, professional assistance and financial resources to promote safe, decent affordable housing opportunities, economic vitality of communities and sound municipal management” (“Department of Housing and Community Development” 2014).

Given the high cost of housing across Massachusetts, one innovative strategy for helping families to afford and stabilize in housing involves capitalizing on the already-common trend of sharing one housing unit among two or more families or individuals. Despite perceptions of the “cultural norm” of independent housing, nearly one-fourth of people in the U.S. live in a household extended to include related or unrelated individuals outside the immediate family unit (T. Koebel and Murray 1999). While people share housing for a variety of reasons, affordability is one of the primary motivating factors (Ahrentzen 2003). Because units with multiple bedrooms are generally proportionally cheaper than units with fewer bedrooms, there are economies of scale associated with shared housing. As housing cost burdens decline, not only does the risk of homelessness fall, but families can shift more resources toward health care, food, savings, and other expenses.

In an effort to capitalize on these potential benefits, some communities across the country have begun exploring ways to institutionalize shared housing by offering resources and tools to help family units make shared situations more stable. In fact, several DHCD-funded providers have already begun experimenting with this strategy, preventing and ending homelessness for a small number of families through RAFT and HomeBASE.
Background: Why Explore Shared Housing?

However, many concerns remain about shared housing, including the logistical challenges associated with stabilizing two families in one unit, fears of overcrowding or abuse, and worries about the potential burdens on one family unit if the other does not pay its share of the rent.

Because shared housing is not yet a widespread strategy for preventing and ending homelessness, there is extremely limited guidance available to these providers on how to address these concerns and successfully facilitate shared housing for families. DHCD has begun convening a “Co-Housing Working Group” to reach some consensus on best practices. To supplement these efforts, the agency has commissioned this Policy Analysis Exercise (PAE) in order to better understand if, when, and/or how it might be beneficial to undertake shared housing.

Research Questions

At its core, this PAE seeks to assess how DHCD can best leverage shared housing in its efforts to prevent and end homelessness. Because DHCD does not directly house families but contracts with homeless assistance providers, any policy solutions must consider the interests, concerns, and capacity of those providers.

As a result, my core research question encompasses the three primary aspects of Mark Moore’s Strategic Triangle: value, operational feasibility, and political feasibility (Moore 1995):

- What, if any, public value for homeless and/or at-risk families could DHCD produce by expanding the use of shared housing?
- What operational capacity and strategies are needed for Massachusetts to maximize the effectiveness and success of shared housing?
- What sources of legitimacy and support would be necessary for DHCD to enhance capacity sufficiently to build and sustain the effort to create this public value?

Each of these questions can be broken down into subordinate research questions (see Appendix 1).

Methodology

This PAE utilized a literature review of both formal and informal research and materials on shared housing, interviews with a total of more than 40 individuals, and a promising practices and political feasibility analysis. The core of the PAE consisted of interviews with staff from 15 current or former providers implementing some form of shared housing. These practitioners were identified using a snowball sampling methodology. I completed site visits to two of these programs.

In addition to identifying providers via internet research, I communicated with national and state experts, state-wide homeless and affordable housing coalition leaders, and other stakeholders to gather information and collect names of programs currently utilizing shared housing approaches. I leveraged findings from these interviews to identify common and promising practices across programs, assess key barriers, and develop recommendations for DHCD. See Appendix 1 for a more detailed explanation of the methodology and Appendix 3 for profiles of each program I interviewed.

Limitations

This PAE offers a first step toward organizing a more strategic effort to utilize shared housing across the Commonwealth. However, it has several limitations, including the snowball sampling methodology in which programs are identified primarily through referrals from other stakeholders. To help mitigate this challenge, I contacted an array of experts and utilized internet searches to identify those providers not on my contacts’ radar. I also attempted to interview a range of practitioners serving diverse geographic areas and subpopulations.
In addition, most programs have facilitated a relatively small number of shared housing matches, and virtually none of the shared housing providers I interviewed had collected extensive data on the outcomes of these matches. However, each interviewee provided data and/or anecdotes to the best of his/her knowledge about housing stability under this approach.

**What Is Shared Housing?**

Expanding the use of shared housing requires first understanding and defining the term. Broadly speaking, shared housing describes situations in which two or more family units (each of which can be comprised of a single individual, a couple, or one or two parents with one or more children) share a housing unit. Defining the term more narrowly proves challenging.

Studies show four primary reasons people enter into arrangements to share housing with someone outside their family unit: need during an emergency situation, the opportunity to live in a better quality home and/or neighborhood than would otherwise be possible, social support, and care-taking (Ahrentzen 2003). Although shared housing is utilized for a variety of reasons, for this study, I consider only those situations begun with the primary goal of making housing more affordable.

Pinsoneault identifies seven types of shared arrangements: collaborative households, surrogate homesteads, tacit dependency arrangements, goal-oriented arrangements, companions or roommates, host families, and serial shared housing. These formats vary along three primary dimensions: duration, reciprocity, and affinity (Pinsoneault 2006). Appendix 4 has more information on her typologies. DHCD is not aiming to move families into arrangements viewed from the outset as temporary or transitional, so formations like serial shared housing arrangements and host families are excluded from this study. Companions or roommates (indefinite, symmetrical relationships of association not affinity) and collaborative households (long-term, symmetrical, and fully integrated relationships) are likely most suited to DHCD’s goal of placing families into stable and fairly reciprocal situations – no matter the degree of affinity.

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**Shared Housing vs. Doubled Up and Couch Surfing**

The term "doubled up" typically refers to arrangements in which a family unit resides with family or friends. Under this broad definition, doubling up represents a subtype of shared housing, which explains why the two terms are often used interchangeably. However, doubling up, like "couch surfing," is often viewed as a temporary response to a crisis – and one that might involve overcrowding. In these situations, arrangements are intended to be short-term. Importantly, doubled up and couch surfing situations often involve one family unit residing with another in the latter’s housing unit at their invitation – generally without any form of written agreement. As a result, one family unit may be asked to leave at the whim of the other if frustrations become high. Anderson notes that "shared cohabitation... [means] renting their own room or portion of a residence from someone else. Doubling up typically [means] having to move into another’s residence and being unable to make a steady and adequate contribution to the rent" (Anderson et al. 2002, 275).

This study and DHCD’s interest in shared housing focus exclusively on permanent housing. **I will use the term “doubled up” to refer to situations intended to be temporary** in which no written agreement (typically, a lease or sublease) exists to formalize the housing arrangement and in which one family unit might be asked to leave with no notice. Defining the term this way allows me to exclude situations in which the dynamics are outside those sought by DHCD.
Even after focusing my research exclusively on permanent, reciprocal arrangements, participants in this study used the term "shared housing" to describe situations that varied along many other dimensions. Identified programs variously involved:

- Singles living together, families with children living together, or a combination thereof;
- Market rate units, subsidized units, scattered-site units, or single-site buildings devoted entirely to this concept;
- Homeless families, veterans, youth, or individuals (including those who are chronically homeless), as well as non-homeless adults and children;
- A homeowner or leaseholder and one renter, or two or more renters leasing a unit from a third party landlord - through either joint or separate leases;
- Matching two family units and locating new housing, or moving a new family unit into an existing family unit’s housing; and/or
- Virtual strangers, friends, or related households residing together.

With these variations, shared housing is difficult to define and even more difficult to discuss meaningfully. Across the country, communities use a range of terms to describe their particular variation, including shared housing, co-housing, collaborative housing, and homesharing. While some of these have specific meanings, the terms are often used interchangeably.

**Defining Shared Housing for This PAE**

This PAE examines programs that fall under the labels of shared housing, collaborative housing, home-sharing, and co-housing. I have grouped all of these under the general term "shared housing." Home-sharing and collaborative housing both have specific meanings (see Appendix 2), so I have avoided that terminology to prevent confusion. In addition, DHCD often groups discussions about co-housing and co-sheltering together, leading to some conflation of terms among Commonwealth providers. This PAE will not explore co-sheltering, which is intended to be temporary housing. Although "co-housing" is more frequently used in Massachusetts, I have opted to use the term "shared housing" both to avoid conflation with co-sheltering and because it is more frequently used in the literature and by other communities.

For the purposes of this PAE, I define shared housing as any situation in which an agreement formalizes, usually in writing, the co-residence of two or more family units within the same housing unit. **Shared housing, unlike doubled up situations, is permanent housing**, and each family unit contributes to the household’s finances using its own income or benefits. Shared housing tends to result in a somewhat equal power dynamic, wherein each family unit feels that it has a claim to the space. This PAE deals almost exclusively with shared housing among non-related family units. The chart in Appendix 2 summarizes characteristics of each form of housing as I define it.
Analysis

I was able to identify only a small number of programs that use shared housing specifically to address homelessness, and even fewer doing so for homeless families. By and large, these programs do not collect detailed data on their outcomes. Despite these shortcomings, I gleaned a number of lessons about shared housing from programs that have successfully leveraged the approach for both homeless and at-risk families and other populations.

Based on stakeholder interviews, including managers of 15 different past or present shared housing programs, I have compiled the takeaways described below regarding the public value of shared housing, promising practices to operationalize the strategy, and approaches for overcoming stakeholder concerns. See Appendix 3 for a profile of each program. For each section, I briefly mention existing notions about shared housing – either in the literature or in stakeholders’ ruminations – and then describe typical or effective responses from practitioners, highlighting examples of specific programmatic models.

Public Value: What Is the Impact of Shared Housing?

Strategies for preventing and ending homelessness are not usually straightforward or easy to implement, and shared housing is no exception. Across the board, practitioners agreed that this is a messy strategy that is challenging to implement. As the Executive Director of the Colorado Coalition for the Homeless noted, "My VP likes to say that 50 percent of marriages end in divorce, and those are people who start loving each other. Why would we expect a different outcome when you put two unrelated people in the same space?" However, these challenges may be worth tackling head on in Massachusetts if the strategy produces sufficient results for families. Without first understanding the outcomes and effects of shared housing, it is impossible to assess whether it is worthwhile to confront the complexities associated with the strategy.

Assessments of Overall Effectiveness

What the Literature Finds: Shared Housing Improves Stability

Angel and Tienda conclude that “there is sufficient evidence to indicate that [shared housing] may help alleviate poverty, or at least provide households with greater flexibility in allocating market and domestic roles among members” (Angel and Tienda 1982). He et al. do a conservative “back-of-the-envelope” calculation that suggests that moving one person into shared housing saves resources that can be used to move someone else from unstable or inadequate housing, ultimately decreasing total expected homelessness in the community by 1.5 days (He, O’Flaherty, and Rosenheck 2010). While their calculation is simplistic, it suggests the broader benefits to Massachusetts’ homeless assistance system could accrue by moving some families into shared housing situations.

What Practitioners Report: For four of the fifteen agencies interviewed, shared housing with a subsidy was perceived as producing less impressive results than housing participants in independent housing with a similar level of subsidy. Interestingly, three of these four are located in the Commonwealth (and two of them were interviewed specifically to understand their negative experiences with the strategy). The fourth agency found that the strategy “works fine” but with
lower success rates than independent housing. Each of these agencies either lacked specific outcome data or had only served a handful of participants, making it difficult to draw broad conclusions from these reports.

The remaining eleven agencies spoke in positive terms of their efforts to utilize shared housing to help participants obtain or maintain housing. Many of these agencies also lacked specific outcome data but reported anecdotally that the program had little turnover or experienced similar success rates whether participants were placed into shared or independent housing. However, a few agencies were able to report concrete outcome information.

- **The Cleveland Mediation Center in Ohio**, for example, diverts about 65 percent of families newly presenting to emergency shelter. About half of these diversions are permanent, and only about a quarter or diverted families ultimately return to shelter intake.

- Similarly, the **SERVE Campus, Programs of Northern Virginia Family Services (NVFS) in Virginia** has completed 21 shared housing placements, with only four evictions prior to the end of the lease term. Staff at the agency note that they see similar success rates whether participants are rapidly re-housed into shared or independent housing.

- **Shared Housing Services in Washington** finds that 86 percent of its matches last at least 90 days; among those that reach that milestone, the average length of a housing arrangement is 23 months.

- The shared housing matches created by **Homeshare Vermont** last an average of 546 days, with participants typically moving to another permanent housing arrangement (either shared or independent) afterwards.

- **Tabor House in Connecticut** finds that individuals stay in its shared arrangements for an average of 1.5 to 2 years.

**Costs Compared to Independent Housing**

### What the Literature Finds: Shared Housing Decreases Rent Burden

Shared housing is associated with a reduced rent burden (Sandfort and Hill 1996; C. T. Koebel and Rives 1993; Ellen and O’Flaherty 2002). Data from the Panel Study for Income Dynamics suggests that, for every year a young mother shares housing with another family while her first child is young, her later income will increase by about $1,000. This increase is attributable to other changes in behavior facilitated by shared housing, including higher educational attainment and fewer additional births (Sandfort and Hill 1996).

**What Practitioners Report:** As expected, agencies largely reported that rent burdens were lower for participants living in shared housing than in independent housing. For example, an estimated 50 percent of rapid re-housing participants at the SERVE Campus, Programs of NVFS in Virginia exit to shared housing – generally because it is the only housing option they can afford.

It stands to reason that, if ongoing participant rent burdens are lower, then agency costs may also be lower in shared housing situations if rental assistance is provided. Stakeholder interviews largely bear this assumption out. Three agencies — all located in Massachusetts — reported that per-family
costs for shared housing were similar to (or even slightly higher) than independent housing, because they ultimately had to invest resources in relocating families when matches did not work out. However, other agencies able to compare their costs with a similar intervention into independent housing find that their costs tend to be lower for shared housing arrangements.

- **The SERVE Campus, Programs of NFVS in Virginia** provides, on average, $1,581 in financial assistance to families rapidly re-housed into shared arrangements, 9 percent below the agency’s overall average of $1,735 across all rapidly re-housed families.

- **The New London Homeless Hospitality Center in Connecticut** offers the same level of assistance (security deposit plus first month’s rent) to rapid re-housing participants; because these rents are lower in shared arrangements, the agency’s costs are also usually lower.

- **SHARE! and Sacramento Self-Help Housing in California** both find that they do not need to offer rental assistance in any form, since shared arrangements make housing affordable on participants’ incomes.

- **Homeshare Vermont** finds that about one-third of its participants report being less worried about money after entering shared housing.

### Implications for Public Benefits

**What the Literature Finds: Shared Housing Can Reduce Some Public Benefits**

One key drawback to shared housing is that public policies tend to discourage shared housing arrangements, as family units are often penalized with cuts to their benefits if their household size increases (Ellen and O’Flaherty 2002).

**What Practitioners Report:** Many practitioners outside of the Commonwealth reported that they had not observed any negative impacts of shared housing on participants’ other public benefits. However, staff at multiple agencies in Massachusetts and one outside the state reported that per-person Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) and occasionally cash assistance benefits might be lower in shared arrangements due to increased household size.

However, staff at the Massachusetts Department of Transitional Assistance (DTA) note that determinations on household size are based upon whether family units purchase and prepare food together or separately. In the shared housing arrangements described throughout this PAE, impact on SNAP benefits should be relatively minor. Even related family units need not apply for SNAP as one “household,” except in cases where the child is under 22. If family units are not sharing food costs, benefits should largely be unaffected.

Furthermore, Massachusetts families actually receive a boost to both their expected SNAP and cash assistance benefits if they exit shelter or another situation in which their housing costs were zero and move into a situation in which they have some housing costs – almost regardless of the dollar value of those costs.
Other Impacts of Shared Housing

What the Literature Finds: Shared Housing Can Lead to Economies of Scale

In addition to the housing costs, family units sharing a space often creatively pool other financial resources, such as benefits, and leverage economies of scale for other household goods, such as food, furniture, utilities, security, child care, and transportation (Ellen and O’Flaherty 2002; Pinsoneault 2006; Ahrentzen 2003; Letiecq, Anderson, and Koblinsky 1998). In fact, because family units can save between one-third and one-half of their income by sharing housing (Ellen and O’Flaherty 2002), living in a two-person household is probably 36 to 47 percent lower per person than in a one-person household (He, O’Flaherty, and Rosenheck 2010). These financial benefits allow families and individuals to reside in higher-quality, safer neighborhoods than would otherwise be the case (T. Koebel and Murray 1999; Després 1992; Pinsoneault 2006). In addition to the financial benefits, shared arrangements can also provide a network of individuals or families who care for each other and with whom they can talk (Pinsoneault 2006).

What Practitioners Report: Agencies identified a diverse range of benefits that participants can realize after entering into shared housing arrangements.

- **Shared Housing Services in Washington** has found that, on average, both homeowners/leaseholders and home-seekers increase their financial well-being by approximately $150/month after entering into a shared housing arrangement compared with the time at which they applied for the agency’s assistance in finding a roommate. They can allocate these savings toward education, health care, or other costs.

- **Sacramento Self-Help Housing in California** finds that its most stable shared housing placements tend to be located in good neighborhoods near transit, so that participants want to stay there year after year and feel comfortable bringing their family and friends to visit.

- **Open Communities in Illinois** and **Homeshare Vermont** find that these arrangements may offer companionship, which is often appreciated. Findings from a Homeshare Vermont evaluation suggest that the non-financial benefits of shared housing are actually those most appreciated by participants after move-in.

- Lisa Tepper Bates of the **Connecticut Coalition to End Homelessness** notes that shared housing provides some sense of community – even if that is just “someone to sit at the kitchen table with and eat canned soup.”

- **SHARE!** in California finds that participants appreciate the community of support offered by their shared housing arrangements.

One benefit not identified in the literature involves eviction prevention.

- **Sacramento Self-Help Housing in California**, like several other agencies, has found that shared housing provides the additional benefit of at least one additional set of eyes and ears – beyond those of agency staff – to spot potential problems before they upset housing stability.
Operational Feasibility: What Does Successful Shared Housing Look Like?

The SERVE Campus, Programs of NVFS in Virginia makes a similar observation, noting that roommates often contact SERVE staff to report problems, offering staff an opportunity to mediate or resolve any potential issues before they result in participants’ evictions.

Similarly, Ruth Holman, the Executive Director of SHARE! in California, believes that “shared housing acts as the ‘canary in the coal mine,’” with roommates calling SHARE! as they start to perceive potential issues. SHARE! can then send someone to help problem-solve.

Merit of More Shared Housing in Massachusetts

Stakeholder interviews clearly indicate that shared housing is not without challenges and does not always succeed. However, given the number of programs across the country that have already successfully undertaken shared housing efforts, it is equally clear that this strategy is a feasible one. All but one non-Massachusetts program found shared housing to work well. Providers asked to evaluate the impact of shared arrangements on housing stability found these approaches to be equally as successful as independent housing approaches – often at a lower cost to the family unit and the agency.

Entering shared housing arrangements will, in the majority of cases, not produce housing and income stability as robust as providing families with a permanent rental voucher, such as an MRVP. Given the limited number of these expensive vouchers the state is able to fund, however, alternative strategies must be considered. In addition to tools like RAFT and HomeBASE Household Assistance, shared housing is a valuable supplemental instrument in the toolkit for preventing and ending homelessness.

Shared housing is not now – nor is it ever likely to be – envisioned as a replacement for any of the existing tools; rather, an expansion of shared housing, when coupled with maintained or increased resources for short-, medium-, and long-term rental assistance and case management in independent units, would allow DHCD and its providers to stabilize additional homeless and at-risk families without requiring a large financial investment. By arming providers who already have the know-how to implement homelessness prevention and rapid re-housing with suggestions for facilitating effective shared housing matches, providers will have one more tool at their disposal to help participants stabilize in permanent housing.

Operational Feasibility: What Does Successful Shared Housing Look Like?

While shared housing may offer the possibility to better serve homeless and at-risk families in Massachusetts, there are many challenges to successful implementation. Using program audits and stakeholder interviews, I have identified the following “promising practices” that seem to improve the ease and success of shared housing matches. Because these strategies are not yet widespread and data on most shared housing programs’ outcomes is fairly limited, I label these strategies promising practices rather than “best practices.”
In general, the same strategies necessary for successful homelessness prevention or rapid re-housing into independent units are beneficial in successful shared housing. For example, households should not be placed into overcrowded or poor quality units. Case management should be administered as necessary to help families stabilize and overcome any barriers to maintaining their housing. In addition, landlord relationships are among the cornerstones to making shared housing work well – just as with “regular” rapid re-housing efforts. However, some promising practices specific to shared arrangements have been found to be helpful in facilitating stability.

Most providers I interviewed utilize some version of the step-by-step process sketched out in the figure to the left, though each places varying degrees of emphasis on the various steps. Below, I describe the challenge related to shared housing that each step aims to overcome, the strategy itself, and examples of it in action in the field. In addition to these steps, my research surfaced two general promising practices, including the benefits of avoiding a “one-size-fits-all” approach and the feasibility of serving large families.

**Highlight but Do Not Force Shared Housing**

**The Challenge: Participants Do Not Consider Shared Housing**

Given their past negative experiences with shared housing situations, many participants do not consider it a viable strategy for addressing their housing stability. Still other participants have simply never considered it as an option. The onus is thus often on the provider to ensure the strategy is given due consideration – no easy challenge.

**The Strategy:** Not one program interviewed for this PAE ever forces clients into shared housing arrangements. Other than those agencies whose mission revolves in large part around shared housing of some sort (and whose caseload is thus somewhat self-selecting), most face significant initial resistance from participants when the strategy is suggested to them. However, these agencies have found that perseverance is critical. Staff work with participants to review their housing options and constraints. Particularly in high-cost communities, many agencies have found that shared housing is the most viable option for most families – a conclusion that participants often reach for themselves once they have evaluated all of the options available to them. Agencies also often highlight the non-financial benefits participants might attain. Those agencies that seem most successful at shared housing also work to demonstrate to participants that, despite their past experiences with the strategy, it need not be a negative experience.

➢ At the **SERVE campus, Programs of NVFS in Virginia**, the Housing Locator teaches a weekly course to newly-arrived shelter guests on the "Basics of Renting." In addition to working with parents in a kid-friendly room to develop personalized budgets so they can assess how much they can afford in rent each month (often much lower than initially believed), she lists the range of housing options available to families, including shared housing. An estimated 50 percent of all participants exiting the shelter enter into a shared housing situation of some
sort after realizing that it may be the best strategy for finding a quality unit in a well-located neighborhood and that it need not leave them unprotected.

- The Cleveland Mediation Center in Ohio uses a blank piece of paper during its intake sessions with participants it is attempting to divert from shelter. Intake workers ask personalized questions and ultimately indirectly encourage participants to consider shared housing opportunities. They use prompts such as, "It sounds like you were really making a tough situation work for a long time. Tell me how you did that," and staff are often able to positively redirect participants’ attention toward creative strategies for avoiding shelter. Diversion Advocates will spend as much as two hours with participants discussing their options, listening to their concerns, and helping them to problem-solve about possible arrangements that might help them avoid a stay in shelter. Staff always respect participants’ decisions if they are uncomfortable with any of the proposed shared arrangements, though many participants return a few days later after considering their options.

Make Roommate Matches Easy

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<thead>
<tr>
<th>The Challenge: Participants Have Trouble Finding Roommates</th>
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<td>Finding another individual or family with whom to split housing costs and live amicably is difficult in the best of circumstances and particularly hard from a shelter or hotel/motel room. Families are seeking roommates who have compatible personalities and lifestyles with whom they can feel safe (Richards and Lindsay 2003). Finding such a household is not always a quick process, and participants often do not know where to begin.</td>
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The Strategy: Effective programs have gone out of their way to make it as easy as possible for clients to find roommates, suggesting resources, offering opportunities to post "roommate wanted" ads, and even facilitating matches directly. Shared housing might be integrated into both housing search by participants themselves and into programmatic efforts (i.e. those tied to rental subsidies).

- Columbus House in Connecticut surveyed managers across each of its 32 program units to identify participants who might be a good fit for shared housing. Once possible matches were identified, staff met with each individual separately and then arranged a meeting over tea and crackers for the individuals to get to know each other and assess whether a shared housing match might work.

- The SERVE Campus, Programs of NVFS in Virginia uses multiple strategies to help participants find roommates. In the past, participants have been able to post "roommate wanted" ads in the food pantry attached to the shelter, and the agency has developed a "shared housing" brochure with information on shared arrangements and resources. In addition, the Housing Locator – a realtor with connections in the community – utilizes her networks to help family units identify possible shared housing situations. Participants are also encouraged to check Craigslist and other housing sites, with the Housing Locator offering to make calls and check any postings to confirm they are not scams. Local members of Virginia Building and Code Officials have even obtained the Housing Locator’s contact information as a resource to which to refer families evicted from shared housing or doubled up situations found to be illegal or overcrowded.
Open Communities in Illinois has a home-sharing program in which a staff member works tirelessly to develop strong, appropriate matches between home-seekers and home providers. The Homesharing Coordinator does face-to-face interviews with both parties and a great deal of other upfront work to ensure matches will be successful. She is rarely called in to mediate after a match is made, because the upfront work creates more effective matches. Her efforts cost the agency about $1,000 per successful match.

Shared Housing Services in Washington facilitates matches between interested participants. The agency even asks questions like “What irritates you about people?” and “Do you have some traits that might irritate a home sharer?” in order to ensure matches are strong. The agency did not have to formally mediate any conflicts among the 109 matches it made in 2013 – success it attributes to the approximately $640 per match worth of upfront work staff put into ensuring matches are viable.

Cleveland Mediation Center in Ohio prides itself on its flexibility in making roommate matches feasible. Diversion Advocates regularly offer to call possible roommates on behalf of or in conjunction with participants to ease the process of entering (or returning to) a shared arrangement. During these conversations, staff are able to identify what might be necessary to make the match successful and stable.

CoAbode and the Family Shared Housing Network websites can offer homeless and at-risk families a resource that is even more targeted than Craigslist or Roommates.com. These websites are great resources to which agencies can refer participants to help them identify potential roommates.

Make It a Business Arrangement

The Challenge: Shared Housing Can Create Unequal Power Dynamics

There can be dramatic variation in reciprocity across shared housing arrangements regarding the degree to which each family unit contributes its “fair share” (Pinsoneault 2006). Highly asymmetrical arrangements may lead to unequal power dynamics, putting one household’s stability largely at the whim of another. Many families with bad shared housing experiences in the past experienced more asymmetrical, doubled up arrangements. My interviews suggest that many family units have previously moved in with friends or family and faced a mismatch in expectations regarding each party’s responsibility and flexibility. Participants often feel that the asymmetric dynamics and mismatched expectations harmed their relationships with their hosts.

The Strategy: Most of the programs I interviewed focus almost exclusively on creating arrangements that are clear, business-like, and as reciprocal as possible. These programs largely focus on situations in which each family unit is paying its “fair share” (whether through income or subsidy) and has a lease or written agreement to cement the relationship accordingly. In some cases, family units split the rent down the middle; in many others, one family unit is renting or subleasing one or more rooms from another. Between the lease and roommate agreement (see below for more information), expectations are clear and each family unit feels comfortable in its own home. The housing of all parties is more secure, and no parties are completely reliant on the whims of another for their housing stability. Both participants are better off than they would otherwise have been.
While some family units may specifically be interested in companionship or planned socializing with their roommates, such expectations should be compared in advance to ensure similar perspectives within each matched household. Bonding between family units seems to be an unnecessary condition; in other words, households do not need to be friends but merely to each get what they need from the housing arrangement.

At the **SERVE Campus, Programs of NVFS in Virginia**, Housing Locator Kimberly Davidson notes that "I actually feel like people have more success in shared housing when they don't know the people [with whom they live]." The SERVE campus uses shared housing in several of its programs, including the Homelessness Prevention Program, in which those at risk of homelessness are often encouraged to consider renting a room or rooms in their unit to another individual or family to earn extra income and ensure rent can be paid in full. In the rapid re-housing program, family units are encouraged to use a range of mechanisms to find housing options, and about half exit to shared housing, given the high cost of housing in the community. While some participants lease to or from a friend or family member, the majority find a roommate online or through their own or SERVE's networks.

**Homeshare Vermont** encourages those in shared housing to carefully consider what they hope to gain from the arrangements (e.g. affordability or companionship) and to choose a roommate accordingly. While some of their participants are seeking companionship, many simply hope to supplement their incomes and/or ensure their housing is more affordable.

**Ecumenical Ministries of Oregon** encouraged participants of its Shared Housing program to consider elements like their typical daily schedule, preferred household temperature, cleanliness, and socializing preferences when entering into a shared arrangement. The agency’s list of issues to consider prior to finalizing a match includes a range of business-like elements; degree of affinity with one’s roommate is recommended for consideration only to the extent necessary to ensure that all parties are on the same page. The program closed in 2013 after 30 years due to a lack of funding, but several resources remain available online (Ecumenical Ministries of Oregon 2014).

### Weigh Matches before Finalizing Them

The **Challenge: Participants Make Hasty Choices**

It can be difficult for individuals to assess whether another family unit would make a good roommate. There is no rulebook or method for guaranteeing that a match is a good fit, so participants may jump at the first possible match presented or identified.

The **Strategy:** Several programs interviewed for this PAE described the importance of working with participants to consider matches carefully before agreeing to share housing with a particular family unit. A "cooling off" period of as little as a few minutes – but typically closer to 48 hours or more – allows participants to ensure they have considered all of their options and do not have any follow-up questions for potential roommates.

**Cleveland Mediation Center in Ohio** believes it is important to not automatically facilitate the first possible arrangement that participants identify. Instead, staff work with participants throughout the intake interview to explore all of their possible alternatives. CMC wants to
be sure that the chosen arrangement is as stable as possible, making it important to weigh the pros and cons of each available option.

**Homeshare Vermont** asks participants to carefully consider matches at multiple points along the roommate selection process. After potential roommates meet each other, the agency encourages them to consider the match for 48 hours. This allows them time to reflect on the meeting and assess whether they have further questions or concerns. If both participants decide to move forward, they are encouraged to arrange a two week trial period.

### Craft a Roommate Agreement on Household Expectations

#### The Challenge: Family Units May Have Different Expectations

Merging two households inevitably results in disparate expectations. Parents may disagree on appropriate parenting techniques, or individuals may have different expectations regarding cleanliness, household responsibilities, privacy, guests/visitors, and other issues affecting every household. Varying personalities and expectations can also contribute to interpersonal disagreements, a sense of invasion of privacy, or increased anxiety (Richards and Lindsay 2003; Anderson et al. 2002).

#### The Strategy: Many interviewed programs encourage roommates to develop and sign some form of roommate agreement prior to moving in together. The content of these agreements varies, but they might include written expectations regarding visitors, parenting, security, privacy, cleanliness, smoking, and other financial and household expectations. Each program utilizing such an agreement asks potential roommates to discuss these issues to decide how they would like to approach each domain. Several program directors noted that it is critical that participants themselves agree to these policies to increase buy-in to the document and the living arrangement overall.

The agreement also encourages family units to consider their own positions on these issues and to communicate with their prospective roommates in advance about their expectations. It allows each household to lay out clear expectations about the arrangement that can be used as a starting point for disagreements upon move-in. It is intended to be a living document, modified as appropriate.

Two agencies that do not utilize such an agreement expressed a concern that it could slow the rapid re-housing process. They were also concerned that such an agreement might be another method by which a family unit could be evicted. One of these concerned agencies reports experiencing many problems with its matches, while the other does not. The experiences of those programs that do use these agreements suggest that, while these represent legitimate concerns, this is a step that may help avoid some problems during the match. Furthermore, such an agreement can be completed in tandem with housing search, adding little to no time to the re-housing process. These agreements should form the basis for conflict resolution between parties once they share housing but should not lead to termination of participants’ benefits or leases.

**HAPHousing in Massachusetts** encourages clients entering shared housing arrangements to complete a roommate agreement in advance. The agency finds that these agreements force households to begin a dialogue prior to move-in about issues that they may not even realize are important to them. These discussions lead to more buy-in among participants and a more closely shared set of expectations regarding the shared arrangement.
**Columbus House in Connecticut** uses a "Ready to Roommate" (R2R) curriculum for households getting ready to share housing. As a part of this curriculum, roommates discuss and agree in advance to household rules, norms, and expectations important to their stability and happiness in the unit. While the curriculum covers a number of areas, roommates are encouraged to discuss any issue of importance to them. For example, several participants are women with a history of trauma, making security and privacy of particular importance to them. Women sharing one unit agreed to locks on each bedroom door and a common policy regarding visitors, so all tenants would feel safe in their home.

**Open Communities in Illinois** works with home-seekers and homeowners/leaseholders who are matched together to develop one document that serves as both a lease and an agreement regarding household rules. The agency's experience suggests that agreeing to a common set of rules is one of the most important aspects to ensuring a successful match between family units. Conflict resolution is not often required because of the upfront work the agency puts into selecting matches carefully and ensuring tough issues are discussed in advance.

### Offer Mediation or Conflict Resolution Services

**The Challenge: Conflicts Can Arise in Shared Housing**

When two individuals move in together, disagreements inevitably arise; these conflicts multiply when the situation involves two families, one or both of whom may struggle with certain life skills important in stable roommate relationships. Families may have differing expectations or parenting values. In addition, personality conflicts among parents and/or children could threaten the stability of a match, as could differences in housekeeping standards or other household matters.

**The Strategy:** Although the roommate agreement helps to identify and prevent some disagreements or miscommunications in advance, most programs offer some form of conflict resolution or mediation to help tenants address any conflicts that arise after move-in. This mediation is identified as a critical component in many programs, and it can be conducted by trained mediators or by housing stabilization staff willing to listen to all parties and help them reach an amicable resolution. Programs offer interventions ranging from formal, sit-down sessions to a quick phone call to help participants prepare to broach difficult issues with a roommate. Some roommate agreements also include a section in which participants agree to a specific mechanism for resolving the disputes that inevitably arise between parties upon move-in, such as through household consensus, majority vote, decision by homeowner/landlord, or mediation by an impartial third party.

Specialized training in conflict resolution certainly seems to be a bonus but is not required. Only one program interviewed for this PAE formally trained its employees in mediation techniques. Listening, empathy, and problem-solving skills seem to be the key to success. There is value for participants in working to resolve disputes with staff members who have gained their trust.

**Cleveland Mediation Center in Ohio** often helps people return to their previous shared living situations if the arrangements can be made tenable and appropriate. Ed Boyte, Assistant Director at CMC, notes that conflict resolution works in these situations because people can become defensive or enter “shutdown mode” when they are in conflict or in crisis, as they usually are when confronted with the risk of entering shelter. As a result, all
CMC Diversion Advocates receive 20 hours of mediation training prior to starting work. To help participants stabilize in shared housing, staff might convene family team conferences to discuss ideas and long-term plans for improving participants’ well-being and stability. Staff frequently mediate landlord-tenant conflicts to divert participants from entering shelter and return them to more stable arrangements. It is not uncommon for participants to contact Diversion Advocates for help addressing ongoing conflicts after move-in, and these services are critical for ensuring ongoing stability in many matches.

- **Shared Housing Services in Washington** offers no formal case management to clients but is available to resolve conflicts among roommates. This typically involves a simple phone conversation to advise tenants on how best to broach difficult subjects. More formal conflict resolution is also available if tensions become serious, but it is rarely needed (for example, it was not needed at all for any of 2013’s 109 matches).

- **Shelter for the Homeless in Connecticut** offers no special case management to individuals in shared housing compared with those living in independent units – except the availability of conflict resolution services. On an as-needed basis, staff work with tenants to resolve issues, typically through basic problem-solving and helping individuals to express their concerns to their roommates.

- **Sacramento Self-Help Housing in California** finds that the willingness to respond to ongoing calls from shared housing participants helps the agency to catch potential problems earlier. Because two family units, rather than just one, are in touch with the agency from time to time, unit damage, nonpayment of rent, and other issues are often caught more quickly in shared housing situations than in similar situations in independent housing. This allows agency staff to work with tenants to resolve the problem before it results in an eviction for one or both family units.

- **HAPHousing in Massachusetts** includes a section in its recommended roommate agreements on “how to handle disagreements or conflicts.” Participants are encouraged to agree to a multi-step process for resolving any conflicts and to anticipate conflicts that might arise during the arrangement. The template lists some suggested options and prompts participants to consider possible conflicts, including what to do if one party does not pay his/her share of the rent on time.

### Ensure Families Are Protected from Roommates’ Nonpayment

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<th>The Challenge: Roommates Can Leave Each Other in the Lurch</th>
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<td>Many individuals who have shared their housing in the past with someone else have had a negative experience and recall having to fight tirelessly to get their roommates to pay their share of the rent or other household costs (Richards and Lindsay 2003). Some have even been evicted due to a roommate’s nonpayment. Many shared arrangements lack safeguards to ensure that one party is not punished by the failure of another to pay bills on time. New London Homeless Hospitality Center in Connecticut, for example, initially tried to broker shared arrangements between two individuals currently in shelter; when these frequently failed due to nonpayment by one person, the agency switched to alternative strategies. Similarly, the Montachusett Opportunity Council in Massachusetts has found that the biggest drawback to shared housing is the financial risk on one family if the other decides to move to another unit, fails to pay its share of rent, or otherwise leaves the first family</td>
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with the full responsibility of maintaining the housing unit. While this concern is greatest in high-cost housing markets, providers in a range of markets reported concerns.

The Strategy: A number of programs I interviewed have adopted some form of a leasing strategy to protect family units against roommates’ nonpayment. These strategies are often creative and may or may not involve the landlord. When the agency is willing to step in should a problem occur, one strategy is to utilize "master leases" in which the lease is in the agency’s name and the agency then subleases to each participant individually. Alternatively, some agencies facilitate separate leases for each family unit directly with the landlord or encourage roommates to agree to a mechanism for resolving nonpayment disputes.

- **Columbus House in Connecticut** has facilitated two shared housing arrangements, one utilizing a master lease and one in which each tenant rents directly from the landlord. In each case, should one participant fail to pay rent on time, the others would not be at risk of eviction. If one tenant decides to move on, the agency identifies another participant from its caseload that is a good fit for the household, confirming the match with other participants. In this way, the agency is able to quickly fill the vacancy, helping to avoid financial pressure on the landlord or other participants.

- **Sacramento Self-Help Housing in California** tries to avoid utilizing master leases whenever possible, so that tenants can lease directly from the landlord and have a lease in their own name. However, the agency uses master leases when necessary to assuage landlord concerns about stability and/or nonpayment.

- **New London Homeless Hospitality Center in Connecticut** has found two strategies for avoiding the risk of eviction when other parties do not pay their rent or utilities on time. In many cases, the agency encourages participants to rent directly from boarding houses and other shared opportunities in the community. In addition, the agency owns a shared housing property for veterans and can budget in advance for a certain amount of nonpayment of rent and need not evict the entire unit in cases in which one veteran halts payment.

- **The SERVE Campus, Programs of NVFS in Virginia** encourages participants in its homelessness prevention program to consider subleasing a room or rooms to others in the community for additional income. Similarly, those in the rapid re-housing program are encouraged to get subleases from landlords in the community with basements or rooms to rent. Many of these landlords are unsure how to put together formal leases, so the Housing Locator will review participants’ leases and suggest changes to ensure full protections.

- **HAPHousing in Massachusetts** includes a section on its roommate agreement regarding conflict resolution and specifically prompts participants to consider in advance what to do if one family does not pay its share of the rent on time. This is intended to spark a discussion between families and to work out a mechanism in advance to resolve such situations.
Create Mechanism to End Unsuccessful Matches

The Challenge: Shared Housing Does Not Always Work

Shared housing does not work for everyone, and some matches may seem ideal but turn out to be unworkable, with irreconcilable differences between family units. Some agencies are concerned that a match might unintentionally lead to abuse of one participant by another or a guest of another.

The Strategy: Shared housing seems to only work in situations in which extreme flexibility is exercised. In cases in which a shared arrangement does not work out, families must not be locked into an untenable situation. Instead, agencies seem to have the most success if they are able to help households relocate to other units should the match prove unworkable. Even successful matches are not expected to last forever. Participants often notice the least disruption if the agency is able to help quickly identify an alternative participant to move into the vacated portion of the unit.

- Homeshare Vermont encourages those entering into a shared housing arrangement to enter into a one to two week “trial match” to test out matches in advance and maximize their likelihood of success. In addition, it works with participants to include provisions in each homesharing agreement regarding the mechanism for ending the match (e.g. notification requirements). This helps to ensure a smooth, painless transition when the match inevitably ends at some point in the future.

- Colorado Coalition for the Homeless initially works to problem-solve with participants when a shared arrangement encounters difficulties. Should the disagreement prove irreconcilable, the Coalition finds alternative housing for one party and quickly moves a new participant into the shared unit from the streets to ensure limited vacancy times.

- HAPHousing in Massachusetts notes that shared housing arrangements often require a higher level of intervention from case management staff and have generally proven to be more difficult to maintain. In these situations, the agency works diligently to find alternative placements, thinking creatively about affordable housing options for each family and leveraging any resources it can.

Avoid Using a “One-Size-Fits-All” Approach

The Challenge: Each Family Unit is Unique

Due to a lack of resources, homeless assistance providers often lack the capacity to develop unique solutions for each and every family that passes through their program or shelter. Housing locators have high caseloads and understandably often find it easy to slip into developing “default” options toward which they channel participants.

The Strategy: Agencies that have had the most extensive experience with shared housing seem to have found it important to help participants develop a flexible approach tailored to their situation. In some cases, two families (usually smaller families or families with younger children) can share housing; in others, a family is most comfortable when matched with a single individual. Some prefer
to reside with friends or someone they already know well, while others prefer a perfect stranger. Agencies with the most seeming success are willing to be flexible in helping to find roommates and housing units to meet each participant’s unique needs and preferences. The cost of the housing market and geographic location (e.g. urban, suburban, or rural) can also impact ideal approaches.

→ **SERVE Campus, Programs of NVFS in Virginia** has found flexibility to be critical to its success helping families to stabilize in shared arrangements. One staff member suggested that families with “opposite shifts” (i.e. one head of household has a day shift and another has a night shift) often matched together quite well. Such an arrangement makes it easier to share responsibility for child care (and hopefully avoid some child care expenses) and allows families to feel less cramped in the unit’s space. Other families, however, prefer alternative arrangements.

→ **Shared Housing Services in Washington** has operated for more than 20 years. The agency credits the majority of its success with its focus on the “human element,” tailoring each individual match to the personalities and needs of both the homeowner/leaseholder and the home-seeker. Even with this flexibility, the agency has recently begun utilizing two new models, given the demand it has seen from applicants. The agency now operates a program pairing homeless youth with adults in the community, as well as another pilot program pairing two home-seekers. The agency has worked to adapt to participants’ needs.

→ **Cleveland Mediation Center in Ohio** has found that it is critical to listen to participants’ stories, goals, and needs before helping them to consider possible options that might suit their individual situations. Staff note that what worked for one participant might work well for another in a seemingly-similar situation – but it just as likely might not.

→ David Kelly, Case Manager/Substance Abuse Counselor at **Tabor House in Connecticut** advises those interested in facilitating shared matches to “Listen to your residents. They are our best teachers.” Tabor House works to tailor placements and ongoing conflict resolution based on participants’ individualized needs.

**Serve Large Families, Too**

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<th>The Challenge: Large Families Are Hard to House</th>
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<td>Housing large families – homeless or not – is often difficult, given how challenging it can be to find units large enough to accommodate large families. Facilitating shared housing for large families is seen as even more challenging, as moving two families – one or both of whom has several children – can present the same or worse housing stock challenges, in addition to the interpersonal dynamics that sharing housing presents for small families. Moreover, most family units in the community looking to rent out space have one or at most two bedrooms available and cannot accommodate a large family or a family with older children requiring separate bedrooms.</td>
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*The Strategy:* Several interviewed programs focus primarily or even almost exclusively on singles and small families (e.g. one parent and one child), having found that it is extremely challenging to facilitate shared housing for large families. However, it is not impossible to facilitate shared housing for large families, and agencies have found that persistence can pay off. Programs do not generally have hard and fast rules about the number of people housed per room, as long as it is comfortable for the family. The agencies most effective at housing larger families recognize that the number, age,
and gender of the children can affect the housing options in variable ways and look for innovative solutions to particular families' needs.

→ **Shared Housing Services in Washington** will attempt to work with anyone, but staff make it clear to larger families that their chances of finding a home-sharing match are slim. Because the agency works with homeowners and home-seekers, there are two key challenges to housing large families. First of all, most homeowners have no more than one or possibly two rooms to rent. In addition, homeowners may begin to feel that their house has been "taken over" if a large family moves into the space, making them reluctant to rent to large families even when they might have space to do so. To serve larger families, SHS purchased several buildings and established a program to move families to self-sufficiency.

→ The **SERVE Campus, Programs of NVFS in Virginia** has found it easier to help smaller families find shared housing, but it has also had a fair amount of success with larger families by finding basement apartments in town homes, "in-law suites," or other semi-separated units. SERVE often encourages larger families or those requiring several bedrooms to consider sharing a large unit with a single individual from whom they can collect rent to supplement their income. The agency has found it difficult to find units large enough to accommodate two families if one or more has several or older children, but sharing housing with an individual helps mitigate these issues.

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**Political Feasibility: How Can DHCD Overcome Expected Sources of Resistance?**

DHCD cannot implement by itself an expansion of shared housing throughout Massachusetts. The effort would involve a range of important stakeholders, many of whom have expressed concerns about this strategy in the past. Below, I describe potential concerns from several relevant actors, as well as strategies identified in the literature and my interviews to overcome this resistance.

**Landlord Concerns**

<table>
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<th>The Concern: Renting to Multiple Family Units is Risky and Complex</th>
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<td>Landlords have a number of concerns about renting one of their units to multiple family units to share. HAPHousing in Massachusetts has found landlords largely uninterested in renting to these households given the burden associated with two sources of income instead of one, and Columbus House in Connecticut has found it difficult to market shared housing to landlords.</td>
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*The Response:* While many landlords initially exhibit concerns about shared housing situations (particularly given any past experiences they may have had with family units not entering into a formal lease or sublease while living in one of their units), many agencies have found creative ways to engage landlords – though market conditions can certainly influence these efforts. Not one agency I interviewed found landlord concerns to be a complete blockade to facilitating shared housing. Just as with more traditional rapid re-housing efforts, relationships with landlords are critical, and agencies have found creative strategies for developing these partnerships.
New London Homeless Hospitality Center in Connecticut will not cover unpaid rent, but it works to help tenants recognize when a situation is not working out and leaving would be in their best interest. This helps the agency to avoid burning landlord relationships should a certain participant not work out, but the Hospitality Center will help the landlord to quickly find another individual to replace the removed tenant, ensuring a minimal vacancy period. These strategies – often similarly helpful in more traditional rapid re-housing work – have proven useful at enticing landlords to work with the agency. The agency then tries to work with removed participants to find alternative housing.

Sacramento Self-Help Housing in California has found that it can frequently assuage landlords’ concerns about shared housing by offering to take them on a short site visit to other shared units in the community. Once landlords can visualize the approach and understand that units can be clean and secure, they are much more willing to partner with the agency to facilitate shared housing. In addition, the agency is able to get most landlords to waive the security deposit and first month’s rent for participants by offering landlords a phone number to call and funds to cover any unit damages, creating a "win-win" situation.

Housing California is part of a collaborative of housing, transportation, and environmental agencies known as "Community Solutions, Community Innovations" looking to make life (including but not limited to housing) more affordable in California. The relatively new group has examined shared housing and is working to develop templates to help landlords in the community address the challenges of shared housing, including screening, rent collection, and behavioral expectations. Developing templates and resources for landlords is expected to lower barriers for landlords in the community to engage in shared housing.

Participant Concerns

The Concern: Independent Housing is More Normal

The popular conception of housing in America involves independent housing. Many providers ascertain that this "cultural norm" leads American family units to want their own place. John Parvensky of the Colorado Coalition for the Homeless notes that residents "tend to like what most people like: a place of their own."

The Response: Although independent housing is viewed as commonplace and shared housing as rare, research suggests that, in practice, diverse groups of Americans enter into a wide range of living arrangements in which they share housing with someone outside their immediate family unit. In fact, about one-quarter of family units in the United States live in some form of shared housing arrangement, including those with unmarried adult children, non-extended family, related or unrelated subfamilies, other relatives, unrelated individuals, or multiple combinations thereof (T. Koebel and Murray 1999).

Shared housing is not just common, but it is used by many Americans, across multiple income and demographic groups. For example, a large majority of single adults actually reside in shared housing, with about 75 percent of adults under 65 and not living with a spouse sharing housing with others (He, O'Flaherty, and Rosenheck 2010). Furthermore, shared housing is not concentrated among low-income households; comparative percentages across the income spectrum share housing with someone outside their family unit (T. Koebel and Murray 1999).
Websites like [Craigslist](https://www.craigslist.org) and [Roommates.com](https://www.roommates.com) help facilitate shared housing matches. Specialty matching websites like [CoAbode](http://coabode.com) and the [Family Shared Housing Network](http://www.fshnetwork.org) are even targeted specifically toward single mothers looking to share housing with other single mothers or families.

### The Concern: Shared Housing Did Not Work Before

Many participants must overcome previous negative experiences with or perceptions of shared housing. For example, the SERVE Campus, Programs of NVFS, notes that about 90 percent of its shelter caseload has recently come from an unsuccessful shared housing or doubled up situation. These past negative experiences lead to a natural, rational reticence to enter another shared arrangement. Staff at Just-a-Start in Massachusetts note that participants’ fear is often the greatest deterrent to shared housing.

### The Response: Effective programs work diligently to assuage clients’ concerns and help them to recognize that shared housing situations are not uncommon, need not be unhealthy, and may best help them meet their current needs.

- **Cleveland Mediation Center in Ohio** notes that one of the most frequent reasons people arrive at shelter is because of the unequal power dynamics in their previous situation. Even given this, however, they are frequently able to divert participants back to those very situations. The key difference is that participants return to the arrangement with a renewed purpose, such as being able to bring resources to the table for the household.

- **Just-a-Start in Massachusetts** suggests shared housing to clients and believes that arming potential shared housing entrants with the conflict resolution and communication tools they need to resolve unanticipated issues would help to assuage these concerns to some degree.

- **SERVE Campus, Programs of NVFS in Virginia** works with participants to examine their personalized budgets and determine what kind of housing they can afford to best meet their needs. Should a family unit prioritize neighborhood or proximity to public transportation, for example, the Housing Locator helps the participant to examine options within that context and to understand the benefits that shared housing might bring in helping to meet the family’s goals and priorities.

### Providers’ and Advocates’ Concerns

### The Concern: Living in Shared Housing is a Big Risk Factor for Homelessness

The number of poor households living with friends or family due to economic need increased between 2010 and 2011 in all but 11 states – including a nearly 25 percent increase in Massachusetts to approximately 97,000 people in poverty (National Alliance to End Homelessness 2013). In addition, staying with friends or family is the most frequently-cited previous living situation prior to entering shelter (U.S. Department of Housing and Urban Development 2013a). These statistics naturally lead many providers and advocates to be concerned that returning participants to shared housing is likely to lead them right back into a shelter stay.
The Response: These concerns are very real but must be tempered by an important caveat: they reveal correlation not causation. In fact, He et al. note that papers (e.g., Lehmann et al. 2007; M Shinn et al. 1998) showing a correlation between shared housing arrangements at one time and entering shelter at a subsequent time do not check for causality (He, O’Flaherty, and Rosenheck 2010). In addition, the authors note that this correlation likely reflects the fact that the types of people most likely to be homeless are also the people most likely to share housing for economic reasons: those living in poverty (He, O’Flaherty, and Rosenheck 2010).

The closest examination of a possible causal relationship between shared housing and homelessness concludes that shared arrangements do not have a statistically significant impact on any of the outcome variables examined – except a positive impact on psychotic symptomology (He, O’Flaherty, and Rosenheck 2010). Furthermore, the shared arrangements described throughout this PAE tend to have different dynamics than doubled up situations, as they aim for permanence and stability.

**The Concern: Shared Housing is a Recipe for Overcrowding**

Shared housing is correlated with higher chances of living in overcrowded or physically inadequate housing – even at higher income levels (Anderson et al. 2002; T. Koebel and Murray 1999). Some stakeholders are concerned that encouraging shared arrangements is tantamount to encouraging participants to live in overcrowded or low quality housing.

The Response: Despite some misconceptions to the contrary, scientific findings on the relationship between overcrowding and health are inconsistent (Ahrentzen 2003). Even so, it is important not to conflate research on the impacts of overcrowding with the effects of sharing housing – while the two can overlap in some cases, they are separate phenomenon and should be treated as such for understanding their impact on homeless and at-risk families (Ahrentzen 2003). This PAE considers only shared arrangements that are safe for the comfort and health of the family unit.

**The Concern: Shared Housing is Unsafe**

Both providers and advocates are often understandably quite concerned about the safety and stability risks of moving families into shared housing arrangements.

The Response: Several of the programs I interviewed invested heavily in staff time to conduct background checks and otherwise ensure the appropriateness of a given match.

- **Open Communities in Illinois** utilizes an extensive screening process to ensure safety in all its matches. Each applicant undergoes a background check to assure participants that they will be safe in their roommate’s presence. Staff also invest significant time in matching home-seekers with home providers to ensure that, for example, introverts are matched with other introverts and extroverts with extroverts. This upfront work – at a cost of about $1,000 per match – helps to ensure matches are as safe, seamless, and anxiety-free as possible.
Shared Housing Services in Washington also completes a background check on each applicant before investing the majority of its staff time in examining the "human element" of matches. Staff time costs the agency approximately $640 per match to complete the background check and then assess which family units would best complement each other’s preferences, needs, goals, and personalities.

The Concern: Shared Housing Is Not Permanent Housing

Several stakeholders expressed concern that shared housing could not be a permanent solution for families, viewing it instead as – at best – a temporary strategy until a family can transition to a more permanent situation.

The Response: Shared housing providers interviewed for this project were quite clear that they viewed shared housing as a permanent housing outcome and not a temporary or transitional option. While most family units will move countless times over the course of their lifetimes, each location at which it could theoretically stay indefinitely is considered “permanent” housing. Renters frequently move in response to changing economic and other life situations. Similarly, a given shared housing match is unlikely to last for the rest of participants’ lifetimes, but the key is that it would be possible for it to do so, should all parties continue to find the arrangement beneficial and best-suited to meeting their needs and goals. Multiple stakeholders noted that they have found shared housing arrangements to be equally as stable as "regular" rapid re-housing efforts, suggesting that shared housing can, indeed, be considered a permanent housing outcome, at least when done appropriately.

Homeshare Vermont creates matches that last, on average, 546 days. Given that about 12 percent of Americans move each year and nearly two-thirds of all renter households move within five years (Ihrke and Faber 2012; U.S. Census Bureau 2014b), the longevity of these matches suggest that shared housing can, indeed, be considered permanent housing.

Shared Housing Services in Washington notes that 86 percent of its matches last more than 90 days, and of those matches lasting three months or more, the average length of a shared arrangement is 23 months.

Cleveland Mediation Center in Ohio distinguishes between temporary and permanent placements. Placements are temporary if the family unit is diverted but continues to seek shelter placement. About two-thirds of all families are diverted. About half of that group (one-third of all families) are permanently diverted, and only about a quarter (one-sixth of all families) actually return to shelter. The rest remain in the community.

Other Stakeholders' Concerns

The Concern: Shared Housing Hurts Neighborhoods

Many neighborhood residents, local officials, and others have concerns about shared housing in their neighborhood. Some communities have zoning restrictions to limit or ban shared housing.
The Response: As this is a local issue, challenges may be diverse and hard to predict, but several stakeholders noticed how important it is to be aware of local zoning ordinances and restrictions before pursuing specific shared housing arrangements.

- **Sacramento Self-Help Housing in California** works to involve landlords in the community in their shared housing efforts so that the agency can achieve community buy-in for the effort and limit NIMBYism.

- The City of Manassas has asked the **SERVE campus, Programs of NVFS in Virginia** to notify each potential landlord considering shared housing arrangements that he/she must check with the local zoning board to confirm an arrangement is legal. However, members of the Virginia Building and Code Officials of Prince William County have requested contact information for the SERVE Housing Locator to pass along to family units they evict from housing arrangements found to be overcrowded.
Recommendations

Although evidence regarding shared housing is limited, this investigation has suggested that it is a worthy strategy meriting further exploration and experimentation. Shared housing should be a viable and accessible option for families who might benefit from such arrangements, and there is a great deal that DHCD could and should do to expand the use of this strategy.

As additional evidence accrues in the long run, it may make sense to consider strategies such as altering the makeup of the housing stock to include more units designed with shared arrangements in mind or moving toward performance-driven contracting. However, in the short to medium run, there are a number of relatively low-cost ways in which DHCD could expand shared housing within the context of the existing system while collecting better data and learning from the experimentation and innovation of providers across the Commonwealth.

Recommendation 1: Better Integrate Shared Housing into the Menu of Options

Although DHCD has already attempted to add shared housing into most programs, integration has been minimal. This PAE and DHCD\'s ongoing efforts through its Co-Housing Working Group can be leveraged to better integrate shared housing into DHCD\'s housing stabilization programs.

Make Shared Housing Easy through Defaults

Behavioral economics research suggests that the strategic use of "defaults" and the removal of barriers to action can be quite impactful. **The potential benefits of shared housing should be highlighted for every participant of ALL relevant DHCD programs.** Homeless and at-risk families applying for RAFT or HomeBASE should be asked to consider the long-term benefits of having access to mediation services and a lower ongoing rent burden if they share housing. For example, RAFT participants attempting to remain in their own housing should consider renting out a room or rooms to an individual or small family. Such a default encouragement would not be binding on participants but would likely expand the number of families utilizing this tool for stability.

This effort might increase uptake of shared housing at the margins by encouraging a few families to think more creatively about their options. The largest impact, however, is likely to be in freeing up bed-nights by providing resources to help those families who are already choosing to exit on their own to do so more quickly.

Families are most likely to act upon these suggestions if they have the resources at their fingertips to do so. **Assessment staff should verbally recommend this strategy and then provide, in writing, a list of resources for identifying a potential roommate** (e.g. Craigslist, Roommates.com, CoAbode, or Family Shared Housing Network websites; stabilization workers).

Families should also receive other relevant resources, including suggestions for screening potential roommates and a sample roommate agreement. Myriad examples are available in Appendix 5 of this PAE. Staff should emphasize that shared housing can help make any financial assistance package last longer over the course of the year, since overall housing costs will be lower.
Add a Field to the Exit Assessment
DHCD should require providers to report whether families exit to independent or shared housing. DHCD should consider adding two fields to the list of responses to Question 86 ("Where did the client go upon exit?"). These answers should be labeled “Shared rental by client, no ongoing housing subsidy” and “Shared rental by client, other (non-VASH) housing subsidy” and would add to the shared arrangements currently listed ("Staying or living with family, permanent tenure” and “Staying or living with friends, permanent tenure”). Such a low-cost addition would signal that all providers and participants should consider shared housing as an option, while providing useful outcome data.

Work to Divert Families before Shelter Admittance
Only about 5 percent of families eligible for Emergency Assistance (EA) are diverted, though they are offered $4,000 through HomeBASE to do so. Diversion can require significant staff time and is relatively new for most providers. EA intake locations with co-located diversion staff screen families for alternative housing options just moments after families apply to EA and note they have nowhere to stay, creating an apparent inconsistency for families.

To prevent some families from having to enter shelter and avoid this issue, **DHCD should consider a pilot grant to a few providers who are willing to screen all families for diversion before they are admitted to EA.** A rough “back-of-the-envelope” calculation suggests a potential cost savings of approximately $264,000 per month from this small pilot. This estimate is based on several assumptions (see Appendix 1) and is for demonstrative purposes only, suggesting the potential benefits of a small pilot.

**DHCD should launch a pilot to fund five full-time Diversion Workers**, awarding competitive, performance-based contracts to a few geographically diverse providers. Members of the Co-Housing Working Group might be ideal applicants. DHCHD should continue to provide $4,000 to diverted families.

When families cannot be immediately diverted (as may often be the case), they should then proceed through the normal EA intake process within minutes. However, families can continue to work with the Diversion Worker for several days (or even weeks, if need be) after being admitted to EA to identify possible alternative arrangements. Such a process would give all families a chance to brainstorm with a specialist about possible shared arrangements.

Depending on their particular circumstances, families could return to a previous situation armed with financial assistance, making the arrangement more stable and helping to alter the power dynamics within those households. In those cases in which only a temporary return to the existing situation is possible, families could contribute a small portion of their financial assistance to the host family unit, for example, for one month while the Diversion Worker helps the family to identify a more stable, permanent solution – likely (but not necessarily) in a shared arrangement.

**DHCD should evaluate the results from the pilot’s first year** to assess the relative impact of funding these Diversion Workers. Performance measures to weigh include:
- Percent of families diverted;
- Percent of those who were diverted who returned to EA; and
- Estimated cost savings compared to an average length of stay in EA.

More robust diversion was attempted in FY 2012 and deemed to have worked well, though it was scaled back due to limited provider capacity. During this period, applicants were screened for diversion, applied for EA, and were then referred to diversion specialists. Separating the screening and consultation stages likely led to some inefficiencies.
This data will contribute to ongoing learnings about effective diversion and might help to convince skeptical providers of the effectiveness of more robust diversion. Program design should be refined as the data highlights lessons from early experimentation. If the data demonstrate that diversion is cost-effective and produces decent outcomes, DHCD should consider making availability of shared housing assistance and robust diversion services a factor in renewing future contracts.

**Recommendation 2: Increase Providers’ Capacity to Facilitate Shared Housing**

Because DHCD does not directly administer stabilization services, expanding shared housing depends on ensuring that providers have the resources and capacity to facilitate matches.

**Consider a Competitive Housing Location Contract**

About 40-45 percent of families currently exit EA to an unknown location without any form of financial assistance whatsoever. It is important to better identify where these families are going. Many of these families are presumably finding housing arrangements on their own (likely often into shared situations). DHCD should consider awarding a competitive, performance-based contract to a few providers who are willing to develop a “Shared Housing Expert” on their staff. These Stabilization Workers would be available to help all families understand shared housing and to help facilitate matches for interested participants – whether or not they seek rental assistance.

One implication of such an increase in housing location assistance is that it might increase take-up of the $4,000 – increasing enrollment in a benefit designed to encourage families to exit shelter but leading to increased HomeBASE costs. DHCD might wish to consider awarding one competitive grant to providers willing to add Stabilization Workers who could assist with both diversion and rapid re-housing, instead of two separate competitions.

No provider interviewed for this PAE received or offered specialized incentives for shared housing placements compared to independent housing. **Interviewees’ experiences suggest that shared housing does not pose a huge additional burden on providers or participants** and that more targeted and generous incentives, such as a dramatically higher rate of payment, are unnecessary. Such an approach might actually reinforce the conception that shared housing is a burden, creating psychological barriers to success over time.

**Host a Webinar Series and Distribute Information on Promising Practices**

DHCD should host a series of webinars on shared housing. This low-cost training option will allow DHCD to share what it and others have learned about shared housing. Topics should include:

- Potential benefits of shared housing for both providers and families;
- Program overviews such as from providers identified in this PAE;
- Promising practices identified in this PAE or elsewhere;
- Feasibility within existing DHCD guidelines (i.e. flexibility within RAFT, HomeBASE, etc. to facilitated shared arrangements); and
- Strategies for facilitating matches within and across caseloads and agencies.

**Avoiding Caseload Duplication**

Assigning families to the caseloads of both a Shared Housing Expert and a standard Stabilization Worker risks duplication in service delivery. Families who seem like the best candidates for shared housing can be assigned to these experts’ caseloads, but experts can also consult with colleagues who have clients interested in a shared housing match. This would avoid potential duplication while still encouraging providers to develop in-house expertise on this strategy.
Staff can learn to work with families to assess their preferences and characteristics (e.g. privacy preferences, geographic preferences, income/financial status, etc.) to identify potential matches. DHCD should make it clear that providers should not force families into matches with which they are uncomfortable. DHCD should train stabilization workers to encourage families to discuss household expectations with potential roommates and to think about the match before agreeing.

Stabilization staff should be required to work with their colleagues (particularly if their agency manages both RAFT and EA caseloads) to identify potential matches across staff caseloads. Providers should also coordinate with other, nearby providers to facilitate matches across agencies. Providers should also be encouraged to engage other community-based agencies serving other vulnerable populations, such as the elderly, who may also be interested in entering into shared arrangements.

**Recommendation 3: Remove the Potential Downsides for Families**

For a shared housing push to be successful, families should be incentivized to give these matches a try and not punished if they do not work out.

### Eligibility for DHCD Programs

Inevitably, some shared arrangements will not work out, no matter how intensively families are screened in advance and receive ongoing mediation after move-in. If a family agrees to participate in mediation but still does not find a match tenable, the family should not be disqualified from continuing to receive an existing benefit (e.g. RAFT, HomeBASE) or from future EA eligibility. Families should be re-located into a more appropriate and acceptable situation.

### Ensure Families’ Benefits Are Unharmed

DHCD should work with providers and other relevant state agencies, such as DTA, to ensure that families are not punished or disqualified from other public benefits if they live in a shared housing arrangement. Providers can work with participants to ensure that if a newly-matched household is not sharing food purchasing and preparation costs, then each family unit’s SNAP benefits are unaffected. DHCD should consider partnering with DTA to offer training (perhaps via webinar) to interested providers on the relevant regulations. Such an effort could assuage concerns providers and participants might have about benefit implications while also offering information about requisite documentation and constraints.

### Protect Families Physically, Emotionally, and Financially

Just as in any other situation, if any participants feel at risk for physical or emotional abuse in their shared housing situation, the family should be removed immediately. DHCD should work also with providers to identify and train them on strategies for protecting families financially from roommates’ nonpayment. Strategies like master leases, direct leases with the landlord, and staying in touch with the provider who can quickly intervene to move another family in can help ensure stability when one family does not or cannot pay rent. DHCD should consider creating a fund to pay for one month’s rent share in these circumstances while families and providers work to identify an acceptable replacement roommate.
Recommendation 4: Improve Data Collection and Evaluate Outcomes

Given the lack of comprehensive data or evaluations on shared housing, it is incumbent upon DHCD to use this period of experimentation as an opportunity to collect more detailed outcome information to assess the impact of different variations of shared housing.

Require Collection of Stabilization Outcomes
DHCD should require providers to begin collecting stabilization outcomes for RAFT and HomeBASE participants 6 and 12 months after the subsidy ends. Such an effort will require providers to try to maintain contact with participants after exit.

Tracking Down the 40-45 Percent of Families Exiting EA without Subsidies

While it may prove more challenging to collect outcome data from families leaving EA without a subsidy, attempting to follow up with these families is incredibly important to better understand their exit destinations and outcomes. Participants already must provide both an emergency contact phone number and the name, number, and address of two people who will always know how to get in touch with them (Questions A8 and A9 on the Intake Assessment). If families exiting on their own cannot be reached directly to collect follow-up outcome data, providers should be required to attempt to call these contacts in order to find how to get in touch with the family. Since many of these families may have exited into shared housing situations, collecting such outcome information will provide a rich source of data for analysis on the effectiveness of the strategy.

As data accrues, there will be sufficient information to get a handle on which strategies seem to be most effective. In the meantime, as this data collection requirement is being implemented, DHCD should take a close look at its existing data regarding the frequency and longevity of EA stays among families who have previously received assistance.

Use Data to Evaluate Strategy Effectiveness
All of this information will not only be broadly helpful to DHCD in making data-driven policy decisions, but it will position DHCD to better assess the effectiveness of shared housing. Stability outcomes for those entering into independent and shared housing arrangements can be compared to get a strong sense of the relative stability of shared arrangements. In addition, DHCD could compare average cost to the state of participants who exit or divert from EA for shared vs. independent housing arrangements. This data will help DHCD to assess whether to invest at a large scale in additional workers to help with shared housing location and stabilization. In addition, DHCD would be better positioned to compare the relative impact of similar shared housing efforts across urban, suburban, and rural communities.

Consider Collecting More Data in the Future
If, in the medium to long run, DHCD decides to invest in shared housing resources on a broader scale, it should collect additional data elements. These data elements will help to clarify which approaches (e.g. intensive screening in advance, certain elements on a roommate agreement, etc.) produce the most stable outcomes for families. I have modified suggestions included in “Strategies for Scaling Shared Housing” by Affordable Living for the Aging (Goulding 2012) to recommend the following data elements to collect:
Conclusion

Shared housing is an important strategy being successfully utilized in communities across the country. While data on outcomes is limited, the available evidence suggests that it is not only a feasible strategy but one that produces outcomes nearly as strong as more traditional rapid re-housing strategies. Shared housing comes in many forms and should be adapted to fit individual families’ circumstances. It offers providers one more tool to help families avoid or end a shelter stay. In many cases, it is likely to be an appropriate – if not ideal – strategy for families, given their limited household resources and the budget constraints facing both the Commonwealth and federal government in the near future.

DHCD’s efforts to refine its homeless assistance system are ongoing and include a range of efforts to improve outcomes and lower costs. Strategies like implementing progressive engagement or coordinated assessment and incentivizing providers to achieve better outcomes have a wealth of evidence from communities across the country regarding their system effects, while shared housing is a relatively new strategy. However, expanding shared housing can complement these broader system reforms to create a stronger overall homeless assistance system.

This PAE lays out the strategies being utilized across the country to facilitate shared housing for vulnerable populations and begins to identify ways in which DHCD could use this information to move forward. While much work remains to be done, it is clear that DHCD and homeless assistance providers could further leverage shared housing. Adding this strategy to the menu of options available to help meet the needs of the Commonwealth’s homeless and at-risk families will bring Massachusetts closer to the day when every family has a place to call home.

“... [I] bear some moral responsibility to make sure that I am doing the best I can with the reality I face...which means I have to work with what there is and offer something to each person who is homeless.”

— Lisa Tepper Bates, Connecticut Coalition to End Homelessness
Appendix 1: Detailed Explanation of Research Questions and Methodology

This PAE sought to number of dozen research questions utilizing a multi-pronged methodology. This Appendix describes the research approach in detail.

Research Questions

In August 2013, DHCD contacted me to discuss the possibility of completing my PAE for the agency. I met with several key staff members at DHCD to explore areas of mutual interest before we determined that this PAE would focus on the feasibility and operationalization of shared housing for homeless families in Massachusetts. Based on those and other discussions with DHCD staff, I developed the following primary research question:

How can DHCD effectively expand the use of shared housing as a strategy for preventing and ending homelessness?

That question can be broken down into subordinate research questions, which I have grouped under the Strategic Triangle framework developed by Mark Moore that seeks to ascertain the public value, operational feasibility, and political feasibility of public organizations’ actions.

PUBLIC VALUE: Although communities across the country have begun encouraging the use of shared housing, this PAE did not automatically assume that shared housing is inherently a beneficial policy to implement. It sought to confirm whether the strategy could help DHCD to better meet its goal of serving those experiencing and at risk of homelessness by asking the following questions:

- Can expanded use of shared housing benefit homeless and at-risk families?
- If so, do the potential benefits of shared housing outweigh the potential risks and costs in at least some circumstances?
- If not, what alternative strategy/strategies should DHCD consider?

OPERATIONAL FEASIBILITY: The primary focus of this PAE was to understand how to operationalize shared housing in order to maximize its effectiveness and success. This strategy was already being utilized in communities across the country, but there was very little guidance as to "best practices" for ensuring that shared housing is both effective and sustainable. As such, this PAE asked the following questions:

- Are there sub-populations for whom shared housing is more or less appropriate?
- What elements are necessary or beneficial for successfully implementing shared housing?
- What are the "promising practices" of programs that sustainably shared house families?
- Which federal or state funding streams could be utilized to fund shared housing?
- What impact, if any, could co-housing have on families' eligibility for other public benefits (e.g. SNAP, TAFDC, etc.)?

POLITICAL FEASIBILITY: Many advocates, homeless assistance providers, and legislators are concerned that shared housing could lead to overcrowding and situations that are adverse to families' physical and emotional health. Since DHCD might face resistance from key stakeholders if it tries to encourage the expanded use of shared housing, this PAE also asked the following questions regarding sources of legitimacy and support:

- What are the sources of stakeholder resistance facing DHCD in implementing shared housing?
Can DHCD address concerns by advocates, providers, and legislators about shared housing?
If so, how should DHCD go about doing so?

Methodology

Having identified these research questions, I worked with DHCD and my advisors to develop a methodology best-suited to answering these questions. This PAE used a research methodology that includes a literature review, stakeholder interviews to conduct program audits and identify the drawbacks and benefits of shared housing, and a promising practices and political feasibility analysis.

Literature Review

This PAE involved a review of existing formal and informal literature on shared housing. It included both internet/library investigations into the limited existing formal research and literature on shared housing. In addition, I reviewed informal program descriptions, reports, and materials collected through internet searches and from interviewees.

Stakeholder Interviews

The core data source for this PAE was interviews with practitioners implementing shared housing strategies. Shared housing for homeless families is still in its infancy and is not yet widespread. As a result, I interviewed as many communities utilizing shared housing strategies for a range of populations as possible, rather than attempting to shape my sampling frame by discerning which communities utilize shared housing most effectively. I gathered names of the practitioners by conducting internet searches and contacting staff at DHCD, national organizations dedicated to ending homelessness, and leaders of a handful of state homeless and affordable housing coalitions.

I contacted a number of diverse stakeholders in an attempt to minimize the limitations associated with the snowball sampling methodology. As with nearly any research attempt, some participants were non-responsive. I successfully reached about 81 percent of people I contacted and ultimately completed interviews or communication with a total of 46 individuals. Below is a complete list of respondents interviewed for this PAE.

State Homeless or Housing Coalitions:

- Bill Faith, Coalition on Housing and Homelessness in Ohio – Columbus, OH (email exchange)
- Denise Neunaber and Emily Carmody, North Carolina Coalition to End Homelessness – Raleigh, NC (email exchange)
- Shamus Roller, Housing California – Sacramento, CA
- Lisa Tepper Bates, Connecticut Coalition to End Homelessness – Hartford, CT

National Experts:

- Steve Berg, National Alliance to End Homelessness – Washington, DC (email exchange)
- Laila Bernstein, Victory Programs – Boston, MA
- Anna Blasco, National Alliance to End Homelessness – Washington, DC (email exchange)
- Fred Karnas, Kresge Foundation – Detroit, MI
- Dan O’Flaherty, Columbia University – New York City, NY (email exchange)

Providers Using Shared Housing:

- Bonnie Caldwell, Shannon Porter, Janette Vigo, and Lauren Voyer, HAPHousing – Springfield, MA
- Byron Cregeur, Shared Housing Services – Tacoma, WA
Appendix 1: Detailed Explanation of Research Questions and Methodology

- Ed Boyte, Kirby Broadnax, Lehman Busbee, Tracy Callahan, Jeremy Gardner, Daniel Joyce, Tierra Mixon, and Sahadeo Ramharrack, Cleveland Mediation Center – Cleveland, OH (site visit)
- Letticia Brown-Gambino, Columbus House – New Haven, CT
- Kimberly Davidson, Gwen McQueeney, and four other staff members, SERVE Campus, Programs of Northern Virginia Family Services – Manassas, VA (site visit)
- Kirby Dunn, HomeShare Vermont – South Burlington, VT
- John Foley, Sacramento Self-Help Housing – Sacramento, CA
- Jacqueline Grossman, Open Communities – Winnetka, IL and technical assistance advisor for the National Shared Housing Resource Center
- Ruth Holman, SHARE! – Los Angeles, CA
- Dave Kelly, Tabor House – Hartford, CT
- Rafael Pagan, Shelter for the Homeless – Stamford, CT
- John Parvensky, Colorado Coalition for the Homeless – Denver, CO
- Catherine Zall, New London Homeless Hospitality Center – New London, CT

To supplement these case studies, I interviewed stakeholders who have tried utilizing shared housing but have not had much success and stopped implementing the model:
- Jane Banks, Center for Human Development – West Springfield, MA
- Pamela Frye, Montachusett Opportunity Council – Fitchburg, MA

Other Massachusetts Experts and Stakeholders:
- Meg Alfoni, Just-a-Start – Cambridge, MA
- William Bartosch, Department of Housing and Community Development – Boston, MA
- Dolores Beliso, FamilyAID Boston – Boston, MA
- Peter Shapiro, Just-a-Start – Cambridge, MA
- Sarah Stuart, Massachusetts Department of Transitional Assistance – Boston, MA
- Ellen Ward, Department of Housing and Community Development – Boston, MA

Promising Practices and Political Feasibility Analysis
To develop recommendations regarding the best way to implement co-housing strategies, I analysed the content of stakeholder interviews and the literature review to identify trends and promising practices. I also collected information regarding various stakeholders’ concerns and analyzed my interviews and the literature to identify responses to these worries.

Estimating Costs and Potential Benefits of Diversion Pilot (Recommendation 1)
To calculate the potential costs and benefits of the diversion pilot I propose in Recommendation 1, I utilized a range of data provided by DHCD. Please note that this estimate is based on a number of assumptions (e.g. regarding average costs) and is intended for demonstrative purposes only. It should not be considered predictive of precise cost savings. I recommend a pilot diversion effort in order to collect additional and more predictive information. The tables below demonstrate the assumptions and calculations used in developing the demonstrative estimate cited in Recommendation 1.

<table>
<thead>
<tr>
<th>Assumptions (based on estimates provided by DHCD)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Stabilization Worker’s Monthly Salary (Boston)</td>
<td>$ 4,750.00</td>
</tr>
<tr>
<td>Stabilization Worker’s Monthly Salary (outside Boston)</td>
<td>$ 4,166.67</td>
</tr>
<tr>
<td>Stabilization Worker Caseload</td>
<td>30</td>
</tr>
<tr>
<td>Average Length of Stay in Emergency Assistance (days)</td>
<td>225</td>
</tr>
</tbody>
</table>
### Appendix 1: Detailed Explanation of Research Questions and Methodology

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Daily Rate of EA Stay</td>
<td>$108.00</td>
</tr>
<tr>
<td>Average Cost of Diversion</td>
<td>$4,000.00</td>
</tr>
</tbody>
</table>

**Parameters (based on achieving about half the success rate of the Cleveland Mediation Center experience)**

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Number of Families Screened/Worker/Month</td>
<td>30</td>
</tr>
<tr>
<td>Number of Families Diverted/Worker/Month</td>
<td>10</td>
</tr>
<tr>
<td>Number of Families Diverted Who Later Return to EA</td>
<td>5</td>
</tr>
</tbody>
</table>

**Estimates**

<table>
<thead>
<tr>
<th>Description</th>
<th>Calculation</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Diversion Assistance/Month</td>
<td>(10 families x $4000) x 5 Workers =</td>
<td>$200,000.00</td>
</tr>
<tr>
<td>Monthly Cost of 5 Diversion Workers</td>
<td>$4,750 + 4($4,167) =</td>
<td>$21,416.67</td>
</tr>
<tr>
<td>Cost of EA for Diverted Families Who Return</td>
<td>(225 days x $108) x 5 Families =</td>
<td>$121,500.00</td>
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<tr>
<td><strong>Total Approximate Costs</strong></td>
<td></td>
<td>$342,916.67</td>
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<tr>
<td>EA Costs Avoided (Families Successfully Diverted)</td>
<td>((10 diverted - 5 returning) x (225 days x $108) x 5 Workers =</td>
<td>$607,500.00</td>
</tr>
<tr>
<td><strong>Total Estimated Benefits</strong></td>
<td></td>
<td>$607,500.00</td>
</tr>
</tbody>
</table>

**Estimated Net Benefits:** $264,583/month

*Please note that this analysis is for demonstrative purposes only and assumes that divertible families are as likely as non-divertible families to remain in shelter for an average length of stay. The estimate is meant merely to demonstrate to DHCD the potential benefits that might accrue and the value of a small pilot to test these estimates.*
### Appendix 2: Matrix of Definitions of Housing Arrangements Involving Multiple Family Units

<table>
<thead>
<tr>
<th>Description</th>
<th>Permanent</th>
<th>Temporary</th>
<th>Leasers/leaseholder</th>
<th>Homeowner/renter</th>
<th>Family units share one unit</th>
<th>Housing unit(s) shared by</th>
<th>Relationship between</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-housing</td>
<td></td>
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<td></td>
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<tr>
<td>Homesharing</td>
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<tr>
<td>Collaborative Housing</td>
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<tr>
<td>Multi-family shelter</td>
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<td></td>
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<tr>
<td>Co-living</td>
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<tr>
<td>Sharing</td>
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<tr>
<td>Rooming</td>
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<td></td>
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<tr>
<td>Miscellaneous arrangements</td>
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</tbody>
</table>

*Includes arrangements that are…*
Appendix 3: Program Profiles
This appendix briefly describes each of the programs with whose managers or staff I spoke in researching this PAE.

Center for Human Development
Springfield, MA
Phone: 413-733-6624
Contact Name: Jane Banks, Program Director

Population(s) Served: EA families

Length of Program: About 2 years

Program Description: The agency has tried co-housing in the past, working in several instances to co-house two families who met in shelter and seemed to get along. Families were not actively involved in a stabilization plan. The agency utilized both master leases and tenant leases directly with the landlord.

Subsidy and Services Provided: Rental assistance and limited case management (families were not

Funding Stream(s) Used: HomeBASE

Average Cost/Family Unit: Costs were ultimately higher than if families had been placed separately because they had to be re-stabilized elsewhere when the matches fell apart.

Outcomes: The agency does not consider their experience to have been a successful one, given that families were not involved in a program. In addition, several households saw their cash assistance and SNAP benefits decline due to the increased household size. Because of issues with family, extended family or external relationships, some families were issued non-compliance or infraction notices.

Cleveland Mediation Center
Cleveland, OH
Phone: 216-621-1919
Contact Name: Ed Boyte, Assistant Director

Population(s) Served: Families and individuals at risk of homelessness who show up at the shelter front door.

Length of Program: Piloted the model 5 years ago and now has a 6-person staff

Program Description: Cleveland shelters anyone who presents at the emergency shelter. The Cleveland Mediation Center works to divert families and individuals from shelter stays. After initial intake, those family units who have not entered shelter in the past 30 days are nearly all assessed for whether they might be diverted from shelter. Diversion Advocates spend as much as two hours with participants. Staff use intake to listen to clients and gradually steer clients toward the possibility of shared housing or doubled up arrangements (e.g. asking questions like “You’ve had some serious income challenges but you’ve made it work – Tell me about what that was like.”) Instead of using a
standard intake form, they use a blank sheet of paper and just take notes and ask questions based on what the client tells them.

CMC’s diversions fall into four main categories: 1) returning to doubled up (i.e. temporary diversion); 2) permanently back in shared housing; 3) temporarily diverted to shared housing or doubled up arrangement as participants seek their own, independent housing; and 4) out-of-town. CMC has occasionally helped an entire, multi-generational family move into a more appropriate unit, but this is rare. It also does not generally arrange new roommate situations. CMC’s permanent shared arrangements need not include a formal written agreement, unlike all other programs considered in this PAE.

**Subsidy and Services Provided:** Rental or utility assistance, as needed, to make situations more tenable and ease conflict; conflict resolution; miscellaneous, as required by individual circumstances (e.g. bus tickets, food or gas cards)

**Funding Stream(s) Used:** HPRP, ESG, local HHS tax levy funds

**Average Cost/Family Unit:** Let client circumstances dictate their decisions; are able to spend up to $5,000/household.

**Outcomes:** Overall, 60 percent of families and about 25 percent of single men who are assessed are diverted. About half of those are permanent diversions, while the rest are temporary (in which participants continue to call shelter intake every day to get a permanent bed). However, about half of the temporary diversions end up stabilizing permanently in shared housing.

**Columbus House**
New Haven, CT
**Phone:** 203-401-4400
**Contact Name:** Letticia Brown-Gambino, Director of Programs and Services

**Population(s) Served:** Single homeless adults (women and men) – primarily chronically homeless men and women; all were living either in shelter or on the streets prior to entering shared housing

**Length of Program:** Started August 1, 2013

**Program Description:** To date, Columbus House has housed three women in a three-bedroom unit through a master lease, and it has also started a second unit for four men who all lease directly with the landlord. All of Columbus House’s 32 program units were asked to identify potential candidates, and staff identified three women they thought would get along well. Staff spoke with each woman separately and then did an introduction over cheese and crackers. Two of the women knew each other, the other did not. Agency staff developed the “Ready to Roommate” (R2R) curriculum to help roommates discuss being a good tenant, building relationships, managing money, understanding personal space, setting house rules, planning meals, and more.

**Subsidy and Services Provided:** First/last month’s rent, security deposit, and case management (no ongoing rental subsidy)

**Funding Stream(s) Used:** Restricted grant funds; primarily based on household’s income (mostly SSI/SSDI)

**Average Cost/Family Unit:** No direct costs (just staff time, for which figures are unavailable)
Outcomes: So far, one room has turned over from a woman who was never fully bought into the idea and had requested a month-to-month sublease; they were quickly able to find another tenant to take her place.

Colorado Coalition for the Homeless
Denver, CO
Phone: 303-293-2217
Contact Name: John Parvensky, President

Population(s) Served: The Coalition has tried this approach for a range of people experiencing homelessness, including single men, single women, veterans, families, couples, chronic adults, individuals with disabilities, and people with co-occurring disorders.

Length of Program: The Coalition has tried it off and on over its 28 year history of addressing homelessness.

Program Description: About 25 years ago, the Coalition did a project with some 2 bedroom units in which they tried a shared housing approach and had trouble with lease-up, so they have largely shied away from it since then. They have never explicitly focused on using a shared housing approach, but the Coalition ended up trying it many times over the years. For example, the agency renovated a YMCA building to create about 200 affordable units, 30-40 of which had a shared bathroom. If a shared arrangement doesn’t work out, they try to problem-solve with the tenants; absent a solution, they will try to honor the request to find another unit and plug someone new in from the streets.

Subsidy and Services Provided: Varies, based on funding stream and situation.

Funding Stream(s) Used: Shelter Plus Care, Section 8 (couples), developed units with affordable rents.

Average Cost/Family Unit: Building shared units is almost as expensive as developing two separate units.

Outcomes: The Coalition has had the most success with individuals in recovery and group home-style transitional housing for women with mental health challenges. Coalition president John Parvensky notes that it “works fine” for some participants, but there tends to be more conflict in shared units than in independent units. The success rate in shared housing is “much lower” than for permanent supportive housing generally. Shared housing seems to work better for someone coming directly from the streets, as the appeal of shared housing fades after time off of the streets.

HAPHousing
Springfield, MA
Phone: 413-233-1500
Contact Name: Lauren Voyer, Associate Executive Director

Population(s) Served: Homeless families

Length/Scope of Program: Have served no more than 15-20 families.
**Program Description:** Families self-identify at intake if they’re interested in moving in with another family unit. About half of those served move in with friends (e.g. those met during their shelter stay) and about half move in with family members; a few single moms have moved in with their boyfriends, as well. HAPHousing developed very specific household responsibility “contracts” to help families discuss expectations.

**Subsidy and Services Provided:** About 60-70 percent of HomeBASE funds go toward rent (including security deposit and first/last month’s rent); the agency also uses funds to help with utilities and utility arrearages

**Funding Streams Used:** HomeBASE, Household Essentials Program, DTA Relocation Assistance, HAPHousing discretionary funds (rare, used to preserve an existing co-housing situation)

**Average Cost/Family Unit:** Just over the $4,000 provided by HomeBASE

**Outcomes:** Staff note that shared arrangements “often fall apart within 6 months” and that the “number of crises has been significant in comparison to other situations.” In fact, no two-family placement has lasted and stabilized simply on HomeBASE assistance.

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**Homeshare Vermont**
South Burlington, VT
**Phone:** 802-863-5625
**Contact Name:** Kirby Dunn, Executive Director

**Population(s) Served:** Primarily individuals who are elderly or disabled, though the agency has occasionally served some couples or families with children. Home-seekers are, on average, 70 years old and earn about 60 percent of area median income. Home-providers are about 72 years old on average but typically earn just 50 percent of area median income or less. Most home-providers are homeowners, though the agency also works with many leaseholders.

**Length of Program:** Over 30 years

**Program Description:** The agency markets to and recruits home-providers. It conducts intensive screenings of potential home-seekers and home-providers, including in-person interviews, reference checks, and five types of background checks. Once a potential match is identified, an agency representative accompanies the home-seeker and home-provider to an introductory meeting for them to get to know each other. Participants often interview multiple roommates before deciding to proceed. Homeshare Vermont encourages participants to wait 48 hours before agreeing to a match to ensure they do not jump to a decision.

Most participants then enter into a 2-week trial period. If both participants are still interested in the arrangement, the agency will help them to draw up a homesharing agreement that addresses common expectations, as well as standards for ending the match at some point in the future (e.g. notice requirements). About 10 percent of matches do not proceed after the trial period – though many of those participants find alternative matches. While the agency does not directly get involved in modifying the lease (if the home-provider is a leaseholder rather than homeowner), it does ensure all proper steps are taken so that the match is fully sanctioned and stable.

The agency utilizes 12 “staff volunteers” (mostly retired nurses, social workers, etc.). These individuals receive 6-12 months of training and then take on their own caseloads, providing the equivalent of two full-time employees at little/no cost to Homeshare Vermont. About 50 percent of
staff time is spent with new clients trying to form matches, and the other 50 percent is spent helping existing clients to resolve disputes and communicate with their roommates.

**Subsidy and Services Provided:** The agency offers a matching service to facilitate the roommate search, as well as ongoing mediation once roommates move in together.

**Funding Stream(s) Used:** State Medicaid waiver funds, United Way dollars, private donations, and some endowment funds

**Average Cost/Family Unit:** Total program expenses (including staff time) average approximately $1,200 per successful match

**Outcomes:** The average length of stay in a Homeshare Vermont match in FY 2013 was 546 days. About 33 percent of participants report worrying less about money, and 88 percent report feeling happier after entering into the shared arrangement.

**Montachusett Opportunity Council**
Fitchburg, MA
Phone: 978-345-7040
Contact Name: Pamela Frye, Case Manager

**Population(s) Served:** EA families

**Length of Program:** One year (2012)

**Program Description:** The agency arranged shared housing for three sets of families in 2012, none of which ultimately worked out in the originally-envisioned way. The agency worked diligently and effectively to help each household find an alternative, stable arrangement.

**Subsidy and Services Provided:** Household Assistance subsidy and stabilization services, plus ongoing conflict resolution to help families overcome roommate issues

**Funding Stream(s) Used:** HomeBASE Household Assistance

**Average Cost/Family Unit:** $4,000 in HomeBASE

**Outcomes:** The agency does not consider the matches to have been successful, though staff believe it could work with the right households and supports.

**New London Homeless Hospitality Center**
New London, CT
Phone: 860-439-1573
Contact Name: Catherine Zall, Executive Director

**Population(s) Served:** Single, homeless adults (chronic and non-chronic)

**Length of Program:** 3 years

**Program Description:** Rapid re-housing staff in the shelter help with placements into shared housing. The agency operates both single-site and scattered-site shared housing. They have a
building to serve homeless veterans, and they also encourage shelter residents to move into boarding houses in the community. For those who move into boarding houses, the Center will use its persuasive powers to help tenants recognize when a situation does not seem to be working out and will work to move someone new in from the shelter immediately. The agency does not guarantee payment of rent or have a fund to help landlords, but it will help with eviction.

**Subsidy and Services Provided:**
- Single-Site: Provide the housing
- Scattered-Site: Help with housing search, typically provide security deposit and first month’s rent (similar to rapid re-housing into independent housing)

**Funding Stream(s) Used:** GPD

**Average Cost/Family Unit:** GPD, single-site: $100-$150/week in rent; boarding houses: $125-$185/week in rent

**Outcomes:** Executive Director Cathy Zall notes that participants’ stability is “at least as good” as the success rate for rapid re-housing into independent units. She explains that she has “seen as many cases where [being in] the apartment by themselves has been a serious problem as I’ve seen situations where shared housing turns out to be a problem.”

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**Open Communities**
Winnetka, IL
**Phone:** 847-501-5760
**Contact Name:** Jacqueline Grossman, Homesharing Coordinator, Technical Assistance Advisor for the National Shared Housing Resource Center

**Population(s) Served:** Working poor and other low to moderate income households (primarily singles)

**Length of Program:** 29 years

**Program Description:** Open Communities matches an individual (or occasionally family) with a homeowner who has an extra room or rooms and needs the income. First, staff confirm that the potential renter can prove he/she has an income of at least $1,000/month, and then they do a face-to-face interview with the renter and contact three personal references of the agency’s choosing. When renters have a history of mental illness, they must not have been hospitalized in the past year, and the agency confirms with their doctor that they are able to homeshare.

If the renter meets these eligibility requirements, the agency does a home visit to the homeowner to ensure there is a clean, comfortable space available and that the homeowner is able to accommodate a home sharer. During this home visit, the agency assesses the homeowner’s preferences and expectations (e.g. expectations of responsibilities, kitchen use, guest policies, etc.) and compatibility (e.g. ideal to house two extroverts together, rather than an extrovert and an introvert). Assuming the homeowner is able to accommodate the home sharer, the agency introduces the two and works to reach a homesharing agreement with a month-to-month lease. The agency then has some ongoing involvement (i.e. mediation if necessary). If homeowners are elderly, the agency first refers them to the senior center to ensure that homesharing is just one part of their overall case management plan. Mediation is rarely required, given the amount of upfront work.

**Subsidy and Services Provided:** Matching/screening process, ongoing mediation (as necessary)
**Funding Stream(s) Used:** CDBG

**Average Cost/Family Unit:** $1,000 for matching services

**Outcomes:** The approach tends to work well, which staff attribute to the upfront work put into ensuring a stable match.

**Sacramento Self-Help Housing**
Sacramento, CA
**Phone:** 916-341-0593
**Contact Name:** John Foley, Executive Director

**Population(s) Served:** Single, homeless adults (both chronically and non-chronically homeless)

**Length of Program:** About 20 years old

**Program Description:** The agency facilitates multiple types of shared housing. First, they move chronically homeless adults into shared housing and provide case management comprised of house leaders (more stable formerly homeless adults) and weekly staff check-ins with each resident. These tenants are identified by referrals from other community homeless assistance agencies.

The agency also serves non-chronic adults who approach the agency asking for help affording housing. Staff screen these individuals to identify those most able to live independently (e.g. stable income, medication compliant, etc.). While the agency owns a few properties, it tries to encourage direct leases between tenants and community landlords when possible. When the landlord has concerns, the agency will utilize a master lease. The agency makes no real attempt to match individuals with others with similar personalities (though they do match along gender lines), so tenants typically do not know each other prior to moving in together. The units are typically 4-bedroom houses, though sometimes they are larger. Agency staff go in person to collect rent checks and do a face-to-face check-in, and they respond to ongoing calls from clients; otherwise, they offer no ongoing case management.

Lastly, the VA allows the agency to use its VASH program administration dollars to also serve non-VASH recipient veterans by helping them move into shared housing using their own incomes (e.g. disability).

**Subsidy and Services Provided:** Ongoing case management for chronic adults, but minimal services for non-chronic adults, other than to intervene when necessary. The agency typically gets landlords to waive security deposit and other upfront costs in exchange for the agency covering any unit damages that may arise.

**Funding Stream(s) Used:** Have had local funds in the past, but those have dried up in recent years; CoC (for chronic adults); private donations to cover minimal staff support for non-chronic singles; Used some HPRP and applied in January to use ESG rapid re-housing dollars to move singles into shared housing; VASH program administration dollars

**Average Cost/Family Unit:** For non-chronic adults, the agency comes close to breaking even, since residents cover rental costs and they provide minimal staff support.

**Outcomes:** Executive Director John Foley notes that “it usually works out.”
SERVE Campus, Programs of Northern Virginia Family Services
Manassas, VA
Phone: 571-748-2600
Contact Name: Gwen McQueeney, Deputy Director of Shelter and Rapid Re-Housing

Population(s) Served: Families and singles who are homeless and/or want shelter, as well as people in the community who are low-income and want help affording housing

Length of Program: About 3 years

Program Description: The SERVE Campus has integrated shared housing into several of its programs, including its homelessness prevention program. For this effort, staff encourage family units at risk of homelessness to consider taking in a boarder/renter to supplement their income and ensure their housing is affordable.

Shared housing is also a critical part of the agency’s rapid re-housing efforts, with about half of those exiting the shelter entering into shared arrangements. The agency has developed a brochure on shared housing and encouraged family units to post “roommate wanted” ads. The Housing Locator teaches a weekly class on the “Basics of Renting,” in which she helps family units to assess their individual budgets and housing options. She helps households to secure housing, and the Community Case Manager then works to help participants stabilize once in permanent housing. Families are also required to look for housing on their own (in addition to getting assistance from the Housing Locator). SERVE staff are typically the ones to initially suggest shared housing but will never force it on participants. The agency has helped participants move in with someone else from the shelter, as well as to identify landlords in the community looking to rent out room(s).

Subsidy and Services Provided: Depends on the household’s needs, could provide security deposit, first/last month’s rent, utilities, etc.; they work with a community agency to provide household goods; also offer all clients access to the SERVE food pantry once they have moved into their units

Funding Stream(s) Used: County dollars can help with housing search (e.g. staff can offer families rides to look at potential units); Homeless Solutions Grant (HUD money coming from the state), county ESG money

Average Cost/Family Unit: $1,581/family on average for families rapidly re-housed into shared housing (compared with an overall average of $1,735 for all rapidly re-housed families)

Outcomes: The agency’s overall rapid re-housing success rate is 88 percent, and the success rate is quite similar for shared housing and independent housing. Since July, SERVE has done 15-20 shared housing placements and has only seen one eviction (and that was an individual not a family)

SHARE!
Culver City, CA
Phone: 310-846-5270
Contact Name: Ruth Holman, Executive Director

Population(s) Served: Those “in need of a home” – primarily singles and some single parents with children. Most participants have mental health challenges and include homeless or formerly homeless people.
Length of Program: About 8 years

Program Description: Individuals call the agency’s self-help referral line. If they say that they are in need of housing, volunteers manning the lines ask for their geographic and housing preferences and then place them on hold. They contact a potential landlord (from a long list of available vacancies) and immediately initiate a three-way conference call. If the match seems to work for all parties, volunteers will come pick up the participant that day and help them to move into the unit immediately on a month-to-month lease. Participants usually share a bedroom with one other individual. SHARE! leases about 240 houses across Los Angeles County, housing around 2,000 people at any given time.

SHARE! has worked with landlords by providing $1,000 more than their asking place for renting an entire house. In return, they expect all upfront costs to be waived and for the landlord to not run background or credit checks on tenants. The agency only utilizes properties where, given this cost to the agency, the total rent per person will not exceed $500/month – an amount someone on SSI can afford. Potential properties are identified when volunteers call Craigslist posters. Typically, 100 such calls will yield about 10 potential landlords and ultimately 1-3 new houses. Interested landlords receive 2 follow-up letters with more details on the program.

Subsidy and Services Provided: Participants receive no subsidy whatsoever. They are required to participate in at least three self-help support group meetings per week, and SHARE! volunteers are available to help mediate conflicts and offer support if needed.

Funding Stream(s) Used: State tax levy revenue (under the Mental Health Services Act), and United Way funds

Average Cost/Family Unit: $100. The program is almost nearly self-supporting and run almost entirely by volunteers. The program has a $200,000 annual budget to support “Peer Bridgers” who can start new houses and create a culture of recovery.

Outcomes: The average length of stay is estimated to be approximately 11 months, using the figures from the Sober Living Coalition, on whose effort SHARE!’s program is modeled. In addition, Executive Director Ruth Holman notes that “[most participants] move out as soon as they get a job.”

Shared Housing Services
Tacoma, WA
Phone: 253-272-1532
Contact Name: Byron Cregeur, Executive Director

Population(s) Served: Low to extremely low income households, 45 percent of whom are homeless; most applicants are individuals, but the agency also serves families and youth.

Length of Program: About 22 years

Program Description: The agency matches homeowners who have space to rent with home-seekers. Both parties complete an online application. The agency does a background and income check within 24 hours and then begins to examine geographic and income constraints, along with personal preferences and habits, to recommend matches. Once matches are made, the agency actively checks in for two months to ensure the match is working, though staff are always available to help resolve conflicts. Typically, staff only need to provide advice over the phone on how to broach...
difficult subjects. When necessary, however, they will provide formal conflict resolution services. There is no difference in the assistance provided to homeless and non-homeless households. Of 100 applications, an estimated 5 are from families, 2 of whom the agency will be able to house – partly because the agency offers none of the services many such families require. 97 percent of those served (including both homeowners and home-seekers) are low to extremely low income.

The agency annually contacts 100 randomly selected current matches to conduct an Outcome-Based Evaluation (OBE). OBEs assess the success of the matches, progress made toward the goals (e.g. affordable housing, decent income, help around the house) listed on the original homesharing application, financial well-being, and length of the match.

The agency has recently started two new efforts, including one to match home-seekers with other home-seekers in a single unit. They have piloted this effort with four units and are looking to expand. In addition, the agency has housed 40 homeless youth (primarily ages 18 to 24) with adults in the community willing to serve as passive mentors. As part of the effort, the City provides the adults with $400/month, and another agency offers case management to the young adult.

**Subsidy and Services Provided:** Other than being on-call to help resolve conflicts, the agency offers no case management. In addition, no discretionary funds are available to help with rent.

Since there is increasingly a gap between what homeowners are asking ($450-$500/month) with what home-seekers are able to pay ($300-$350), the agency has recently applied for CDBG funding to provide some six-month shallow subsidies coupled with light case management.

**Funding Stream(s) Used:** CDBG, city funds, county funds, foundation grants, and private donations

**Average Cost/Family Unit:** $640/match (including staff time). This figure does not vary much across households of different sizes.

**Outcomes:** 86 percent of matches last at least 90 days. Among those matches, the average length is 23 months. Both home-seekers and homeowners report increasing their financial well-being by an estimated $150/month after moving into a shared arrangement. This figure has previously been as high as about $400/month.

**Shelter for the Homeless**
Stamford, CT
Phone: 203-348-2792
Contact Name: Rafael Pagan, Executive Director

**Population(s) Served:** Single, homeless adults (about 50 percent of whom are chronically homeless)

**Length of Program:** 15 years

**Program Description:**
Given the limited availability of housing, agency staff are able to “cherry-pick” individuals with a stronger history of being medication/treatment compliant, higher levels of self-sufficiency, good living skills, etc. when they have an available space. Staff are onsite much of the time. The agency is currently developing 8 additional apartments (24 bedrooms).

**Subsidy and Services Provided:** Residents have access to the agency and its case management services (e.g. benefits enrollment). Staff provide some additional conflict resolution but otherwise
offer no “special” case management to people in shared housing than in those in independent units receive.

**Funding Stream(s) Used:** CoC, NSP, LIHTC, HOME, federal home loan bank

**Average Cost/Family Unit:** $15-18,000/person in capital costs

**Outcomes:** There is very little turnover (1-2 tenants/year in a 3-family home for 8 individuals)

**Tabor House**  
Hartford, CT  
**Phone:** (860) 244-3876  
**Contact Name:** David Kelly, Case Manager/Substance Abuse Counselor

**Population(s) Served:** Homeless, HIV positive, adult men (previously also served homeless, HIV positive women)

**Length of Program:** About 20 years

**Program Description:** Tabor House’s core mission is to use shared housing to serve homeless, HIV positive adults. They operate two houses serving a total of 13 men. Individuals are pulled from a waiting list, which is developed through screening of individuals referred by community-based agencies across Connecticut. Matches are generally made by identifying the person at the top of the waitlist and moving him into the vacant room. Some effort is made to put the very highest-need clients into the unit without a kitchen, in which meals are generally provided.

**Subsidy and Services Provided:** Participants pay 30 percent of their income toward rent. The case manager has an office in both houses and meets with residents regularly.

**Funding Stream(s) Used:** HOPWA, state social services money, private donations

**Average Cost/Family Unit:** $38,461 per individual (including staffing costs)

**Outcomes:** Case Manager David Kelly notes, “For the most part, it’s worked really well.” The average length of stay is 1.5 to 2 years.
Appendix 4: Literature Review

Below, I have compiled in one location the key findings from my literature review. Nearly all of this information is contained in the body of the PAE, but I have collected it here in one location for those looking to quickly glean what previous formal research has found regarding shared housing and its impacts. Overall, very little research has been done to understand shared housing and its causal impact on homelessness.

Forms of Shared Housing

Studies show four primary reasons that people enter into arrangements to share housing with someone outside their family unit: need during an emergency situation, the opportunity to live in a better quality home and/or neighborhood than would otherwise be possible, social support, and care-taking (Ahrentzen 2003).

Pinsonneault identifies seven types of shared arrangements, including collaborative households, surrogate homesteads, tacit dependency arrangements, goal-oriented arrangements, companions or roommates, host families, and serial shared housing. These formats vary along three primary dimensions: duration, reciprocity, and affinity (Pinsonneault 2006).

- Collaborative Households: Long-term, symmetrical arrangements with full integration;
- Surrogate Homesteads: Long-term stays, asymmetrical in reciprocal exchange, and a high level of integration (these households would likely not characterize themselves as multiple family unit households);
- Tacit Dependency Arrangements: Indefinite in duration, unbalanced level of reciprocal exchange, and only moderate integration;
- Goal-Oriented Arrangements: Fairly transitional in nature, with a high level of relational integration but low financial reciprocity (these households might include a single mom living with her parents, who provide help with rent and child care, while she pursues her GED);
- Companions or Roommates: Arrangements are of indeterminate duration and have fairly balanced symmetry, with relationships of association rather than affinity;
- Host Families: Intermediary or temporary arrangements with asymmetrical contributions and fairly detached personal relationships; and
- Serial Shared Housing Arrangements: Short-term, asymmetrical arrangements of association rather than integration (i.e. couch surfing).

Shared Housing, Overcrowding, and Homelessness

Research studies show that a high percentage of families seeking shelter have been in shared housing arrangements previously (Shinn, Knickman, and Weitzman 1991; Lehmann et al. 2007; M Shinn et al. 1998). These findings, however, bear several important caveats, the first and most important of which is that they show correlation but not causation. In fact, He et al. note that papers showing the correlation between shared housing arrangements at one time and entering shelter at a subsequent time do not check for causality (He, O’Flaherty, and Rosenheck 2010). In addition, the authors note that this correlation likely reflects the fact that the types of people most likely to be homeless are also the people most likely to share housing for economic reasons – in other words, those with the lowest incomes (He, O’Flaherty, and Rosenheck 2010). Similarly, it is important not to conflate research on the impacts of overcrowding with the effects of doubling up – while the two can overlap in some cases, they are separate phenomenon and should be treated as such for understanding their impact on homeless and at-risk families (Ahrentzen 2003).
Benefits of Shared Housing

A number of studies have found wide-ranging benefits to households living in shared housing arrangements. Edin and Lein found that welfare-reliant mothers living in shared housing arrangements were better off than similar mothers in public housing (Edin and Lein 1997). Similarly, Sandfort and Hill examine data from the Panel Study for Income Dynamics and find that, for every year a young mother shares housing with another family while her child is young, her later income will increase by about $1,000. The authors conclude that this increase is attributable to other changes in behavior facilitated by shared housing, including higher educational attainment, fewer years of marriage, and fewer additional births (Sandfort and Hill 1996). Angel and Tienda ultimately conclude that “there is sufficient evidence to indicate that the [household] extension mechanism may help alleviate poverty, or at least provide households with greater flexibility in allocating market and domestic roles among members” (Angel and Tienda 1982). While the benefits of shared housing are diverse, they can be grouped into three primary categories: financial, interpersonal, and systemic.

Financial

First and foremost, shared housing is associated with a reduced rent burden (Sandfort and Hill 1996; C. T. Koebel and Rives 1993; Ellen and O’Flaherty 2002). In addition to the housing costs, however, households sharing a space often creatively pool other financial resources, such as benefits, and leverage economies of scale for other household goods, such as food, furniture, utilities, and even security (Ellen and O’Flaherty 2002; Pinsoneault 2006). In fact, because households can save between one-third and one-half of their income by sharing housing (Ellen and O’Flaherty 2002), living in a two-person household is probably 36 to 47 percent lower per person than in a one-person household (He, O’Flaherty, and Rosenheck 2010). In addition, any money saved on rent can be allocated toward health care, education, or other costs (Ahrentzen 2003).

Households sharing housing also frequently exchange in-kind resources, such as child care, transportation (e.g. carpooling), and day-to-day division of labor (Pinsoneault 2006; Ahrentzen 2003; Letiecq, Anderson, and Koblinsky 1998). These financial benefits allow households to reside in higher-quality, safer neighborhoods than would otherwise be the case (T. Koebel and Murray 1999; Després 1992; Pinsoneault 2006).

Interpersonal

In addition to the financial benefits of shared housing, these arrangements can also provide a network of individuals who care for each other and with whom they can talk (Pinsoneault 2006). In addition, living with someone can help reduce stress, such as by buffering the day-to-day emotional stress low-income single mothers often face or having another adult on hand to offer parents a brief “time out” when their stress levels are high (Pinsoneault 2006). Despres even finds that low to moderate income households who had used shared housing arrangements ultimately valued them more for their social benefits than the financial savings (Després 1992).

Systemic

If more Americans were to share housing, it could virtually eliminate homelessness. In fact, “if existing households took in the full population of homeless people in the U.S., average household size would probably increase by less than .01 persons (from 2.59, say, to 2.60” (Ellen and O’Flaherty 2002). He et al. do a conservative “back-of-the-envelope” calculation, suggesting that moving one person from living alone to sharing saves resources that can be used to move someone else from unstable or inadequate housing situations and ultimately decreases expected days of homelessness by 1.5 (He, O’Flaherty, and Rosenheck 2010). While their calculation is simplistic, it suggests the broader benefits to Massachusetts’ homeless assistance system could accrue by moving some families into shared housing situations.
Drawbacks of Shared Housing

Overall, the authors to look most closely at the relationship between shared housing and homelessness conclude that shared arrangements do not have a statistically significant impact on any of the outcome variables they examine – except a positive impact on psychotic symptomology (He, O’Flaherty, and Rosenheck 2010).

One key drawback to shared housing is that public policies tend to discourage shared housing arrangements, as households are often penalized with cuts to their benefits if their household size increases (Ellen and O’Flaherty 2002). Single mothers who share housing with another related single mother (usually their own) are somewhat worse off than single parents in independent households, but those who cohabitate with males or live with married parents are much better off than those in independent housing (Winkler 1993). One substantial drawback to shared housing is the risk of having to rundown roommates who are delinquent with their rent checks (Richards and Lindsay 2003).

At an interpersonal level, shared housing can lead to strained relationships among household members and invasion of privacy (Anderson et al. 2002; Richards and Lindsay 2003). In addition, homeless mothers in shared housing tend to count on fewer people in times of need, receive less help from their family, and have less contact with friends and relatives than similar mothers in independent housing, though they fare better than mothers in shelter or transitional housing (Letiecq, Anderson, and Koblinsky 1998). Shared housing arrangements inevitably run the risk of being matched with roommates with dissimilar hygiene, housekeeping, or parenting standards, as well as safety and theft risks associated with inviting someone else into a shared space (Richards and Lindsay 2003). If shared arrangements do not last, it can be emotionally disruptive for children (Richards and Lindsay 2003).

Some research suggests shared housing might have negative effects on health outcomes. Although some studies have found that shared housing is correlated with a higher chance of living in overcrowded or physically inadequate housing – even at higher income levels (Anderson et al. 2002; T. Koebel and Murray 1999). Overcrowding, in turn, has been found to be associated with increased respiratory infections, decreased fine and gross motor competence among nursery school boys, and temporary declines in cognitive abilities (Anderson et al. 2002; Ahrentzen 2003; Ellen and O’Flaherty 2002; Shapiro 1974). Overall, however, scientific findings of the relationship between overcrowding and health are inconsistent (Ahrentzen 2003).

Given these findings, it is unsurprising that consumers have often had negative experiences with shared housing. As a result, “useful and effective supports” are critical to helping many consumers overcome these initial reactions and realize the full benefits of shared housing arrangements (Richards and Lindsay 2003).

Takeaways

Shared housing is more common in the United States than many may believe, and it is not exclusively or even primarily a low-income phenomenon. While residing in shared housing is often associated with overcrowding and homelessness, there is nothing to suggest they are causally related. These relationships may reflect the diverse forms that shared housing can take along duration, affinity, and reciprocity domains. Although shared housing arrangements can have some drawbacks, healthy arrangements also offer the possibility for substantial financial and interpersonal benefits to accrue to participants.
Appendix 5: Sample Materials

In the pages that follow, I have included sample resources collected from a number of shared housing programs. Sample roommate agreements, interview questions for potential roommates, and other materials are included.
SHARED HOUSING AGREEMENT

This is a legally binding agreement. It is intended to promote a successful shared living arrangement by clarifying the expectations and responsibilities of the Homeowner and Tenant when they share the same home. The term “Landlord” refers to the Homeowner. The Landlord shall provide a copy of this executed document to the Tenant, as required by law.

This agreement is entered into on this ________ day of ______________, 20____
(Day) (Month) (Year)

Between Parties:
Homeowner/Landlord          Tenant
(First name)               (Last name)                          (First name)               (Last name)

Shared Housing Unit Located at:
(Street)                                                                   (City)
(State)                   (Zipcode)

Terms

Length of Agreement : ______________ Start date: ________________ End date: ________________
Either party must give thirty (30) days written notice prior to expiration of lease or lease will continue on a month to month basis with thirty (30) days written notice required by either party thereafter. Tenant occupancy begins at 12:00pm on the first date of lease and ends at 5:00pm on the last date of lease unless otherwise agreed upon in writing.

Rent Amount

$___________, is payable monthly on the ___________ day of the month, to __________________.
(Landlord)

Utilities

Rent does _____/or does not_____ include utilities. If rent does not include, utilities bills will be apportioned as follows:

Gas: Tenant pays __________________% of monthly bill.
Electricity: Tenant pays __________________% of monthly bill.
Water/Sewer: Tenant pays __________________% of monthly bill.
Garbage/recycling: Tenant pays __________________% of monthly bill.
Phone: Tenant pays __________________% of monthly bill.
Cable/Internet: Tenant pays __________________% of monthly bill.
Conflict Resolution

Each housemate will strive to develop mutual cooperation and respect with all other housemates. Should disagreements arise, each shall try to resolve the dispute in good faith using clear communication. If disputes continue thereafter, the housemates agree to the following methods of conflict resolution:

- Decision by household consensus
- Decision by Homeowner/Landlord
- Mediation by impartial third party
- Decision by household majority vote

Privacy

As required by law, the Landlord may enter the Tenant’s room only for the following reasons: (a) in case of an emergency; (b) to make necessary or agreed-upon repairs, decorations, or improvements, supply necessary or agreed-upon services, or exhibit the dwelling unit to prospective or actual purchasers, mortgagees, tenants, workers, or contractors; (c) when the Tenant has abandoned or surrendered the premises; or (d) pursuant to court order. The Landlord must give the Tenant written twenty-four (24) hours notice of intent to enter and may enter only during normal business hours, except by necessity, cases (a) and (c) above.

Deposits

Security Deposit: paid on______________________ amount $______________________

Last month’s rent: paid on______________________ amount$_______________________

Other refundable deposit (e.g., telephone or utility deposit for payment of bills after Tenant moves out) in the amount of $_______________________ was paid on____________________

- This deposit is refundable within thirty days after the Tenant vacates the premises.
- If any portion of the deposit is deducted, an accounting and verification of the reasonableness of the deduction will be provided to the Tenant.

The security deposit may be used for the purpose of repairing damage for which the Tenant is responsible (beyond normal wear and tear), cleaning, or paying unpaid rent or utilities. The Landlord and the Tenant shall conduct a pre-move out inspection of the room(s) BEFORE, the Tenant moves out at which time the Landlord shall inform the Tenant of needed repairs and/or cleaning in WRITING. The Tenant shall have the right to make any repairs identified at the pre-move out inspection at his or her expense before the move out date without deduction from the security deposit. Within 30 days after the Tenant vacates, the Landlord shall return the deposit to the Tenant less any deductions, if any, and the Landlord is entitled to under this agreement. If any deductions are made, the Landlord shall provide the Tenant with a written itemized statement of expenses and receipts for cleaning or repairs for which deductions were made from the deposit.
Other Agreements

 Fill out either a) or b) as it applies to your agreement

 _____A) Landlord _____will or _____ has provide(d) Tenant with a copy of the Condition of Rental Property Checklist, completed when Tenant first moved in.

 _____B) Both Landlord and Tenant will complete attached Condition of Rental Property Checklist within three days of the move-in date.

 Megan’s Law

 “Pursuant To Article I, Section 8-A of the Penal Code, information about specified registered sex offenders is made available to the public via an Internet Web site maintained by the Department of Justice at http://www.megans-law.net/Virginia-Megans-Law.asp depending on the offender’s criminal history, this information will include either the address at which the offender resides or the community of residence and ZIP Code in which he or she resides.”

 Lead-Based Paint Disclosure (required for homes built prior to 1978). If non-applicable please indicate N/A on the lines below.

 _______Tenant acknowledges receipt of “Disclosure of Information on Lead-Based Paint or Lead Based Paint Hazards” from Homeowner/Landlord.

 _______Tenant acknowledges receipt of pamphlet Protect Your Family From Lead in Your Home.

 ___________________________________________  ___________________________________________
 Tenant (Print)                                      Landlord (Print)

 ___________________________________________  ___________________________________________
 Signature                                          Signature
HAP HomeBASE Co-Housing Agreement

Date________

The following people are agreeing to live together and abide by the below described agreements for a period from ___________to___________:

Adult Name(s)                                           Name(s) of any children
a) ____________________________________________________

b) ____________________________________________________

Housing Expenses

a) Total monthly rent is $___________
   • Amount to be paid by_______________ is $_________/month
   • Amount to be paid by_______________ is $_________/month

b) Security deposit is $_________
   • Amount to be paid by_______________ is $_________
   • Amount to be paid by_______________ is $_________

c) Utility expenses is estimated to be $____________/month
   • Amount to be paid by_______________ is $_________/month
   • Amount to be paid by_______________ is $_________/month

d) Other (i.e. telephone, cable TV, internet, etc.)
   • Amount to be paid by_______________ is $_________/month
   • Amount to be paid by_______________ is $_________/month

1. Use of Apartment/House Space

   • List below who will occupy what bedrooms:
     _____________________________________________________________________
     _____________________________________________________________________
   • What, if any, rules are there for the use of any of the “common areas”?: ____________

2. Furnishings

   • List the large pieces of furniture (i.e. beds, tables, chairs, sofa, lamps, etc.) that both parties agree to provide for this apartment:
     a)___________(name) will provide: ____________________________________________
     b)___________(name) will provide: ____________________________________________
• List the “smaller” items (i.e. plates, silverware, cooking items, etc.) that both parties agree to provide for this apartment:
  a) __________ (name) will provide: __________________________________________________________
  b) __________ (name) will provide: __________________________________________________________

3. **Apartment Living Together Agreements** – list the agreements made by the two parties on the topics below:

   a) **Visitors/Guests** - when, how many, overnight OK? _______________________________________
   ____________________________________________________________

   b) **Sharing food or other household supplies** ________________________________________________
   ____________________________________________________________

   c) **Noise especially at bedtime** __________________________________________________________
   ____________________________________________________________

   d) **Cleaning** – who will do what when? ____________________________________________________
   ____________________________________________________________

   e) **Personal possessions** – what you willing to share, and what you are not? __________________
   ____________________________________________________________

   f) **Alcohol or drug use** _________________________________________________________________
   ____________________________________________________________

   g) **Smoking** – allowed or not? If so where? ________________________________________________
   ____________________________________________________________

   h) **Pets** – allowed or not? ______________________________________________________________
   ____________________________________________________________

   i) **Security** – access to keys and locking the doors ____________________________________________
   ____________________________________________________________

4. **Sharing Responsibilities if possible** – list below any agreements on sharing childcare, transportation, etc.:

   a) _______________________________________________________________________________

   b) _______________________________________________________________________________

   c) _______________________________________________________________________________
5. **How to Handle Disagreements or Conflicts** – if there are problems list any agreements below. As examples: agreeing to sit down and discuss in a calm and respectful manner as soon as the problem arises; what is helpful and what is not when resolving problems; what if someone doesn’t pay their share of the rent on time, etc.

a) 

b) 

c) 

d) 

We the below signed parties agree to the terms above.

______________________________  ______________________________
Name                                                                                                Name

_______  ______
Date                                      Date
HomeShare Rental Agreement

This agreement is provided to Shared Housing Program participants. It has not been prepared or reviewed by a qualified attorney. Its use is not intended to contradict or nullify any rights or responsibilities as provided under law.

1. **Involved Parties**
   a. Name of Home Provider (Landlord): __________________________
   b. Name of Renter/HomeSharer (Tenant): ________________________

2. **Rental Property**
   a. Address: __________________________________________________
   b. The property to be shared is described as follows: ________________
   c. The following furniture, appliances, and other property will be shared: _______________________________________________________
   d. The following areas of the house or items of property will not be shared or shared only as specified: _______________________
   e. Other restrictions: __________________________________________

3. **Pets**
   a. ( ) Are not allowed
   b. ( ) Are allowed
      Description of pet: __________________________

4. **Smoking**
   a. ( ) is not allowed inside or outside rental property
   b. ( ) Is allowed inside and outside rental property
   c. ( ) Is allowed only outside rental property
      Smoking Location: __________________________

5. **Term of Lease**
   a. This agreement shall run month to month beginning on (date) ____________________
6. Rent
   a. Monthly rent is $________ due by the Renter on the ______ of each month.
   b. The following services shall be performed by the Renter in exchange for rent. Failure to provide agreed-upon services may result in an eviction notice (draw a line through this section if not applicable):
      __________________________________________________________________
      __________________________________________________________________
      __________________________________________________________________

7. Utilities
   a. ( ) The following utilities are included in the monthly rent:
      __________________________________________________________________
      __________________________________________________________________
   b. ( ) The following utilities will be paid for by the Renter:
      __________________________________________________________________

8. Food Costs
   a. ( ) Are not shared in this agreement
   b. ( ) Are paid by the Home provider
   c. ( ) Are shared as follows:
      __________________________________________________________________
      __________________________________________________________________

9. Receipt and Security Deposit
   a. Home provider acknowledges receipt of $________ as rent and $________ ___ for refundable security deposit on ______ (date).

10. Additions to this rental agreement (all additions are subject to current laws):
      __________________________________________________________________
      __________________________________________________________________
      __________________________________________________________________
      __________________________________________________________________
      __________________________________________________________________

Signature of Home Provider _________________________ Date ________________ Signature
of Renter _________________________ Date ________________
# Tenant Readiness Checklist

This checklist is provided as a service to Shared Housing clients. It is a guideline only.

## Getting the Home Ready

There may be things in the home that are not included on this checklist that need to be made ready before a tenant can move in. Be sure to discuss the readiness of the home before the move in date.

### Tenant’s Bedroom

- Room is clean
- Drawers/closet are empty of homeowners’ belongings
- Exits are free of obstruction
- There is an emergency exit window
  - There is a working smoke detector (test)
- Electrical outlets are functional
- Lights work
- Furniture (if room is furnished) is in good repair

### Bathroom

- Bathroom is clean
- Drains are working
- There is a towel rack for the tenant’s towel
- There is shelf space for tenants’ toiletries
- Electrical outlets are working
- Lights work

### Entrance/Exit

- Entrance/porch lights work
- Entry/exits are free of obstructions
- Steps (if any) are in good repair
- Doors lock

### Kitchen

- Kitchen is clean
- Appliances (refrigerator, freezer, stove, microwave, etc.) are clean
- Appliances work
- Cabinet space is provided for tenant’s food, dishes, pots, utensils
- Refrigerator/freezer space is provided for tenant’s food
- Garbage/recycling is contained and area is clean
- Kitchen lights work
- Electrical outlets work
- There is a working smoke detector (test)
- There is a charged fire extinguisher within easy reach of the stove/microwave/toaster oven

### Living/Dining areas

- Lights work
- Electrical outlets work
- Appliances work
- Smoke detectors are installed and work (test)
- Exit paths are clear
Sample Interview Questions

Here are some things you might want to discuss during an interview:

Start off by telling them what you need in terms of rent and services as well as what space and amenities you are offering in your home.

Have you shared housing before (other than with your immediate family)?

What is your current living situation?

How long have you lived in the area?

Where have you lived before?

What is your work and education experience?

What is your daily routine? (work schedule, meal times, exercise)

What do you like to do in your spare time and on weekends? (TV, musical tastes, visit friends)

Do you want to have guests?

- Daytime
- Evening
- Overnight
- Romantic overnights

Will you be spending time away (vacations, weekends away)?

Are you willing to let me know when you are leaving and when you expect to be back?

(I will do the same for you.)

GENERAL SERVICES

If there is going to be a work exchange as part of the homesharing arrangement, ask the candidate about his or her ability and interest in providing the service you are looking for.

If you are asking your homesharer to drive you as part of the service exchange, ask to see their license and current insurance card.

What kind of cooking do you do? (If you are asking for help with cooking, specify your food preferences.)

ABOUT YOUR HOME

List what options are being offered for the physical space of your home:

- Number of bedrooms
- Furnished or unfurnished room
- Private or shared bath
- Parking
- Accessibility
- Laundry facilities
- Storage space (including space for food storage)
- Internet service or cable service (if not provided can it be added at homesharer’s expense?)

Home related questions for the candidate:

- Will you bring furniture with you, and if so, what?
- Do you own guns or other weapons? If yes, where would you keep them if homesharing?
- Do you have your own phone?
- Do you want internet service and/or cable?
- Discuss how you would like to handle food expenses (i.e. whether food would be shared or bought separately).

HEALTH/LEGAL INFORMATION

- Do you drink alcohol? If so, how much? Are you a smoker?
- Have you ever been convicted of a crime? If so, please explain.
- Do you have allergies?
Shared Housing

Suggested Questions and Considerations for Home Sharing

Questions

• What hours will you be home
• When do you go to sleep and get up on weekdays and weekends
• Are you a light sleeper
• How often do you see yourself using common areas
• What temperature do you like to keep the house during the day and night
• How often do you clean your house? Do you consider yourself to be tidy or on the more laid back side (rating on a scale from 1 to 10 may be helpful)
• Do you consider yourself to be a quiet person or a louder person (rating on a scale from 1 to 10 may be helpful)
• How frequently do you want guests over during the day and/or overnight
• Do you see yourself socializing with your housemate or do you prefer to be left alone

Considerations

• How will your current schedule be affected by a home share
• Your schedule on the weekdays and weekends
• Are you planning on sharing food purchases, paper products and other expenses
• What kind of house rules do I want to live with/create
• Do you prefer a quiet or louder home environment
• What kind of relationship you would like to have with a housemate

Notes:

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Revised 10/18/12
Guide to Co-housing or Apartment Sharing with HomeBASE Household Assistance

Many homeless or at-risk of homelessness families are now or will be exploring co-housing or sharing an apartment with another person or family member because they don’t have enough money to afford an apartment themselves and/or because living with another person can be helpful (i.e. sharing child care and/or household chores, etc.). Outlined below is a guide to help you explore this option.

1. **Do I Need to Co-house?**
   - Find out the average rent in the city you want to live in for the apartment size you need.
   - Review the $4,000/yr HomeBASE Household Assistance information
   - Complete the attached budget with your total income, estimated rent, and household expenses to see if you can afford an apartment yourself or whether you need to co-house.

2. **What should I look for when considering someone to Co-house with?**
   - Do they have the income to pay their fair share of the rent and household expenses on time?
   - Can I get along with them, and do they respect me and my family?
   - Do they have any habits (i.e. alcohol/drug use, pets, smoking, lifestyle, etc.) that aren’t good for me or my family? See the attached Co-housing Planning and Agreement Forms.

3. **Types of Co-housing**
   - Moving back home to live with my parents or a sister or a brother or a relative who has room in their apartment/house, and the landlord will agree to this.
   - Moving in with a friend or other person who already has an apartment or house and can add you to their lease.
   - Locating a new apartment to rent with a family member, friend, or other homeless family.

4. **Exploring Co-housing Options (see the attached step-by-step “Co-housing Planning Sheet”)**
   - Make a list in writing of potential family members or friends that you think may consider co-housing with you.
   - Prioritize this list so you know who is the most likely to agree to co-house with you.
   - Next to their name list the concerns you have about living with them (i.e. income, habits, communication, etc.).

5. **Talking to a Possible Co-housing Person – (Your case manager can help you if you request this.)**
   - Pick the person you think would be best for you and most likely consider living with you, and set-up a meeting.
   - Prepare for the meeting by both listing your questions and concerns, as well as being prepared for the concerns or questions you think that person will have for you.
   - If it doesn’t work out with this person, pick the next person on your list and to talk to him or her.

6. **Negotiating a Co-housing Agreement - your case manager can help you if you request this.**
   - Use the attached Co-housing Agreement Form to try to come to an agreement with another person about important issues (i.e. % of rent and utility payment, sharing space and household tasks, etc.).
   - Complete or revise your monthly budget based on the agreement you have come to.
   - Locate an apartment and try to obtain the agreement of the landlord for your co-housing arrangement.
   - Share this budget and Agreement with your assigned case manager, and complete the necessary tasks to receive HomeBase Household Assistance.
Landlord Information Form

1.) Contact Information:

(Name)
(Address)
(City, State, Zip Code)
(Home Telephone Number)
(Cell Phone Number)
(Fax Number)
(Email Address)

2.) Who should contact the landlord (case manager or client)? ____________________________

3.) Apartment Location:

(Address, Apartment #)
(City, State, Zip Code)

4.) Building Type:

  1-4 Units _____ 5-20 Units _____ 21-40 Units _____ 40+ Units ______

5.) Type of Housing: Elderly _____ Family _______ Disabled _______ Other _______

6.) Vacancy (ies) as of: _ _ / _ _ / _ _

<table>
<thead>
<tr>
<th>Bedroom Size</th>
<th># of Units Available</th>
<th>Monthly Rent</th>
<th>Date(s) Available</th>
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<tbody>
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</table>

7.) Is/are the unit lead-paint free? Yes _____ No _____ Don’t Know ________________

8.) Upfront Costs: Application Fee $________ First Month Rent $_____________________

   Last Month $_____ Security Deposit $________ Realtor Fee $_____________________

9.) Are Utilities Included: Yes _______ No _______ Partial (Please List) ______________
10.) Public Transportation: Subway _______ Bus _______ Commuter Rail ________
   Car Only _______

11.) Parking: Street _____ Off-Street ____ Private ____ Private/Pay ____ None________

12.) Amenities: Handicap Accessible_______ Kitchen ______ Laundry Room________
   Pets Allowed ______ Private Bath________ Shared Bath____________
   Private Living Area ______ Shared Living Area ______ Alarm________

13.) Does the owner have other properties in the area? Yes _______ No _____________

   If yes, where?
   _______________________________________________________________________
   _______________________________________________________________________
   _______________________________________________________________________

14.) Comments/ Notes: ______________________________________________________
   _______________________________________________________________________
   _______________________________________________________________________
   _______________________________________________________________________
   _______________________________________________________________________

Contact: XXXXXX for questions.

www.nvfs.org
Recruiting Owners to Collaborative Housing Script

Hi, I’m calling about the ____ bedroom house you have for rent. Is it still available?

My name is ______ and I am calling from SHARE!.

We have a program called SHARE! Collaborative Housing which is supported by Los Angeles County. It is easy to become part of the program and owners in the program receive $500 to $1,000 more per month in rent than what you would normally rent your house for.

You may have seen the program featured in the Sunday LA Times on September 23, 2012.

Collaborative Housing is a program that provides affordable housing to disabled people.

We assist you in the process of getting your house set-up and certified. It is pretty straightforward and easy process. The house needs to be furnished like any home.

Each resident is either collecting SSI or receives a stable monthly income. Rental agreements are between the owner and each individual resident.

We would make referrals to the house when there are vacancies; of course you, as the owner, have the final say concerning who lives on your property. If you are interested, I can send you more information via e-mail, fax or regular mail.

Please feel free to contact __________ or any person here at SHARE! with any questions that you may have.

SHARE!
Appendix 6: Bibliography


National Low Income Housing Coalition. 2014. “FY14 Budget Chart for Selected Department of Housing and Urban Development (HUD) and Department of Agriculture (USDA) Programs.” http://nlihc.org/sites/default/files/FY14_Budget_Chart_HUD_USDA.pdf.


