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MATCH-UP HOME SHARING PROGRAM

Description:

Match-Up Home Sharing is a housing program that brings together a homeowner who has room to spare (the home provider, or host) and a person who is looking for a place to live (the home seeker, or guest). The provider and the seeker each has a private bedroom, but both have full use of the rest of the provider's (owner) home. There are many benefits derived from such an housing strategy, and there are many types of participants in a Match-Up Home Sharing Program—for example, senior citizens, people of all ages with disabilities, working professionals, students, individuals who cannot find affordable housing, single parents, individuals with chronic impairments, or those who are temporarily unemployed, recovering from an injury, or have reduced income because of a loss of full-time work—or those who simply want to share their lives and homes with others.¹

For the home provider (who, most often, is living alone), a shared arrangement offers companionship and socialization, a source of income or assistance with home maintenance or in-home care, and an increased sense of security from having a second person living in the home. For the home seeker, home-sharing is an affordable housing alternative, an environment that provides social and mutual-support opportunities, or a manageable option for someone for whom total responsibility for an entire house is not feasible.

In a Match-Up Home Sharing option, the *participants* make the decisions about with whom they will live. This option differs from a Shared Living Residence (a single-family home for up to ten unrelated individuals), which is owned and operated by a community agency, with the agency bearing responsibility for decisions about accepting or discharging renting residents (see *Shared Living Residence* in the *Resource Manual*).

Home sharing opportunities in which the participants themselves make the decisions can be: (1) an *informal* arrangement, or (2) a transaction made through a *formally operated* Match-Up Home Sharing Program.

Informal home-sharing arrangements:

Informal sharing arrangements among unrelated persons have always existed. Through word-of-mouth, newspaper ads, real estate agents, and postings in supermarkets, church bulletins, community centers, college newsletters, etc., homeowners and home seekers have contacted each other and, without involvement of a third party, have made private arrangements for the seeker to live in the owner's home. Typically, the seeker has use of a specific room or area of the home in exchange for rent or in exchange for discounted rent and some assistance

in maintaining the home. The provider and the seeker are the only parties involved in deciding the terms of the arrangement and in dissolving the shared arrangement when it is no longer needed or suitable. This option differs from: (1) a roommate arrangement (or roommate referral service), where two or more individuals agree to rent living quarters together, sharing expenses and upkeep, and where none of the parties owns the home; or (2) a situation where two or more unrelated individuals jointly purchase a home, a condominium, or cooperative.

Formal Match-Up Home Sharing Program:

Formal Match-Up Home Sharing Programs are a concept that originated in the second half of the 20th Century; and they are typically developed as a strategy to address various living-environment issues of older adults—for example, an inability to afford the rising costs of homeownership; inability to find affordable rental options; loneliness, isolation, and decreased sense of safety and security when living alone; the need for some assistance in maintaining a home's upkeep; or the need for some assistance with instrumental activities of daily living.

Match-Up Home Sharing arrangements can include only older people, or can involve intergenerational matches:

- The homeowner is an older adult and the home seeker is also an older adult;
- The homeowner is an older adult and the home seeker is a younger-aged individual—a student, a young or middle-aged adult, or a member of a special needs population;
- The homeowner is a younger-aged adult and the home seeker is an older adult.

Match-Up Home Sharing Programs are sponsored, developed, and managed by a variety of community organizations, including an Area Agency on Aging or other aging services agency, a multi-service or social services agency, a housing counseling agency, or other community organizations such as a Co-operative Extension Agent, faith-based group, and others. The sponsoring agency maintains a list of homeowners who have indicated that they want to have someone share their home and a list of people who are seeking a home-sharing option as a place to live, and the agency acts as a broker between a provider and a seeker.

Typically, Match-Up Home Sharing Programs are not regulated by a government agency, and early programs were loosely structured. However, as programs evolved, it became evident that various steps and activities were necessary elements to assure a program's sustainability and to maximize the ongoing success of the individual matches made between providers and seekers. Today, the match-up process will generally consist of the following tasks, each of which is an additional step in both screening the providers and seekers and in maximizing the compatibility of the sharers:

- *Application:* Home providers and home seekers complete and submit an application form to the sponsoring agency; this form is designed to solicit basic home characteristics and demographic and reference information, but also a

number of preferences, traits, and personal behaviors, all of which are used to select a provider and a seeker for a potentially compatible match.

- *Home visit:* The sponsoring agency's program staff person will make a site visit to the provider's home to assure that the living environment is appropriate to accommodate a sharer.
- *Interviews:* The sponsoring agency's staff person will conduct an in-person interview with both the home provider and the home seeker. Interviews help the staff know the individuals better and provide additional information and perceptions, which help staff make a more successful match.
- *Proposing a match:* Using all of the information gathered, staff will propose a match. Several universal sorting/matching computer programs are available for organizations to use to assist the matching process. For example, as a first screening step, to help determine potentially compatible match-mates, the New York Foundation for Senior Citizens' Match-Up Home Sharing Program uses *Quick-Match*, a database tool comprising 31 lifestyle objectives.²
- *References:* Either program staff or the participants involved will contact references provided by both the provider and the seeker, checking on such items as character, past behaviors, financial status, etc. Some programs require fingerprints and will conduct a criminal background check.
- *Meeting/site visit:* A visit in the provider's home is arranged between the prospective provider and seeker to provide an opportunity for both parties to meet and talk with each other prior to the actual match being formalized with an agreement.
- *Match-Up Home Sharing agreement:* When the provider and seeker decide to enter into the home sharing arrangement, they will complete and sign a home sharing agreement, which provides a clear outline of what is expected of the provider and of the seeker and is designed to circumvent potential future disagreements. Both parties will have input into the terms of the agreement, customizing the agreement to fit the needs and desires of the sharing participants; and program staff can help negotiate areas of disagreement.

Agreements spell out such items as: house rules (such as a smoking policy, loud music after certain hours, whether the seeker can have overnight or other visitors, who is responsible for keeping the home clean, whether the guest is expected to help with chores and maintenance, a pet policy, use of the car, etc.); payment arrangements (such as rental charges or the amount the seeker will pay as a household contribution, whether the seeker will assist the provider with any kind of supportive or personal care in exchange for reduced rent, etc.); and any other items of importance to either party. In addition, an agreement will often stipulate a time period (such as 30 days) that is required for either party to give notice that they will withdraw from the home sharing arrangement. Home sharing agreements can be drawn up by the participants themselves, or

they can be completed with the help of program staff, using an agreement template designed by the sponsoring program.

Often, a program will provide an opportunity for a short trial period (such as a week) for the provider and seeker to live together before the agreement is signed, which can help them decide if they are well-matched.

- *Follow-up and facilitation/mediation:* Following the start of a sharing arrangement, in many programs, staff will remain available to the provider and seeker to: (1) facilitate conflicts that can naturally arise when people live together, (2) renegotiate the sharing agreement, and (3) help participants dissolve the sharing arrangement when it no longer meets the needs and preferences of either party. Program sponsors typically report that mediation is seldom needed due to the meticulous nature of the matching process.

Some Match-Up Home Sharing Programs are free for consumers; others charge a one-time, non-refundable fee to cover the cost of background checks, reference checks, and program operations. Funding to support these programs comes from a variety of sources, including private foundation and corporate grants, various state and federal government entities (including Community Development Block Grants, Community Service Block Grants, Housing Trust Funds, Housing Counseling Programs, government agency grants, and legislative member items), fund-raising events, donations, and program fees.

Homeshare International³ has identified Match-Up Home Sharing Programs operating in twelve countries around the world, with most located in the United States. Existing programs vary in size. For example, the Chicago Department of Aging provides funding for 12 programs, and the Interfaith Housing Center creates close to 40 home-share matches every year in the northern Chicago suburbs. The New York Foundation for Senior Citizen's Match-Up Home Sharing Program is over 25 years old and operates successfully across the five boroughs of New York City; the Foundation has made over 1,400 matches since 1995.

The rising costs of homeownership and rentals over the past decade, as well as the financial impact of the 2008 economic decline, saw a significant rise in interest among all age groups in using Match-Up Home Sharing as a viable affordable housing strategy.

References:

¹ Monica Steinisch (2010), "Senior Homesharing," *NOLO: Legal Solutions for You, Your Family & Your Business*: Articles:

<http://www.nolo.com/legal-encyclopedia/senior-homesharing-30159.html>.

² New York Foundation for Senior Citizens, "Home Sharing Program," *Services*:
http://www.nyfsc.org/services/home_sharing.html.

³ Homeshare International, *Programmes Worldwide*: <http://homeshare.org/>;

<http://homeshare.org/programmes-worldwide/>.

Benefits:

For older adults:

- Increased opportunity to successfully age in place, delaying or avoiding unwanted relocation or institutionalization:
 - *Affordability:* Home-sharing is a source of additional monthly income for an older home provider and an affordable rental option for an older home seeker.
 - *Companionship:* Older adults who live alone are more vulnerable to loneliness, social isolation, and depression. Home-sharing maintains social interaction, which has a positive impact on physical and mental health.
 - *Sense of safety and security:* Having another person in the home, particularly at night, allows an older person to feel less vulnerable to crime, as well as more emotionally secure in knowing another person is available in the event of a health or other emergency.
 - *Continued independence:* Shared arrangements typically include the sharing of household tasks, with each participant compensating for any functional limitation of the other—such as driving, vacuuming, shopping, cooking, laundry, etc. An arrangement that involves a younger-aged participant can include an agreement that the younger person will assist the older one with routine chores and activities of daily living, accompany the older adult to medical appointments, and, sometimes, provide personal care.

For caregivers:

- A major preference of older people is to remain living in their own homes, and there is a strong association between advancing age and living alone. The greater majority of care and services for older adults is provided informally (unpaid) by family members and friends. Match-Up Home Sharing supports the substantial efforts of these informal caregivers:
 - The presence (and, often, supportive assistance) of another person living with an older adult reduces the number of tasks that must be assumed by the caregiver and the number of hours of caregiving provided.
 - The presence of another person in the older adult's home provides caregivers with a comfort level, reducing their continual worry about the safety of their older family member, their concern about emergency situations going unnoticed, and their anxiety about the impact of the older person's social isolation.
 - In addition to emotional and instrumental responsibilities, caregivers assume financial responsibilities for older family members. The additional income provided through a Match-Up Home Sharing arrangement reduces a caregiver's financial burden.

For younger-aged participants:

- *Affordability:*
 - For low-income younger home seekers, Match-Up Home Sharing is a very affordable rental option—as, very often, to older home providers, rental

- income is secondary to companionship, sense of safety, and help with chores as a reason for engaging in a home-sharing arrangement.
- Match-Up Home Sharing offers a home seeker the potential of free rent or reduced rent in exchange for various types of assistance (driving, socialization, home upkeep, personal care, etc.).
 - For younger-aged home providers, home sharing is a source of additional income for covering the costs of homeownership.
- *Flexibility:* Home sharing is an attractive temporary option for many people, including students, temporary workers, individuals whose jobs require employment in two different locations, a company's traveling employees who find shared housing a more practical, affordable, and comfortable alternative to a hotel, and others.

For the community:

- *Housing stock is maintained:* The greater proportion of older people are homeowners, and most continue living in their homes until very old age or death. There is an association between advancing age and physical and mental frailty, which can result in a resident's inability to adequately maintain a home, leading to its subsequent deterioration. The financial, emotional, and supportive assistance benefits of a Match-Up Home Sharing arrangement can mitigate this decline and help stabilize a community's housing stock.
- *Affordable housing:* Match-Up Home Sharing is an excellent housing alternative that can help ease the continual gap in many communities between the demand for affordable housing and the available supply of traditional affordable housing models.
- *Stabilized population:*
 - The affordable rents for younger-aged home seekers and the financial/home-assistance/social-integration benefits for older home providers help keep both these populations remaining in the community—with positive impacts on labor pools, institutional health-care costs, and sense of community.
 - The thoroughness of a Match-Up Home Sharing Program's protocols and processes greatly reduces the opportunity for victimization of either the home provider or the home seeker, providing a safe community housing alternative for residents.

Impediments or barriers to development or implementation:

- *Legal constraints:*
 - Zoning:
 - In some states other than New York, some municipalities may define "family" in a way that prevents a homeowner and home seeker from using a shared housing agreement.
 - Some municipalities may designate "single-family dwellings" in a way that precludes unrelated individuals living together.

- Landlord/tenant issues:
 - Some municipalities do not accept shared housing agreements as valid landlord/tenant contracts; thus, sharers have no formal recourse for handling unresolved disputes.
- *Preferences:* In the United States, there is a long, strong tradition and preference of preferring one's own living quarters: (1) for the maximum privacy that comes from living alone or with members of one's nuclear family, (2) from a reluctance to living with unrelated individuals, and (3) from a stigma often felt from not having one's own home or apartment. Thus, despite the many benefits of home-sharing, as well as the expressed satisfaction experienced by sharers, this is typically not a high initial housing option preference. Education and repeated discussions are required to convince individuals to give serious consideration to engaging in a home-sharing alternative.
- *Slow start-up:* A program requires a sufficiently large pool of both providers and seekers from which to draw successful (compatible) matches. A new program may require an extended start-up time while a sufficient list of applicants is identified.
- *Rural/urban:* New programs have an easier start-up in urban areas than in rural or suburban areas because of the large population base in urbanized areas, the greater lack of affordable housing units in urban areas, and the greater number of low-income individuals in urban areas who will consider home sharing because other options are unavailable.
- *Stable funding:* New programs may succeed in locating initial funding to develop a Match-Up Home Sharing Program, but be unsuccessful in sustaining a stable source of funding to maintain the program over time. Successful programs are often subsumed as one component of a larger housing program, with stable funding from several sources dedicated to providing multiple housing services, a including matching program.

Resource—examples:

- New York Foundation for Senior Citizens, 11 Park Place, 14th Floor, New York, NY, 10007: nyfscinc@aol.com; <http://www.nyfsc.org/about/index.html>. The Foundation's 25-year-old *Match-Up Home Sharing Program* serves the five boroughs of New York City, matching homeowners with home seekers, one of whom must be aged 60 or over; also matches adult homeowners aged 55 and over with adults with developmentally disabilities who are capable of living independently: (212) 962-7559; http://www.nyfsc.org/services/home_sharing.html and <http://www.nyfsc.org/about/contact.html>.
- Richmond Senior Services, Inc., 500 Jewett Avenue, Staten Island, NY, 10302; Contact: Beverly Neuhaus, (718) 816-1811; rss500@earthlink.net. *Project SHARE* matches older adults with homeowners; *Share-a-Rent* matches people for shared apartments that are leased by Richmond Senior Services.

- Home Share Now—matching people and homes, 115 North Main Street, Barre, VT, 05641; (802) 479-8544; info@homesharenow.org.
<http://www.homesharenow.org/>.
- Home Share Long Island, a collaborative partnership with Family Service League, Intergenerational Strategies, and Family and Children's Association (FCA). The program brings together older Homeowners and Home Seekers of all ages to share a single family home. Family Service League, Huntington, NY; contact: Program Coordinator at (631) 427-3700. Program description:
http://www.fsl-li.org/programs/senior_HomeShare_Long_Island.php.
- Marcus Jewish Community Center of Atlanta (MJCCA), a multi-service agency with locations in a variety of sites in Atlanta, GA: <http://www.atlantajcc.org/>.
<http://www.atlantajcc.org/main/our-locations/>.
MJCCA's services include two award-winning Match-Up Home Sharing Programs:
 - *Housemate Match*, MJCCA's nationally recognized, long-standing Match-Up Home Sharing Program that matches older homeowners with adults of any age who are seeking a place to live. Their Web site provides extensive information and a video about the program, an AARP article, and a *Good Morning America* segment. Contact: Rita Zadoff, Director, Housemate Match, (678) 812.408; <http://www.atlantajcc.org/services/housemate-match/>.
 - *Home But Not Alone* (HBNA), a national-award-winning Match-Up Home Sharing Program for homeowners and home seekers, one or both of whom are living with HIV/AIDS. Their Web site provides a list of partner organizations that cater to individuals with HIV/AIDS and extensive information about the HBNA home sharing program, including how the program works, application forms, and medical release forms. Contact: Rita Zadoff, Director, Housing Services, (678) 812.4081;
<http://www.atlantajcc.org/services/home-but-not-alone/>;
<http://www.atlantajcc.org/services/home-but-not-alone-what-is-hbna/>;
<http://www.atlantajcc.org/services/home-but-not-alone-how-does-hbna-work/>.
- Elder Help of San Diego, 4069 30th Street, San Diego, CA, 92104, (619) 284-9281, <http://www.elderhelpofsandiego.org/>:
 - *Clairemont Home Share*: 4425 Bannock Street, San Diego, CA, 92117, (858) 200-0011;
 - *Poway Home Share*: 13094 Civic Center Drive, Poway, CA, 92064, (858) 748-9675.
- HomeShare Vermont helps older adults and people with disabilities live independently in their own homes by matching them with someone in search of affordable housing or in search of caregiving opportunities. Their Website includes a newsletter, application, description of services, and an annual report. Located at 412 Farrell Street, South Burlington, Vermont, 05403; (802) 863-5625; home@sover.net; <http://homesharevermont.org/>.

- Shared Housing Center, Inc., provides a Match-Up Home Sharing Program in Dallas, Texas. Their Web site provides substantive information about the program's home share process, including intake/screening services, reference-checking, housing contracts, follow-up assistance, interviewing process, and housing counseling. Located at 402 North Good Latimer Expressway, Dallas, TX, 75204; (214) 821-8510; services@sharedhousing.org; <http://www.sharedhousing.org/homeshare.html>.

Resource—written and web:

- Homeshare International, 11 Divinity Road, Oxford, OX4 1LH, United Kingdom; Founded in London, UK, in 1999 to stimulate development of new Match-Up Home Sharing Programs and to forge links among programs operating around the world (including programs known to be running in eight countries); raise awareness of the benefits and potential of home sharing among professionals and policy makers in housing, social work and other relevant fields; provide resources and manuals; and encourage academics to do research on the contribution that home share programs can make to the social needs of older people, other age groups, and communities. Phone: +44 1865 699190 (messages only); <http://homeshare.org/welcome/>.
 - Contact Homeshare International: <http://homeshare.org/contact-us/>.
 - FAQ: <http://homeshare.org/faq/>.
 - *Homeshare Resources* —an extensive list of questions and checklist items to be considered by individuals who are considering homesharing as a housing alternative: <http://homeshare.org/resources/>.
 - *Programmes Worldwide—Directory of Homeshare Programmes in 12 countries, including the United States:* <http://homeshare.org/programmes-worldwide/>.
- National Shared Housing Resource Center (NSHRC)—a volunteer membership organization established in 1981 by Gray Panther activist Maggie Kuhn, the NSHRC promotes all types of shared housing options on a national level in the United States by providing training, technical assistance, conferences, and a network of representatives throughout the country, as well as information to individuals who are interested in finding a shared housing organization or help in getting a program started: <http://nationalsharedhousing.org/>.
 - In addition, the Center maintains a directory of shared housing programs throughout the United States and internationally: <http://nationalsharedhousing.org/program-directory/>.
- Eleanor Bader (May, 2009), "City Home Sharing Program Promotes Aging in Place," *The Brooklyn Rail*, Local. This article describes the home sharing agreement process and how home sharing can meet the needs of impoverished seniors, allowing them to age in place: <http://www.brooklynrail.org/2009/05/local/city-home-sharing-program-promotes-aging-in-place>.

- ElderHelp of San Diego, "Home Share," *Helping Seniors Stay in Their Homes*:
http://www.elderhelpofsandiego.org/index.php?option=com_content&view=article&id=77&Itemid=143.
Home Share Seeker Enrollment Forms—extensive information about all aspects of the homes haring process:
http://www.elderhelpofsandiego.org/index.php?option=com_content&view=article&id=102&catid=39&Itemid=167.
- Mike Rolls (April 1, 2005), "Great Matches: The Homesharing Program at Senior Services," *Seniors Digest: Seattle-King County Edition*.
<http://www.poststat.net/pwp008/pub.49/issue.303/article.348/>.
- Barbara Bassler (September 19, 2009). "Home Sharing is Helping Retirees Save," *AARP Bulletin Today*. This article highlights the benefits of home sharing for older adults who are currently living by themselves.
http://www.northsuburbanhomesharing.org/wp-content/uploads/2010/10/AARP_HomeSharing_Is_Helping_Retirees_Save_Sept_19_2008.pdf.
- St. Ambrose Housing Aid Center was created to provide and maintain equal housing opportunities for lower- and moderate-income individuals in Baltimore City, Maryland. Their Match-Up Home Sharing Program Web site contains information, eligibility criteria, and application forms for homeowners and seekers considering a sharing arrangement; several news articles about the Center's Match-Up Home Sharing Program; and benefits of home sharing. Contact: 321 East 25th Street, Baltimore, MD, 21218; (410) 366-8550; Annette Brennan, Director of Homesharing (annetteb@stambros.org); Rebecca Sheppard, Homesharing Coordinator & Counselor, (410) 366-6180, rebeccas@stambros.org); <http://www.stambros.org/pages/homesharing.html>.
- Interfaith Housing Center in the Northern Chicago suburbs is an active membership-based, nonprofit organization providing various services. Their Web site is a rich source of information detailing their Match-Up Home Sharing Program and includes video clips of members who have benefitted from the program, examples of successful matches, news articles, and public service announcements. Located at: 614 Lincoln Avenue, Winnetka, IL, 60093-2308; (847) 501-5760; ihcns@interfaithhousingcenter.org;
<http://www.interfaithhousingcenter.org>.
 - Home Share Program Coordinator: (847) 501-5732, ext. 401.
 - Home Share Program: <http://www.northsuburbanhomesharing.org/>.
 - Home Share Program—Frequently Asked Questions:
<http://www.northsuburbanhomesharing.org/faq/>.