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## Home Sharing

Home sharing is a living arrangement in which two or more unrelated people share a house or apartment. A home share program provides a service that helps to match a person who has an extra room or separate unit available (a provider) with a seeker who is looking for a place to live.

Home sharing is an increasingly important component in the quest to use existing housing stock more efficiently. It expediently creates more affordable room rental options, while at the same time addressing increasing crises in our rapidly aging society. Over the next ten years, the number of households aged 65-74 with "severe" rent burdens (where expenditures on housing account for above ½ of household income) are projected to rise by 42% ([Housing America's Older Adults](#), Harvard Joint Center for Housing Studies, 2014). Increasing homelessness among older adults is one consequence of this trend; the number of homeless older adults is estimated to increase by 33% from 2010 to 2020 ([Healthy Aging Begins at Home](#), Bipartisan Policy Center, 2016). Another crisis that home sharing directly addresses is the increasing isolation that older adults can experience, particularly when they can no longer drive or their mobility becomes limited in other ways, which directly impacts both their physical and mental health.

### HIP Housing's Home Sharing Program

Approximately sixty home share programs are currently up and running around the country. HIP Housing in San Mateo County, California created its [Home Sharing Program](#) in 1979 as a way to help seniors find housing options, and today older adults—who often are house rich but cash poor—are still the predominant participants in the pool that provides rental space in their homes. For many, the extra income from renting one or more rooms enables them to pay increasing property taxes or maintain their home in safe and functional condition.

Best practices that make home share programs like HIP Housing successful, include providing important services to ensure the success of the match, such as thorough screening mechanisms, criminal background checks, follow-up support, and conflict mediation. HIP Housing, which is a social service nonprofit, also assesses the needs of both home seekers and providers and offers referrals to professional development and education, mental health case management, food stamps and other community services and programs.

Home sharing serves two populations of people—both seeker and provider. Some home share programs go even further in providing wraparound services for both as a part of the matching process. Jefferson County in the Denver area is creating a new program based on integrated work across agencies including the housing authority, community development department, faith based and other community-based organizations. In their first case they helped a senior to renovate her basement for habitability, while placing there a recently homeless room seeker and setting her up with workforce training and a Head Start program for her child.

### Increasing Demand

A number of factors in California have created greater urgency for the creation of alternative housing options over approximately the last five years, primarily the area's limited land capacity, reduced opportunities to build new affordable housing in a timely way, and a surge in the job market. As a result, municipalities are increasingly looking to home sharing as a potential option as they build out their cities.

Municipalities in California are mandated to include in their Comprehensive Plans, a set of housing elements that detail how each city/county is going to meet its regional housing obligations for different income levels. In 2011, every municipality was required to update their "[21 elements](#)," so HIP Housing advocated for home sharing, which is now included as a housing option or element everywhere in San Mateo County. HIP Housing now operates in all 21 municipalities in the County, recently helped to launch a new Home Match program in San Francisco, and provides consulting services to numerous other Bay Area counties.

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Home sharing is also helping the local housing authorities to address low Housing Choice Voucher (HCV) utilization rates, wherein there is a dearth of landlords willing to accept vouchers. While more cumbersome (e.g., requires a separate contract with the housing authority, a different set of inspections and additional barriers), a new county-wide effort offers a monetary incentive (nearly \$1,200) for home share providers to rent to voucher holders. HIP Housing is also advocating to have units that are part of a home share program count toward the city's required allotment of housing units at each income level or RHNA (Regional Housing Needs Allocation).

### Challenges

Cities—in particular those that specialize in tourism—have a conundrum to work out in addressing the benefits of permanent shared housing vs. short-term rentals. An inherent conflict exists because every short-term rental room takes a room out of commission as a potential permanent affordable housing option. There is also tension between a city's interest in attracting tourists with short-term rentals and the desire for units to be inspected and to support the local tax base. Airbnb has entered into tax agreements with 200 cities around the world, but numerous cities are still considering policies to restrict what operators such as Airbnb can do and how they are taxed. In Paris, for example, if people rent their homes for more than four months of the year they must apply for a special permit. HIP Housing's Executive Director Kate Comfort Harr, indicated that the term "home sharing" has been appropriated by some of these short-term rental operators and cautions cities as they incorporate restrictions on home sharing in new policies, since they may have the unintended consequence of curbing the operations of permanent home share programs.

### Funding

A number of jurisdictions support the program through CDBG grants or general or special housing funds. And the bulk of funding comes from foundation and corporate grants and individual donations. Consequently, HIP Housing is able to provide their home share services with no fees to either the seeker or provider.

### Home Share Program Guidance

A number of elements are important to the success of a home share program, including a sustainable funding source, a location where people can meet with case managers, and a thorough lease document (like HIP Housing's Living Together Agreement). Yet the most critical factor is that a home share program develops a relationship with the local municipality. This link should be established early on and make apparent to city staff the mutual benefits for both the municipality and its residents. In some cases, the city may also provide in-kind support (e.g., office space, criminal background check services). But most importantly, says HIP Housing's Associate Executive Director Laura Fanucchi, "the city gives you credibility!"

Finally, Kate Comfort Harr recommends speaking with existing agencies so that good practices are set up, preventing a program from being blindsided by problems like identity theft or bedbugs. The recommended source for best practices is the [National Shared Housing Resource Center](#).

To help residents see home sharing as part of the solution to housing affordability issues, San Mateo County helped HIP Housing to create a marketing campaign; "In our area," says Comfort Harr, "we are trying to make it an assumption that this is what everybody does here."

For questions, contact us at [ProsperityPlaybook@hud.gov](mailto:ProsperityPlaybook@hud.gov).

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