

HOME SHARING – AN IDEA WHOSE TIME HAS COME

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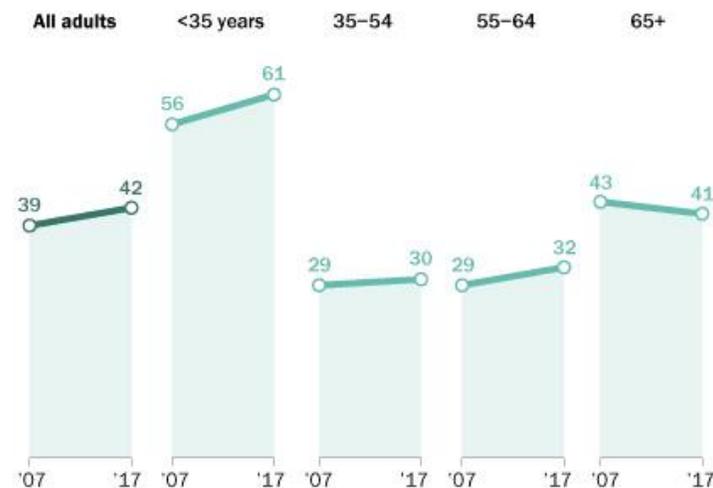
HOME SHARING IN MASSACHUSETTS – AN IDEA WHOSE TIME HAS COME

For many older adults, there are significant barriers to remaining in their homes including financial hardship; an inability to maintain their home due to illness or frailty; difficulty with personal care; and isolation and loneliness. One creative option to address these issues and honor the desire of elderly homeowners to remain living in their homes is home sharing.

In Massachusetts, the state's population of people age 65 and older will rise by 46% between 2016 and 2035. Just over 41% of older adults do not have a spouse or partner; all other age groups are experiencing an increase in living 'unpartnered'.

A growing share of Americans are 'unpartnered'

% of adults without a spouse/partner present, by age



Note: Unpartnered adults are those without a spouse/partner present.
Source: Pew Research Center analysis of 2007 and 2017 Current Population Survey, Annual Social and Economic Supplement (IPUMS).

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What is Home Sharing?

Home sharing is a simple idea where two or more people share a home to their mutual benefit, just like an old fashioned barter relationship. One person offers accommodations in exchange for help around the house, or rent, or a combination of the two. A successful home sharing situation will be of mutual benefit to both parties. In reality, no two Home Sharing situations will be alike; each will be tailored to the individual needs and desires of the people involved.

The percentage of households in the US having a boarder has never exceeded 3% of households. Nonetheless, for those that do take in a boarder, the additional income and/or help with household chores is quite valuable.

How Does Home Sharing Work?

All home sharers receive their own bedroom plus shared use of the common areas such as the kitchen, bathroom, living room, and yard. What they offer in exchange varies and is determined in advance by a written agreement. Every home sharing arrangement is unique, depending on the needs, time and abilities of the people involved. A successful home sharing match requires flexibility and a willingness for each person to communicate with the other.

Why People Home Share

There are lots of different reasons that people decide to share their home.

- Some like the idea of having another person around the house to offer companionship or security.
- Others are looking for a way to supplement their income.
- In many cases, people need help with household tasks to remain living comfortably in their home.

Home Sharing is for people of all ages, incomes and abilities. It is about people helping each other. An exchange of services is an excellent way to save money for both parties involved.

For older adults there are benefits that make the arrangement particularly attractive, including:

- **Rental income** – For older adults on a fixed income, the extra money from home sharing can allow them to remain at home and cover household expenses and maintenance.
- **Help with Household Chores** - Older adults who need help with cooking, laundry, yard maintenance, snow removal, and other routine chores can choose to reduce the rent or provide housing free in exchange for a certain number of hours of assistance.
- **Companionship** - For many older adults, someone to interact with on a daily basis is more valuable than the rental income or services they receive.
- **Transportation** – Elders who can no longer drive can request that the assistance their housemate provides includes transportation to medical appointments, the grocery store, and other places they need to go.
- **Delaying a Move** - In many cases, having a housemate enables an elder to avoid or postpone the move to a more restrictive setting such as an assisted living facility or nursing home. However, because potential housemates are not dedicated caregivers, senior home providers wishing to participate in these programs should be in relatively good health.

Benefits of Home Sharing to Potential Housemates

People looking for rooms to rent or homes to share are motivated by a variety of reasons. Many have free time but not a lot of money. This could be because they are students, work only part-time, have recently retired and now live on a fixed income, or any number of other reasons. Others live far from away from their own families and appreciate the companionship and security they will feel in home sharing.

How to Start the Process – Determine Your Most Important Need

Every home share is different depending on what an elder has determined to be their primary need. If an elder requires assistance with household chores or personal care, they arrangement could include asking for a small share of utilities OR a modest rent. If the elder needs additional income, to maintain the home, as a rule, the more services needed, the less rent someone will be willing to pay.

Examples of household services that the home sharer might provide in exchange for a reduced or free rent:

- housekeeping
- laundry
- shoveling snow
- driving
- meal preparation
- errands
- feeding and/or walking pets
- shopping
- watering plants/yard maintenance

Finding Someone to Share the Home

Once an elder has decided to home share, he or she needs to find a potential housemate. It is very important to carefully screen potential housemates on a number of issues. To the extent possible, the home owner should create an application process that includes a series of questions or a checklist to facilitate screening.

The initial contact should be a phone interview. The homeowner should ask a preliminary set of questions, including name, contact information, occupation, current housing situation and other basic information, such as:

- Why do you want to move?
- Have you ever shared housing before?
- What is your daily schedule?
- What do you do during the day?
- Are you a smoker or nonsmoker?
- Do you have pets?
- Do you have a car?

If the home owner is satisfied with the answers to the initial set of questions, the next step would be an in-person interview at the property. The in-person interview is an opportunity to show the home/apartment, get to know the other person a little more, ask additional questions, and share personal information and share expectations for what you want in a housemate/boarder. It is also an opportunity to gather references names and contact information that should definitely be checked before any final decision is made.

Background and Reference Checks

Before you make a final decision you should complete background checks and talk to references. Reference checks provide an opportunity to talk to people who know the potential home sharer personally. At a minimum, contact their former

landlords, current employer, or house mates directly by telephone, not electronically. During the telephone call, ask all of the questions that are important to you about the person you are considering.

Start by asking the potential home sharer for a government issued ID so you can verify the person's actual name, address, and date of birth.

Then do decide on what background checks you will perform. You can do background checks at different levels. We recommend you first conduct a search via social media sites, such as google, twitter, and/or Facebook to find out information about the person.

If you feel the need to do a further background check to see about past criminal involvement, you can do a Criminal Offender Record Information (CORI) check. Your potential home sharer must fill out the form and submit it in order for you to obtain any existing criminal offender information. The Commonwealth of Massachusetts' Executive Office of Public Safety and Security has a two page form called a CORI Acknowledgement Form. You can download it at:

<http://www.mass.gov/eopss/docs/chsb/cori-acknowledgement-04-23-fillable.pdf> .

Credit checks can be done too, quite easily. There are many services that perform this available online.

Home Share Agreements

Once both parties have decided to move forward, they should agree to and sign a ***Home Share Agreement***. (See the sample Agreement attached)

A **written** home share agreement is very important. It should reflect the expectations of each party and spell out all obligations, such as the monthly rent amount and due date, hours and types of services to be provided, storage space, etc. It should also lists any restrictions, such as what hours guests are welcome, and whether smoking or pets are allowed.

Every agreement is different because every pair of housemates has different needs. Every agreement should also spell out how much notice a participant should give before moving (30 days is typical). And it should spell out acceptable reasons for terminating the home share immediately -- nonpayment of rent or failure to perform services as agreed, for example.

More Information on How to Be a Landlord

The MA Consumer Affairs & Business Regulations office publishes a handy ***Massachusetts Consumer Guide to Landlord Rights and Responsibilities***. You may download it from: <http://www.mass.gov/ocabr/docs/landlordrights.pdf> .

You may also call them with landlord/tenant questions at: Consumer Hotline (617) 973-8787 Toll Free (888) 283-3757.

Sample Home Sharing Agreement

We, _____ and _____,

Person offering the home

Person moving in

agree to participate in the following home sharing arrangement to begin on _____ (date).

I, _____, am the homeowner and I agree to provide the following:

Yes/No

___ Bedroom (Can it be decorated/painted?) _____

___ Parking _____

___ Laundry Facilities _____

___ Other _____

I, _____, and the person moving in and I agree to provide the following:

Yes/No

___ Rent in the amount of \$ _____/per month, due on the _____ of each month.

___ Pay a share of utilities (heat/electric/internet/cable/phone)? (Percent or Set Amount)

___ will perform household chores for _____ hours per week, in exchange for a reduction in the monthly rent valued at _____/month.

___ Housekeeping _____

___ Meal preparation _____

___ Grocery shopping/errands _____

___ Transportation _____

___ Yard Work _____

___ Shoveling Snow _____

_____ Laundry _____

_____ Other _____

Clarify the following items:

Use of household dishes, pots, etc. _____

Food storage spaces _____

Other storage spaces _____

Use of common areas _____

Mail Policy (at home or in post office) _____

Visitors: ■ Daytime ■ Night-time ■ Overnight ■ Notice required?

Pet's policy _____

Guns or weapons in the home? _____

Schedule: ■ Away, notice required? _____

Emergency contacts exchanged? _____

We also agree to the following:

Loans or gifts of money or substantial property are not part of this agreement and are strongly discouraged. We may amend our home sharing agreement by mutual agreement. We each agree to give a written notice of _____ days in the event one of us desires to end the home sharing arrangement.

Signature of person offering the home

Date

Signature of person moving in

Date