

**A Consumer's Guide to  
Homesharing**

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## What is Homesharing?

Homesharing is an alternative way for people to meet their housing needs that provides numerous benefits to homeowners and renters alike. In simple terms, homesharing is an arrangement by which two or more unrelated people share a dwelling within which each retains a private space.

A shared arrangement might involve a homeowner and renter, or two or more people renting a house or apartment together. Homesharers can arrange a regular agreement or exchange services for part or all of the rent. But no two homesharing situations are alike; each is tailored to the needs and desires of the people involved.

Here are some examples:

### Homesharing with Older Peers

**Mrs Warrington** is a 72 year old widow whose husband died two years ago. Her two sons are now grown and have families of their own. On her limited survivor's pension, she can no longer sustain the expense of running her household alone, and she's also lonely and frightened – especially at night

**Mrs Manley**, a 68 year old widow living in an apartment house, is faced with a substantial rent increase. She can no longer afford her apartment, but she wants to remain in her neighbourhood. One solution is to move into **Mrs Warrington's** three bedroom house. There the two women can exchange favourite recipes, eat together, and share household tasks.

**Mrs Warrington** says, "You can't measure all the homesharing benefits in dollars and cents. It's worth an awful lot to get a good night's sleep because there's another person in the house." **Mrs Manley** adds, "I'm so happy that I found a companion and good friend as well as a comfortable place to live."

### Intergenerational Homesharing

**Mrs Peterson** is 82 years old and has a serious heart condition. She is still very keen and vital, but her family and friends have been concerned about her health and believe she shouldn't live alone.

**Mrs Peterson** didn't want to go to a nursing home and decided to share her home with a graduate student named **Steven**. He needed a quiet place to study and an inexpensive place to live.

**Steven** agreed to do housework and gardening for **Mrs Peterson** in exchange for free rent. **Mrs Peterson** says, "It's such a joy to have a young person around. It's not just the help, but the lovely sounds of life that I enjoy hearing in my house once again."

**Steven** says, “**Mrs Peterson** is a real survivor. I admire her a lot. She’s given me the opportunity to continue my studies even though tuition has doubled in one year.”

**Mr Franklin**, who is 56 years old, has lived alone for many years since his divorce and the emancipation of his children. He is fully employed by finds it challenging to maintain his home and pay his property taxes on a single income. He likes the spaciousness of his home and enjoys living in his neighbourhood, leading to his decision not to down-size his possessions but rather rent out the furnished lower level of his home.

Much to **Mr Franklin’s** delight, he is now sharing his home with **Jacob** a 33 year old architect who found a position in a firm downtown and needed an affordable place to live while saving toward his plans to marry and set up his own home.

While their relationship is friendly, the main benefit each receives in this homesharing match is financial.

As the examples above demonstrate, people share their homes for different reasons. Some desire companionship or increased personal safety. Others need to defray or avoid skyrocketing rents, property taxes, or utility and maintenance costs. Many are looking for a combination of these benefits.

You, too, may be living in a house that’s too large since your children have grown and moved away. Or you may be a single parent who finds it difficult to cope with all the responsibilities and costs of maintaining a household alone. For these and many other reasons, homesharing may make sense for you.

## Is Homesharing for You?

You may think homesharing sounds interesting, but is it for you? Can you successfully share your home or live in somebody else’s home?

Shared housing is not for everyone. To answer the questions above, it’s helpful to examine past living arrangements. Everyone has a homesharing history because we’ve all lived with family or friends at some time in our lives. You may want to list on paper all of your homesharing experiences and review them in your mind to evaluate what was good and bad. Ask yourself the following questions:

- Am I sensitive to other people?
- Am I “reasonably accepting” of other people’s personalities, moods and preferences?
- Do I listen to and understand other people, especially when there’s a difference of opinion?
- Am I able to confront problems and find workable solutions?
- Am I willing to compromise and be flexible?

When people investigate homesharing, they often feel quite ambivalent. Their conflicting feelings may seem burdensome but are actually helpful in determining what’s important in a living situation. Every person needs to weigh the pros and cons when considering a homesharing arrangement: What are the advantages? What are the disadvantages? What do you or don’t you have in your present living situation, and what would you like for the future?

## What's Required to Make Homesharing Work?

Many people are unsure about what kind of person(s) they want to share a home with. But if a shared arrangement is to be successful, it's imperative that potential homesharers clarify their expectations.

If you are thinking about homesharing, try to get to know the other person(s) well enough to decide whether a shared arrangement will work. Making sure you like one another is important, but you should also be certain there's enough common ground on which to begin a homesharing arrangement. This means exploring differences as well as the things that bring you together. The goal is to make certain that there are no extreme differences that would make living together unwise.

A mutually agreed-upon trial period is one of the best ways to explore and understand a potential homesharer's expectations. When it is feasible, trial periods can last a weekend, a week, two weeks, or a month. Taking the time to get to know your fellow homesharer(s) is the insurance you need to make a homesharing arrangement work for you.

After you decide to live with someone, be sure to have an open, ongoing communication about each of your needs. Many people have difficulty asserting themselves, but the more each person can tell the other(s) what he/she needs and wants, the greater the likelihood that everyone's needs can be met.

No matter how wonderful your homesharer is, there will be times you'll disagree. It's best to set aside certain times of the day or week on a regular basis to meet and talk with each other. In this way, when conflicts occur, there's a natural forum already established in which you can resolve your differences. These talks will help you confront issues and changes together before they grow into major differences.

A homesharing arrangement is more likely to be successful if you choose a homesharer with complementary needs, as in the following examples:

1. A homeowner with a hearing disability, but good eyesight, might choose to live with someone who has good hearing but poor eyesight. If someone comes to the front door, the tenant will hear the doorbell and the homeowner will see who it is.
2. An older homeowner with a mortgage and extra bedrooms might choose to homeshare with a young couple trying to save money to buy a home.
3. A lonely widow living in a two-bedroom luxury apartment may choose to share her apartment with a recently retired woman who can no longer afford her apartment and is looking for companionship.

People living together need to feel that their lives are equally enhanced. When you're exploring a shared arrangement, look for that balance and sense of mutuality.

## **A Self-Questionnaire for Those Considering Sharing Their Homes or Apartments**

1. Why do I want to homeshare with someone?
2. Is my home or apartment suitable for sharing? Is there a private room for a housemate and an easily accessible bathroom? Is there adequate closet or storage space? Are there structural barriers, such as stairs, that might limit who can live in my home?
3. Is the space I'm making available really ready for another person and his/her possessions? If not, what must I do to make it ready? Will the space be furnished or unfurnished?
4. If a person needs an unfurnished bedroom, is there extra space in the house to store my things?
5. How much rent do I need to satisfactorily reduce my housing cost burdens?
6. Do I need help around the house? If yes, how much?
7. If I expect a service, should I reduce the rent? Or should I offer free rent, free room and board, or free room and board plus compensation for the services a housemate would provide?
8. To what degree do I want to share my kitchen, living room, and other common areas?
9. What household responsibilities do I want to share? (housework, cooking, shopping, driving, gardening, trash removal, laundry, etc)
10. What are my housekeeping standards? For example, how do I want the common areas to be kept?
11. Am I willing to provide any services? (cooking, laundry, driving, etc)
12. What's essential to me in a housemate?
  - a. Do I prefer a female, male, or couple?
  - b. Do I prefer an employed or retired person, or a student?
  - c. Do I have an age preference?
  - d. Would I consider living with children
  - e. Do I object to smoking or drinking?
  - f. Would I consider living with pets?
13. What kind of relationship do I want with my housemate? Do I want a casual relationship, or a friendly companion with whom to share certain activities and interests?
14. What are my shortcomings that might present difficulties to anyone living with me?
15. What qualities do I have that would contribute to a shared agreement?

## **A Self-Questionnaire for Those Interested in Sharing Someone Else's Home or Apartment**

1. Why do I want to Homeshare with someone ?
2. What kind of neighbourhood do I want to live in?
3. Do I need a furnished or unfurnished space?
4. How much rent can I afford?
5. What's essential to me in a housemate?
  - Do I prefer a female, male, or couple?
  - Do I have an age preference?
  - Would I consider living with children?
  - Do I need public transportation or parking?
  - Do I object to smoking or drinking?
  - Would I consider living with pets?
6. What kind of relationship do I want with my housemate? Do I just want to rent a room in a home, or do I want a friend and companion with whom to share activities and/or interests?
7. What kind of living space do I need?
8. How much private and common space do I need?
9. What household responsibilities do I want to share? (housework, cooking, shopping, driving (errands), gardening, trash removal, handiwork, laundry, etc.)
10. What are my housekeeping standards? For example, how clean will I want the common areas to be kept?
11. Am I interested in providing services (housework, cooking, driving, gardening) to my housemate for an equitable financial arrangement?
12. Are stairs are a problem for me?
13. Do I need assistance from the person(s) with whom I will live?
14. A, I prepared to adjust to a household change in return for rent savings, services, security, or companionship?
15. What are my shortcomings that might present difficulties to anyone living with me?
16. What qualities do I have that would contribute to the success of a shared arrangement?

## **I've Decided to Homeshare: What Next?**

If, after considering these issues, you've decided that homesharing is for you, you'll need to begin searching for a suitable housemate. First, find out if there is a homesharing program in your area. There are many agencies throughout the country that can assist you with interviewing, screening and selecting an appropriate housemate. For assistance, contact the

### **National Shared Housing Resource Center**

1580 N. Northwest Hwy., Suite 310

Park Ridge, IL 60068

Phone 847.823.0453

[www.nationalsharedhousing.org](http://www.nationalsharedhousing.org)

## **How to Advertise for a Homesharer**

If there is no shared housing programme in your community, the initiative for finding a compatible housemate will necessarily rest with you. The question is. How do you safely go about finding potential homesharers?

For personal safety reasons, you may want to limit access to your name and phone number. You can either list your home address and phone number, your work phone number or a post office box for replies to your notice.

Begin your search by spreading the word amongst your friends and relatives, at churches and synagogues, at work, in senior centers, food co-ops, clubs or membership organizations with which you are affiliated. You might print up a 3 X 5 card containing basic information. These notices can be placed on the bulletin boards and in the publications of the organizations mentioned above.

You may also want to consider placing notices at social service agencies, food stores, doctors' offices, libraries, universities, housing services, community centers, social security offices, and community or city newspapers.

## **Interviewing a Potential Homesharer**

When you receive replies to your notice, an initial exploratory phone conversation serves the purpose of screening out prospects that are not what you have in mind. Keep a list of all your questions and preferences by your telephone, and use them as a guide for your first conversation.

If after an initial phone conversation you want to explore homesharing possibilities further, the next step is to arrange for meeting the individual (s) in neutral setting such as a restaurant. There you can further investigate mutual needs and concerns, as well as become acquainted more personally.

If a professional from a homesharing agency is not involved, you should follow up with a criminal background check and reference checking to determine the appropriateness of the homesharer.



If this face-to-face meeting is successful and all references are satisfactory, next arrange a time to meet again in the home or apartment that will be shared. Home providers may also desire to visit the present home of the person coming to share with you. Such a visit aids in assessing similarities and differences in lifestyle.

In these meetings you may want to invite a friend or relative to give you an added perspective. Though this process may seem involved, the time and care you take at the beginning can help you avoid later grief and aggravation by finding a compatible person at the outset.

## **After the Interview, What Next?**

After you have interviewed a prospective homesharer, refer to the following questions to help sort out your impressions and ensure that all your questions were asked and answered. By focusing these impressions, you should be able to determine whether this person will be a good homesharer for you.

## **POST-INTERVIEW QUESTIONS FOR HOME PROVIDERS**

1. Did I discuss what is important to me in a homesharing arrangement?
2. Have I asked all the essential questions about the person I am considering? For example, have I discussed; service exchange, if any; music preferences; television habits; home entertaining; overnight guests; work, sleep, and wakeup schedules; temperature preferences for summer and winter months; privacy needs; etc.
3. Have I made clear the extent to which I am willing to share the common rooms, the kitchen, and outdoor space?
4. Have we agreed on meal preparation and schedules?
5. Have we agreed about who is responsible for household chores?
6. Have we agreed on the financial arrangements?
7. What do I like most about this potential homesharer?
8. Does this potential homesharer have similar values and needs?
9. What do I not like about this person or the possibility of sharing with him/her?
10. Can our differences be overcome?
11. Have I checked his/her references, or talked with people who have known him/her for several years? (e.g. former roommates, landlords, employers, co-workers or neighbors)
12. Have I offered my personal references to someone I'm considering as a homesharer?
13. Have I agreed to a trial period of living together before allowing the homesharer to move in permanently, without implied obligations by either?
14. have we considered using a written agreement to specify rights and obligations?

## POST-INTERVIEW QUESTIONS FOR RENTERS

1. Will I be happy living in this location (neighbourhood)?
2. Is it close to my friends and family?
3. Is it near public transportation, stores and services?
4. Can I financially afford to live here?
5. Do my preferences fit in with the home provider's preferences?
6. What do I like most (and least) about this home and person(s)?
7. Can any of these things be changed or overcome to suit me?
8. Did I discuss what is important to me and ask all essential questions about the person I am considering? For example, have I discussed: service exchanges, if any; music preferences, television habits; home entertaining; overnight guests; work, sleep, and wake-up schedules; temperature preferences for summer and winter months; privacy needs; kitchen and/or laundry privileges, etc.
9. Will we cook together, share the house's common spaces, share daily activities and companionship, or would I be happier living a life relatively separate from my homesharer(s)?
10. have we talked frankly about my rights to household areas and my obligations to the house and the homeowner? Have we clearly agreed to a trial visit, if possible, before I move most of my possessions – a period of at least a week without any implied obligations on either part?

### **A Model Homesharing Lease**

If after the interviews you have mutually agreed to be homesharers, you may want to sign a formal agreement. There are homesharers who prefer a written agreement and others who prefer a verbal agreement. In either case, the document that follows is worthy of review because it helps you to formalise your homesharing expectations. You can use all or part of this document.

You will note that the model agreement is designed for a home provider and a renter. If you are both sharing an apartment you will have to make the appropriate changes.

The agreement is printed on separate pages (see pages 14-16) for your convenience so it can be copied for use.

# **List of Discussion Points for Potential Homesharers**

## **Sharing tasks, space and things**

- What areas of the home will be shared and what areas will be private?
- Who is responsible for household tasks?
- Cleanliness standards for ALL rooms in the house
- Furnishings?
- Personal possessions (television, stereo, cookware, dishes, linens, tools, etc)
- Laundry
- Storage space

## **Money**

- What is the rent? When is it due?
- If there is a service exchange, what is the financial arrangement, and what are the services?
  - Reduction in rent
  - Free rent
  - Free room and board
  - Free room and board plus compensation
- Utilities included in rent?
- Buy food together?

## **Habits and preferences**

- Daily life (work, sleep, wake-up, and bathroom schedules)
- Temperature preferences for summer and winter
- Smoking
- Pets
- Noise level
- Alcohol use
- Television habits
- Music preferences
- Telephone habits
- Home entertaining (overnight guests, visitors such as friends or family)

## **Meals**

- Eat together or not? Schedule?
- Shopping and preparation of meals
- Kitchen privileges
- Use of refrigerator, freezer, pantry and kitchen storage space
- Food preferences
- Special diet

## **Getting Along**

- What are our needs for socialising and privacy?
- Are there any activities we would like to share?
- How will we handle changing needs?

## **Medical Considerations**

- Medical conditions other homesharer(s) should know about?
- Medications?
- Exchange doctors' telephone numbers?
- What arrangements will be made in the event of injury or illness?

## **Emergency Contacts**

- Number to call in case of emergency

## **Beginning and Ending**

- How long is homesharing agreement to last?
- Trial visits?
- How much notice is needed to terminate the homesharing agreement?
- What other arrangements?

## Getting Along

While there are many benefits to homesharing, disagreements can certainly arise. We have all experienced conflicts at some time with family, friends, or housemates. Dealing with differences does not have to be a negative experience; in fact it can be a growing and uplifting experience. Here are a few suggestions to successfully deal with small problems before they grow into BIG ones.

- Express clearly the problems as you see them, how you feel, and what you'd like to have done to change the situation.
- Discuss one issue at a time without being defensive.
- Make sure you agree on the definition of the problem.
- Listen carefully to what the other person is saying, thinking and feeling about the problem.
- Discuss the possible solutions. What are the good points about each? Who will do what, and when?
- Choose a plan with which you are both comfortable.
- Decide how you will implement the plan. What are the steps? Who will do what and when?
- Decide on a time to discuss progress.
- Recognise what you've both accomplished in working out the situation
- If matched by a homesharing agency, communicate you need for help in dealing with the issue.

## Model Homesharing Agreement

*(Certain issues such as the security deposit may vary by locality. Check with your local Landlord-Tenant Department for specific guidelines)*

**Parties:**

This agreement made the ..... day of ....., 20.... Between ..... called "Home provider" and ..... called "Homesharer"

**Property:**

Home provider is the homeowner or lessor. The following premises located at ..... in the City of ..... in the County of .....State of .....

Home provider agrees to share such premises with homesharer, with homesharing consisting of entire premises, with exception of ..... and with the limitation of/to:

- a. Smoking
- b. pets
- c. guest (overnight)
- d. other

**Terms:**

- A. Security Deposit (amount/date) \$...../.....20...
- B. Rent \$ ..... per month in advance
- C. Due date for the rent payment ..... 20 ..
- D. Commencement date of agreement ..... 20....
- E. Services provided in addition to or in lieu of rent reduction by the homesharer shall be: (see attached Rental Agreement)
- F. Home provider is required to give 30 days written notice to homesharer of any increase in rent.
- G. Homesharer may occupy the shared premises with .....

**Rental Agreement:**

Services performed by:	Home provider	Homesharer	Shared
Housekeeping/cleaning	( )	( )	( )
Cooking	( )	( )	( )
Transportation	( )	( )	( )
Shopping	( )	( )	( )
Laundry	( )	( )	( )
Yard work	( )	( )	( )

We agree to the special conditions set forth below:

- 1. Cleaning: when, what
- 2. Meals: when, what
- 3. Transportation: when, where, whose
- 4. Laundry
- 5. Shopping
- 6. Other
- 7. Nights Homesharer will sleep on premises:  
Sun ..... Mon..... Tues ..... Wed ..... Thurs ..... Fri ..... Sat .....
- 8. Evening hours Homesharer will remain on premises:  
Sun ..... Mon..... Tues ..... Wed ..... Thurs ..... Fri ..... Sat .....
- 9. Daytime hours Homesharer will remain on premises:  
Sun ..... Mon..... Tues ..... Wed ..... Thurs ..... Fri ..... Sat .....

**Utilities:**

Utilities are/are not included in rent. If not, utilities shall be paid by:

	Home provider	Homesharer	Shared
Electricity	( )	( )	( )
Gas	( )	( )	( )
Water	( )	( )	( )
Garbage	( )	( )	( )
Phone	( )	( )	( )
Other	( )	( )	( )

**Security Deposit:** (Optional)

- A. A security deposition of \$ ....., paid by Homesharer to Home provider, shall be applied toward costs incurred by Home provider due to Homesharer’s violation of this agreement, including but not limited to: Homesharer or Homesharer’s guests’ damage to property or premises, defaults in rent, and/or extraordinary cleaning.
- B. Home provider may acknowledge receipt of \$ ..... as security form the Homesharer as described above.

**Fixed Costs:** The Home provider and Homesharer agree to the following:

- ..... Divide cost equally
- ..... Each purchase separately
- ..... Other

**Duties of Homesharer:**

Homesharer agrees to the following rules and regulations:

- A. No alterations, additions and/or modifications shall be made to the premises without prior written consent from the Home provider (i.e. closets, painting, fixtures, etc)
- B. The Homesharer shall, together with the Home provider, keep the shared premises in clean and neat condition;
- C. Damage to the shared premises or personal property of the Home provider caused by the Homesharer shall be repaired by the Homesharer
- D. The Homesharer shall further be liable for any damage to the premises which is caused by any member of the Homesharer’s family, guest, or any persons acting under the Homesharer’s control
- E. The Homesharer shall refrain from any disturbing and/or excessive noises, unlawful drug use and alcohol abuse.

**Duties of Home provider:**

The Home provider agrees to the following:

- A. Home provider shall, together with the Homesharer, keep the shared premises in a clean and neat condition.

- B. Repairs or improvements to the premises shall be the obligation of the Home provider except those required of the Homesharer as described above.
- C. Home provider agrees, at all times, to be considerate of Homesharer and to refrain from unlawful drug use, alcohol abuse and any disturbing and/or excessive noises.

**Termination:**

- A. Either party may terminate this agreement by given a 30 day written notice to the other party.
- B. Home provider has the option to terminate this agreement by giving five days written notice to Homesharer if Homesharer fails to pay rent, destroys property, maintains any nuisance upon or about the premises, or if the Homesharer continues to breach any material provision of this agreement after written notice is given to the Homesharer to discontinue such breach.
- C. Homesharer shall have the right to terminate this agreement upon five days written notice to Home provider, if Home provider breaches any material provisions of this agreement.
- D. If either party becomes substantially mentally or physically disabled, this agreement will terminate on ..... days written notice and a new agreement may be negotiated if both parties agree.

*We agree to be legally bound by this agreement:*

..... Homesharer	..... Home provider
..... Signature	..... Signature
..... Date	..... Date
..... Witness	..... Witness

*In case of emergency contact:*

**Home provider:**

Name ..... Relationship .....

Address .....

Phone Number: (home) ..... (work) .....

**Homesharer:**

Name ..... Relationship .....

Address .....

Phone Number: (home) ..... (work) .....