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# **HOME *SHARE***

## **Information Packet**

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## **Preamble:**

The HomeShare program is a service offered at no cost to the public by the University of Michigan Health System's Housing Bureau for Seniors. Since 1983 the HomeShare program has worked with thousands of participants to facilitate and maintain mutually beneficial shared housing relationships. This information packet provides an overview of the HomeShare program. The information contained within can be used to determine if the HomeShare program is the right housing option for you.

## **Section 1: HomeShare Basics**

Section 1 contains basic information including terminology frequently used in the HomeShare Program, a basic definition of HomeShare, and examples of the two main types of HomeShare relationships.

### **1.1 HomeShare Terminology**

Below is a listing of common terms and phrases used in the HomeShare program.

**Application-** A process consisting of a personal interview with a HomeShare staff member or volunteer, a criminal background check, a character reference check, and income verification.

**HomeShare Agreement-** A 30-day or month to month agreement/ contract which is drafted to outline the responsibilities of both the seeker and the provider upon entering into shared housing.

**Introduction-** A scheduled meeting of a seeker and provider to explore the possibility of entering into a HomeShare agreement.

**Match-** The mutual agreement of a seeker and provider to enter into a shared housing contract with each other.

**Provider-** An approved HomeShare participant person who is offering housing.

**Referral-** The process of presenting possible house mate options to both the seeker and the provider.

**Seeker-** An approved HomeShare participant who is looking for housing.

**Termination-** The dissolution of a HomeShare match.

## **1.2 What is HomeShare:**

HomeSharing is an alternative way of meeting housing needs, with numerous benefits to renters and homeowners alike. People share for different reasons, some of which include: companionship, personal safety, help with chores, or to offset the rising cost of rents, taxes, utilities, and maintenance. Homeowners may be living in a house too large now that the children have left home, or they may be a one-parent family finding it difficult to cope with all the responsibilities of maintaining a household alone. Renters may be graduate students, newly divorced persons, professionals recently moved to the area, or anyone in need of low cost housing who enjoys living with others.

Put simply, HomeSharing is an arrangement where two or more unrelated people (one individual must be fifty-five years of age or older) share a dwelling, each having her or his private space and sharing certain common areas. A shared arrangement might involve a homeowner and a renter, or two or more people renting a house or apartment together. HomeSharers may arrange a regular rental agreement or exchange services for part or all of the rent. No two HomeSharing situations are alike; each is tailored to the needs and desires of the people involved. Here are two examples:

## **1.3 Different Types of HomeShare:**

There are two main types of HomeShare situations. The first type is Peer to Peer. In a Peer to Peer HomeShare situation both the seeker and the provider are over the age of 55. The second type of HomeShare situation is Intergenerational. In an Intergenerational HomeShare situation one person must over age 55. In this type of HomeShare situation the provider is typically over age 55 and the seeker may be any person age 18 and older. Located below are two examples that represent both Peer to Peer and Intergenerational HomeShare situations.

### **Peer to Peer HomeShare Situation**

Mrs. Warrington is a seventy-two 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 a household alone. She is lonely and frightened of living alone, especially at night. Mrs. Manley, sixty-eight years old, is a widow living in an apartment and faced with a substantial rent increase. She no longer can afford her apartment, but wishes to remain in her neighborhood. The solution is to move into Mrs. Warrington's three-bedroom house. They exchange favorite 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 HomeShare Situation**

Mrs. Peterson is eighty-two years old and has a serious heart condition. She is still very independent, but her family and friends are concerned about her health and believe she shouldn't live alone. Mrs. Peterson does not want to move and has decided to share her home with a graduate student named Steven. Steven needed a quiet place to study and an inexpensive place to live. He does housework and gardening for Mrs. Peterson in exchange for modest rent. Mrs. Peterson remarks, "What a joy to have a young person around. It's not just the help but the lovely sounds of life in my house once again." Steven says, "Mrs. Peterson is a real survivor; I admire her a lot. She has given me the opportunity to continue my studies even though tuition has increased substantially in one year."

### **Section 2: The HomeShare Process**

Section 2 includes the HomeShare Clarification of Non-Liability which all applicants must sign to participate in the HomeShare program. Section 2 also outlines the basic HomeShare process that all participants follow.

#### **2.1 HomeShare Clarification Agreement of Non-Liability**

The staff of the Housing Bureau for Seniors (HBS) will use their training and experience to bring together those persons who have housing and those persons who are seeking housing.

HBS acts only as a facilitator providing the opportunity for parties involved to come together and work out their own housing arrangements. HBS makes no promises, guarantees, warranties or claims regarding seekers or providers of housing. Criminal record checks completed are limited in nature and do not provide information on federal arrests or criminal records from other states. It is the responsibility of the participants to determine whether referred individuals are found to be compatible. All final decisions regarding HomeSharing rest with the seekers and providers of housing.

The final decision on any living arrangement made is voluntary and the decision will be made solely by the parties in the living arrangement. The Housing Bureau for Seniors or HBS volunteers will not be held legally responsible for the living arrangements, nor will they assume any liability for claims, damages, or other consequences which may arise from this HomeSharing arrangement.

Further HBS recommends that any housing arrangements should be set forth in a written agreement. The agreement includes provisions for 30 days notice to be given by seeker or provider of housing before terminating this arrangement. (The thirty day notice provision will not apply in the event of theft, property damage to owner's residence and/or belongings, abuse or any other situation which the parties and a representative from the HBS deem unmanageable.)

While the seeker/provider may personally decide whom they wish to share their housing, based on their own preferences, the Housing Bureau for Seniors will not make any HomeShare decision/referral based on an individual's race, color, religion, national origin, ancestry, age, gender, marital status, or handicap status.

## **2.2 HomeShare Process Outline**

### **1) Program Orientation**

- a) Read this information packet completely.
- b) Review the program limitations provided in Section 3.

### **2) Interview**

- a) During the application interview we will ask you many questions about your life style and preferences.
- b) We will ask you to sign a release of information, which allows us to share with other prospective HomeSharers the information we have learned about you. We will also ask you to provide names and phone numbers of three or four people who are not related to you but who know you well. It is wise to come to the interview with a written list of these references. During the interview you will also be required to sign a consent form that allows the HomeShare program to do a criminal background check in the state of Michigan.

### **3) Income Verification**

- a) You will be required to provide verification of income. This can be 3 most recent pay stubs, a social security statement, or a bank statement.

### **4) Reference Check**

- a) After the interview, we will check your references and determine if our HomeShare program can be helpful to you.

### **5) Criminal Background Check**

- a) After your interview we will check for a criminal background.
- b) Having an offense on your record will not automatically disqualify you from HomeSharing. The nature of the offense and the duration of time after the offense will be taken into consideration.
- c) If you have an offense on your record you will be required to share this information with any prospective housemates.

### **6) Referrals**

- a) At this point in the process we check our list of current situations to see if anyone registered with us meets your needs.
- b) If so, you will receive a call from your counselor describing the other person. It is important to remember that who you choose to meet or have a trial period with is your decision.
- c) At any point during the referral and introduction stage you can decide that this particular match is not right for you.

**7) Introduction**

- a) If both parties want to meet one another, an introduction is scheduled.
- b) A counselor will be present, unless you decide this is unnecessary. The counselor will help you ask questions and get to know one another.
- c) We encourage you to meet as often as you like before making a decision.

**8) Trial Period**

- a) If both parties are interested, we will help you set up a mutually agreed upon "trial period." This is an opportunity to find out what it is like to live together.
- b) If the trial period does not work out the seeker needs to have a place to move back to.
- c) We urge seekers not to give up their current living situation until they are sure the HomeShare arrangement is going to work out.
- d) Also, we urge providers to try to accommodate the fact that during the trial period the seeker may be paying rent somewhere else.

**9) Written Agreement**

- a) Once a HomeShare match is made, the final step is to formalize the arrangement with a written agreement.
- b) Items covered in this document are: rent, services, meals, phone, quiet hours, termination of agreement, and any issues both parties want included.
- c) HomeShare agreements are on a month-to-month basis.

**10) Ongoing Support**

- a) Once you are matched in a HomeShare situation, you are still welcome to call your HomeShare counselor, should any problems arise.
- b) Your HomeShare counselor will call you from time to time to say "hi" and see how things are going.
- c) We also offer mediation and negotiation services should difficult situations arise.

**Section 3: Is HomeShare the Right Program for Me?**

This section outlines program limitations, and offers questions that all participants should ask themselves before deciding to pursue HomeShare as a housing option.

**3.1 Program Limitations**

- 1) In every HomeShare match one person **MUST** be over the age of 55.
- 2) Individuals accepted as seekers need to have an income level sufficient to pay rent or have time and willingness to provide some services, or both.
- 3) HomeShare is designed for two or three adults. We are unable to serve parents with more than one child.
- 4) Individuals with current, untreated substance abuse problems cannot be served by HomeShare. Persons in recovery must have two years abstinence that can be substantiated with documentation.

- 5) Successful HomeSharers must have a degree of emotional stability, which allows them to be interested and involved in the welfare of others. This program is not appropriate for someone who may have problems that would create additional stress in a home living arrangement.
- 6) HomeShare does not provide home health care. If an applicant needs a great deal of personal care or cannot be left unattended, this program is not appropriate. HomeSharers can provide companionship and household help, but it should be expected that seekers will have activities of their own, independent of the homeowner.
- 7) HomeShare cannot provide emergency housing. The process of matching is a careful and somewhat time-consuming one and is not a "quick fix."
- 8) Our goal is to promote suitable and long-lasting HomeShare arrangements. Our experience is that hurried matches do not last. It will take time for us to find suitable matches and for applicants to make careful decisions. People in need of short-term housing may apply, but many providers prefer a longer term commitment and referral opportunities may be limited.

### **3.2 Questions for Seekers:**

1. Why do I want to HomeShare with someone?
2. What kind of neighborhood do I want to live in?
3. Do I need a furnished or unfurnished space?
4. How much rent can I afford?
5. What is essential to me in a housemate?
6. Do I prefer a female, male, couple?
7. Do I have an age preference?
8. Would I consider living with children?
9. Do I object to smoking or drinking?
10. Would I consider living with pets?
11. What kind of a relationship do I want with my housemates? Do I just want to rent a room in a home, or do I want a friend and companion with whom to share my life?
12. What household responsibilities do I wish to share? (For example: housework, cooking, shopping, driving, gardening, trash removal, handiwork, laundry) What do I consider an equitable exchange for services?
13. What are my housekeeping standards? For example, how clean should common areas be kept?
14. Am I prepared to adjust to a household change in return for rent savings 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 a shared arrangement? Do I listen to and understand other people, especially when there is a difference of opinion?
17. What things can I do to make my new HomeSharing arrangement feel like home?

### **3.3 Questions for Providers:**

1. Why do I want to HomeShare with someone?
2. Is my home or apartment suitable for sharing? For example, is there a private room for a housemate? Is there 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(s) and their 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, am I willing to store my things?
5. How much rent do I need in order to satisfactorily reduce my housing cost burdens?
6. Would I like some help around the house? If yes, how much assistance do I need?
7. If I expect a service, should I reduce the rent, offer free rent, free room and board, or free room and board plus compensation for the services a housemate would provide?
8. Am I prepared to adjust to some household changes in return for the additional income or help that I am asking?
9. To what degree do I want to share my kitchen, living room, and other common areas?
10. What household responsibilities do I wish to share? For example: housework, cooking, shopping, driving, gardening, trash removal, laundry, etc. - What are my household standards? For example, how clean should common areas be kept?
11. What is essential to me in a housemate?
12. Do I prefer a female, male, couple?
13. Do I have an age preference?
14. Would I consider living with children?
15. Do I object to smoking or drinking?
16. Would I consider living with pets?
17. What are my shortcomings that might present difficulties to anyone living with me?
18. Am I able to confront problems and find amenable solutions? Do I listen and understand other people, especially when there is a difference of opinion?
19. What qualities do I have that would contribute to a shared arrangement?
20. What can I do to ensure that MY home can become OUR home when shared with another?

## **Section 4: HomeShare Agreement**

This section provides an example of a HomeShare Agreement. The same format is used for all HomeShare agreements however each agreement is tailored to the needs of both participants.

All Agreements operate on a 30 day or month to month notice. If the provider or the seeker decides to terminate the HomeShare agreement they are responsible for providing the other party notice in writing 30 days before the intended termination of the contract. During this 30 day period the original HomeShare Agreement must be maintained.

### **Example of a HomeShare Agreement**

#### **HOME SHARE** Agreement

##### **1. PARTIES:**

The parties to this agreement are:

**Home Provider:** Jane Smith  
**Home Seeker:** John Doe

##### **2. PROPERTY:**

The home provider and the home seeker agree to share the premises located at:

2401 Plymouth Rd  
Ann Arbor, Mi 48105

The home seeker will have exclusive use\* of the rooms listed below:

Upstairs front bedroom and upstairs bathroom

\* Home provider shall have the right to enter the above area only upon adequate advance notice, or during an obvious emergency: take such action as may be reasonably required for the health and safety of the premises and occupants.

If there are areas of the premises or items of property that are NOT to be shared, they shall be listed here: (Home provider's bedroom is considered a private area and not to be shared).

First floor office and den

**3. RENTAL RATE/ FINANCIAL CONTRIBUTION:**

The monthly financial contribution for this HomeShare agreement shall be:

\$375 per month

Paid in advance on the first day of the month. Unless specified otherwise, utilities shall be paid by the home provider.

The home seeker may install a telephone at their own expense:

No

The home seeker may use the home providers telephone under the following conditions only:

Local phone calls only

This HomeShare Agreement shall begin on:

August 26, 2008

**4. SEEKER SERVICE RESPONSIBILITIES:**

The home seeker shall provide the following services:

- 1) Take trash out on Tuesday nights
- 2) Share cleaning duties in common spaces
- 3) Shovel sidewalk in winter
- 4) Water flowers

The home provider and the home seeker agree to the following terms for the purchase of food:

Separately

**5. USE and OCCUPANCY:**

Occupancy shall be limited to the seeker signing this HomeShare Agreement; Home seeker shall use the premises for residential purposes only.

The following restrictions apply to the use of the home (includes agreements concerning pets, smoking, alcohol consumption, guests, parking, laundry usage, etc.):

No smoking, no pets, alcohol consumption in moderation, daytime guests allowable, parking in garage, laundry usage acceptable

**6. PROVIDER RESPONSIBILITIES:**

Provider affirms that they own the home, or (if leased) have permission to share the premises and enter into this HomeShare Agreement.

Provider shall maintain the premises in a decent, safe, and sanitary condition. Provider is responsible to carry adequate Home Owner's Insurance, including liability coverage. Provider is NOT responsible for carrying insurance on the home seeker's property. If either party damages the other's personal property, He/she shall be responsible for the cost of repair or replacement.

#### **7. SEEKER RESPONSIBILITIES:**

Home seeker shall keep the dwelling unit in a clean, sanitary and safe condition. The home seeker is liable for any damage to the premises which are caused by the seeker or any of the seeker's guests.

No substantial alteration, addition, or improvement shall be made to the dwelling unit without prior written consent of the home provider.

Home seeker agrees to return to the home provider the portion of the premises and all furnishings and personal property of the home provider used by the home seeker in the same condition as when taken, cleanliness included, reasonable wear and tear excepted.

#### **8. NOTICE OF TERMINATION:**

Home provider and home seeker agree that should difficulties arise, mediation is desirable and both are responsible for contacting the HomeShare Program Coordinator.

If the premises being shared is damaged or destroyed in whole or in part by fire or other casualty, home provider or home seekers may terminate this HomeShare Agreement immediately by written notice to the other party.

Thirty days (30) written notice shall be given by either party before termination of this HomeShare Agreement. The 30 day notice requirement shall not apply in the event of theft, property damage, abuse or any other situation which the parties and HomeShare Coordinator deem unmanageable.

Home seeker agrees to remove all personal belongings at the time of termination and provide a forwarding address to the provider. Should personal property be abandoned on the premises, the home provider has the option, after 30 days, of having such property removed/disposed of as they see fit. Keys if provided shall be returned to the provider at the time of departure.

#### **9. CHANGES:**

This agreement may be changed/ modified/ clarified in writing at any time given the written consent of both parties.

## **10. SIGNATURES**

Agreement Date:

    Mrs. Jane Smith                            Mr. John  
Doe      
HOME PROVIDER                            HOME SEEKER

HomeShare Program Coordinator  
WITNESS

### **Home Provider Emergency Contact:**

Daughter: Anne Smith: 734-555-5555

### **Home seeker Emergency Contact:**

Parents: Robert and Margaret Doe: 734-555-5555

## **Section 4: Frequently Asked Questions**

This section explores some of the most frequently asked questions. If you have a question that is not on the list below, please feel free to contact the HomeShare program directly.

### **How long will it take?**

Plan on anywhere from several weeks to a month or more. You can expedite the process by making sure your references are available and will respond to our inquiries. Also, be sure to give us your current phone numbers (both business and home) so that we can easily reach you. If we have someone currently on our list who meets your needs, the process will be faster than if we have to wait for the right person to come along.

### **What if you don't have someone for me?**

If no one on our current list is right for you, you might want to run a classified ad in the local publication using our phone number. We will take calls and screen respondents for you, introducing to you only those individuals who meet your criteria.

### **How much is rent?**

It varies. In some situations where there are many services needed, (probably including regular meal preparation) the rent might be free. In situations where there are few, if any, services required the rent might be \$350 or more. Each HomeShare provider sets her or his own rent, which includes utilities. Most fall in the range of \$300 to \$450.

### **What if I don't know what to charge?**

The Housing Bureau for Seniors cannot make that decision for you, but we can tell you what some other people in similar situations have charged. We suggest you talk it over with family or friends. You can look in the newspaper for market value rents. Take time to carefully think through just what services you would like to have provided. Most of the people seeking HomeShare situations are doing so to save money and to cultivate family-like relationships with older people.

### **What if I don't like the person after we are living together?**

This is the reason for the trial period option. It gives you some real experience together before a definite decision is made. Even after the agreement is signed you can terminate the arrangement by giving thirty days notice to the other person. But don't give up too easily. Sometimes all that is needed is some honest communication and clear statement of your needs. Your counselor is always available to come to the house and meet with both parties to help smooth out the rough spots in your relationship.

### **How long do HomeShare matches last?**

Again, it varies. Some last for years, others for months. Sometimes a person moves away, or an older homeowner may become disabled and need to live in a more supportive environment. Family situations change and with that living arrangements are altered.

### **What are the usual ages of HomeShare applicants?**

Approximately one third of our seekers are graduate students looking for housing while they are in school. These are mature students who are looking for a family environment. The balance of seekers are young adults just getting started, women working at minimum wage jobs, displaced homemakers, or young professionals new to town. Also some seekers are able-bodied seniors who want to live in a shared home. Most, but not all, of the providers are senior citizens who want to stay in their own homes, but desire some company or need help with home maintenance. Some senior homeowners do not need services, but do need the additional income provided by rent.

## **Section 5: Donation Guidelines**

We appreciate your considering a donation at some time during your work with us – especially if we find you a successful match! The following chart suggests an amount related to your income; but we welcome any contribution. It is partly through your generosity that we are able to continue serving the seniors of our county. Your contribution is tax deductible and can be mailed, or given to your counselor. Checks should be made out to the Housing Bureau for Seniors, Inc.

<b>Annual Income</b>	<b>Suggested Donation</b>
\$5000 or less	None
\$5000 - \$10,000	\$5.00
\$11,000 - \$15,000	\$15.00
\$16,000 - \$20,000	\$25.00
\$21,000 - \$30,000	\$35.00
\$30,000 or more	\$45.00 or more