

## HOUSING HIGHLIGHTS

# Shared Housing

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### WHAT IS SHARED HOUSING?

Shared housing is defined as an arrangement in which two or more unrelated people share a house or an apartment. Usually private sleeping quarters are available; the rest of the house is shared. Shared housing may occur naturally when a group of individuals decide to pool their resources and establish a household or it may develop through the guidance of an agency. In some cases, agency-sponsored shared housing may provide individuals with such services as meal preparation, housekeeping, shopping and case management. Shared housing provides elders, wishing to remain independent, a way to reduce economic, physical and social loss that may accompany aging.

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### WHAT TYPES OF SHARED HOUSING ARRANGEMENTS EXIST?

The two basic types of shared housing are:

Match-up:

An arrangement in which two individuals agree to pool together available resources such as personal, financial, and physical support to create a shared dwelling.

Group Shared Residence (GSR):

An arrangement in which three or more unrelated individuals share common areas such as kitchen, dining and living facilities while maintaining a private bedroom. Management and maintenance of the household are decided upon mutually.

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### WHAT ARE SOME OF THE REASONS OLDER PEOPLE SHARE HOUSING?

Many benefits are associated with sharing a home. However, you must also consider some possible problems associated with such an arrangement. Before deciding to share a home, you must weigh the benefits of sharing living space with another person against the possible problems.

Some of the benefits that shared housing can provide include:

- Additional income
- Companionship
- Opportunities for emotional, social, and in some cases, physical support.
- Personal Services
- Security

# PROBLEMS ASSOCIATED WITH SHARED HOUSING AND POSSIBLE SOLUTIONS

## PROBLEM/CONSIDERATION

## POSSIBLE STRATEGY/SOLUTION

### *Legal Restrictions:*

#### 1) Zoning Ordinances

- Check whether or not there are any city restrictions on housing meant for single family dwellings. The definition of "family" may prevent you from entering into a shared housing agreement.

#### 2) Landlord/Tenant Issues

- Explore with local jurisdictions whether or not shared housing agreements are accepted as landlord/tenant contracts. Some areas do not recognize shared housing agreements as legitimate landlord/tenant contracts.

### *Reduction or Loss of Government Benefits:*

#### 1) Supplemental Security Income

- Check with your local Social Security office for advice on your SSI benefits. You may lose up to 1/3 of your monthly benefits if the shared housing arrangement involves the exchange of reduced rent or food. Such arrangements are considered income.

#### 2) Food Stamps

- If you receive Food Stamps, you may lose your benefits. The entire monthly income of the household is considered for eligibility. Contact your local Department of Public Social Services.

#### 3) Taxes and Insurance

- Check with your local jurisdiction and insurance company to determine if a shared housing arrangement would increase your local taxes or insurance rates.

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## HOW TO BEGIN

If you are interested in shared housing programs, the following agencies may be of some assistance:

- Local area agencies on aging
- Local churches or synagogues
- Local housing departments
- Senior centers
- State department on aging

## ADDITIONAL INFORMATION

"Key Zoning Issues for Shared Residences for Older Persons" (D12774) and "A Consumer's Guide to Homesharing" (D12774). Both available from:

American Association of Retired Persons  
601 E. Street, NW, Washington, D.C. 20049  
For more information, call: (202) 434-2277

**Price: Free (single copies).**

For more information on housing options, write to:  
National Resource Center on  
Supportive Housing and Home Modification  
USC Andrus Gerontology Center  
3715 McClintock Ave  
Los Angeles, CA 90089-0191  
Tel.:(213)740-1364; Email: homemods@usc.edu