

City of Burlington

# Home Sharing in Burlington

A CEDO Whitepaper

Community and Economic Development Office (CEDO)  
January 2018

The logo for CEDO, featuring the letters 'CEDO' in a stylized font. The 'C' and 'E' are blue, and the 'D' and 'O' are orange. The text is set against a black rectangular background.

**CEDO**

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## Executive Summary

For decades, the City of Burlington has identified the availability and affordability of housing as one of its most significant challenges. In October 2015, Burlington City Council adopted the [Housing Action Plan \(HAP\)](#), which contains 22 strategies for building a more affordable, inclusive, livable, walkable sustainable and vibrant community. The strategy explored in this whitepaper is to consider continued assistance for home sharing<sup>1</sup>, simply defined as connecting someone with a spare room (host) in the home to another person seeking accommodations (guest) in exchange for an agreed level of support in the form of financial exchange, assistance with household tasks, or both. [HomeShare Vermont](#), the primary home sharing program in the city, has been providing a matchmaking service for 35 years. Their approach provides a relatively low barrier option to provide housing without the cost of development while also allowing low-income residents or seniors to age at home. This whitepaper outlines a range of policy and program options that HomeShare VT, the City, and its partners may pursue to increase the use of the program.

The specific task of the HAP undertaken in this paper is to consider continued assistance for home sharing by reviewing the effectiveness of the home share model and, if appropriate, exploring other potential mechanisms to incentivize expansion of the model (whether through tax incentives, capacity grants, or Community Development Block Grant (CDBG) funds). The paper endeavors to place the role of home sharing, as a method to meet the City's HAP goals, in context by providing general background on the model and a thorough examination of primary and secondary data. Detailed program data from HomeShare VT, recent survey data from the American Association of Retired Persons - Vermont (AARP VT), demographic trend data, and precedents from home share programs around the country were analyzed. Based on this research a set of findings and potential next steps, including programmatic and policy options that HomeShare VT might explore in conjunction with the City and other partners is outlined.

### Home sharing in Vermont

Home sharing can address the need for both low-income housing as well as seniors to age in place by lessening the need for costly chore/care services and long term institutional care. As the only home sharing program serving the City, HomeShare VT is the focus of our program review. HomeShare VT is a homegrown Vermont organization that arose from a group of local volunteers in 1982. It was integrated into the Cathedral Square Corporation (CSC) and eventually became an independent 501(c)3 non-profit corporation in 2005. The organization has five staff members and 14 dedicated staff volunteers who are trained to carefully screen and match each program applicant through interviewing, background checking, and personal references. There are no age, ability or income restrictions to use these services. Demographic data for HomeShare VT participants such as age, gender, income, reveal the broad range of people the program supports as guests and hosts. Hosts are skewed to the older age range while

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<sup>1</sup> This strategy is listed under Section I: Expand and Strategically Apply Municipal Resources to Support New Low- and Moderate-Income Housing Construction and Better Assist Those Ineligible for Subsidy but Unable to Compete in Burlington's Housing Market. It also references Section 5: Provide Appropriate Housing Options for an Aging Population.

guests are all ages and are lower income than hosts, demonstrating the low-income/senior housing dichotomy.

In order to understand how Home Sharing can better serve the needs of Burlington residents, a thorough review of secondary data was undertaken. This includes:

- Homeshare VT enrollment and client survey data
- AARP VT [“The Path to Livability: A Citizen Survey of Burlington, VT”](#) (October 2015)
- 2010 – 2014 American Community Survey Data (ACS)
- A review of Home Share programs around the country identified through the [National Shared Housing Resource Center](#)

The data demonstrates that the pool of potential hosts is likely to grow as the population age 65+ in Chittenden County is projected to at least double by 2030 compared to its 2010 levels, requiring much more senior housing and services. Seniors overwhelmingly want to stay in Burlington but are feeling tremendous cost pressures, and are more willing than ever to consider home sharing.<sup>2</sup> ACS data shows that there are a large number of potential hosts concentrated in a few neighborhoods that could allow for more targeted outreach.

## Review of Other Home Share Programs

An investigation of home share program models around the country was completed to provide context on how other home sharing programs have evolved. Unique or novel programmatic aspects were identified so that HomeShare VT may consider them. The analysis confirmed there is a ‘typical’ home share program model that focuses on matchmaking with an application and screening process. HomeShare VT is one of only a few large organizations wholly dedicated home sharing, providing greater capacity and expertise to expand. Among other organizations explored there are nuances in terms of marketing strategies and potential for targeting specific groups such as students. One of the leading home share providers in the country, HIP Housing in California, has successfully employed a financial incentive model to increase use of the program. They have seen positive results and details of their findings are included in this report.

## Report Findings

Based on review of the data in VT and other programs, recommended next steps include:

- Programmatic changes that HomeShare VT could consider such as targeting a specific demographic such as students or veterans.
- Continue to develop partnerships with CSC, AARP VT, Support and Services at Home (SASH) and the City, targeting marketing to specific neighborhoods where the need is high.
- Pursue research and advocacy projects to further refining data in Burlington, and support policies that encourage home sharing.

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<sup>2</sup> AARP VT [“The Path to Livability: A Citizen Survey of Burlington, VT”](#) (October 2015)

- Consider an incentive program that would focus on increasing the number of Burlington hosts. This is likely to have the most direct effect on hosts in the short term, in conjunction with expanded marketing efforts.

Each of these recommendations should be further explored to understand costs, opportunities and outcomes to ensure any new or expanded resources have desired impacts. This whitepaper presents an opportunity for expanded partnerships and a greater understanding of home sharing amongst city staff, representatives, and partners. There is considerable momentum within HomeShare VT to grow and working closer with the City can provide a broader policy context through the implementation of the HAP. Home sharing continues to be a very low cost way of creating affordable and senior housing, while also enhancing clients' quality of life in a variety of ways outlined throughout this report.

## Home Sharing Background

Home sharing in its current form has many purposes; to provide low-income housing, to better utilize housing stock, and to provide support to seniors to name a few. In simple terms, home sharing 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 (host) and renter (guest), or two or more people renting a house or apartment together. Home sharers can arrange a regular rent agreement or exchange services for part or all of the rent. No two home sharing situations are alike; each is tailored to the needs and desires of the people involved.<sup>3</sup> Among the various levels of housing support, home sharing has a low barrier of entry, with increasing costs and levels of commitment for permanent affordable housing, in-home care and full assisted living. Home sharing makes efficient use of existing housing stock, helps preserve the fabric of the neighborhood and, in certain cases, helps to lessen the need for costly chore/care services and long term institutional care.

There is a wide range of people and demographics who might consider home sharing: they might be a senior citizen, a person with disabilities, a working professional, someone at-risk of homelessness, a single parent, or simply a person wishing to share his or her life and home with others. For these people, shared housing offers companionship, affordable housing, security, mutual support and much more. Home Sharing programs can offer a more secure alternative to online services which is often a concern for seniors. Many home share programs, including HomeShare Vermont, have staff who are trained to carefully screen each program applicant through interviewing, background checking, and personal references.<sup>4</sup>

## Need in Vermont

As demonstrated by the City of Burlington's Housing Action Plan (HAP), there has long been a need for additional subsidized and non-subsidized housing to establish a healthy housing market. The HAP suggests a number of strategies to achieve this end, and the home share item addressed in this whitepaper is listed under Strategy I, but also references Strategy V:

1. Expand and strategically apply municipal resources to support new low- and moderate-income housing construction and better assist those ineligible for subsidy but unable to compete in Burlington's housing market
5. Providing appropriate housing options for an aging population

By connecting renters and homeowners, home sharing can help reduce housing costs for both groups, as well as allow seniors to age in place in downtown and surrounding neighborhoods where they have access to services. The Downtown Housing Strategy Report commissioned by the City in the spring of 2014 found that Burlington renters (about 58 percent of the community) spend an average of 44 percent of their income on housing, one of the highest ratios of any American city. According to a 2010 – 2014 American Community Survey data: 45% of homeowners age 65+ in Burlington are housing cost-burdened (they are spending more than 30% of their income on rent and utilities). Among senior renters, 64% are housing cost-burdened. (See Appendix Figures 7, 8).

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<sup>3</sup> <http://homeshare.org/wp-content/uploads/2012/04/A-Consumers-Guide-to-Homesharing.pdf>

<sup>4</sup> (<http://nationalsharedhousing.org/>)

The population of seniors 65 and older in Vermont is projected to continue growing in the coming decade. Population projections predict that the population age 65+ will at least double compared to its 2010 levels in Chittenden County (103% growth) with slightly less statewide (84%) by 2030. This phenomenon is not limited to Vermont; nationwide, the Joint Center for Housing projects that the number of owner occupied households headed by a person aged 65+ will increase by 62% by 2035. Additionally, the number of senior households with a disability will increase nationwide by 76% due predominately to mobility disability as it pertains to housework or driving a car – the types of issues home sharing can help address.<sup>5</sup> Currently, Cathedral Square Corporation (CSC) in Burlington is the largest provider of senior housing with 260 units of age restricted housing units and 383 people on the waiting list. As part of the Cambrian Rise project CSC will construct an additional 70 units of housing in the next several years, but clearly will not meet the growing need for dedicated senior housing.

In July 2015, AARP-VT commissioned a community survey<sup>6</sup> of Burlington registered voters age 45 and over to gauge their concerns and needs as they strive to stay in their homes and communities as they age. Figures 1 & 2 show the survey found that 80% believe Burlington rates as Good or Excellent as a place for older adults to live, and they want to stay. Additionally it found that over half of those surveyed would consider home sharing, up from 36% in 2006. The willingness to consider home sharing decreases some with age but is still nearly 50% at age 75+.

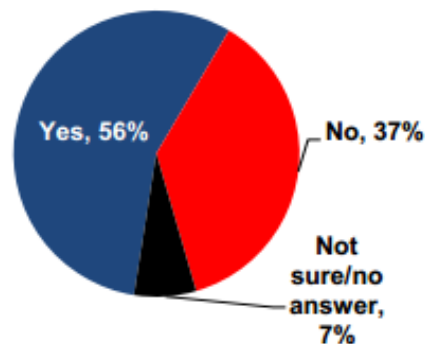
Figure 1:

**Rating of Burlington as a Place for Older People to Live**  
(n=500)



Figure 2:

**Would Burlington Residents Age 45+ Consider Homesharing?**  
(n=500)



Source: AARP VT

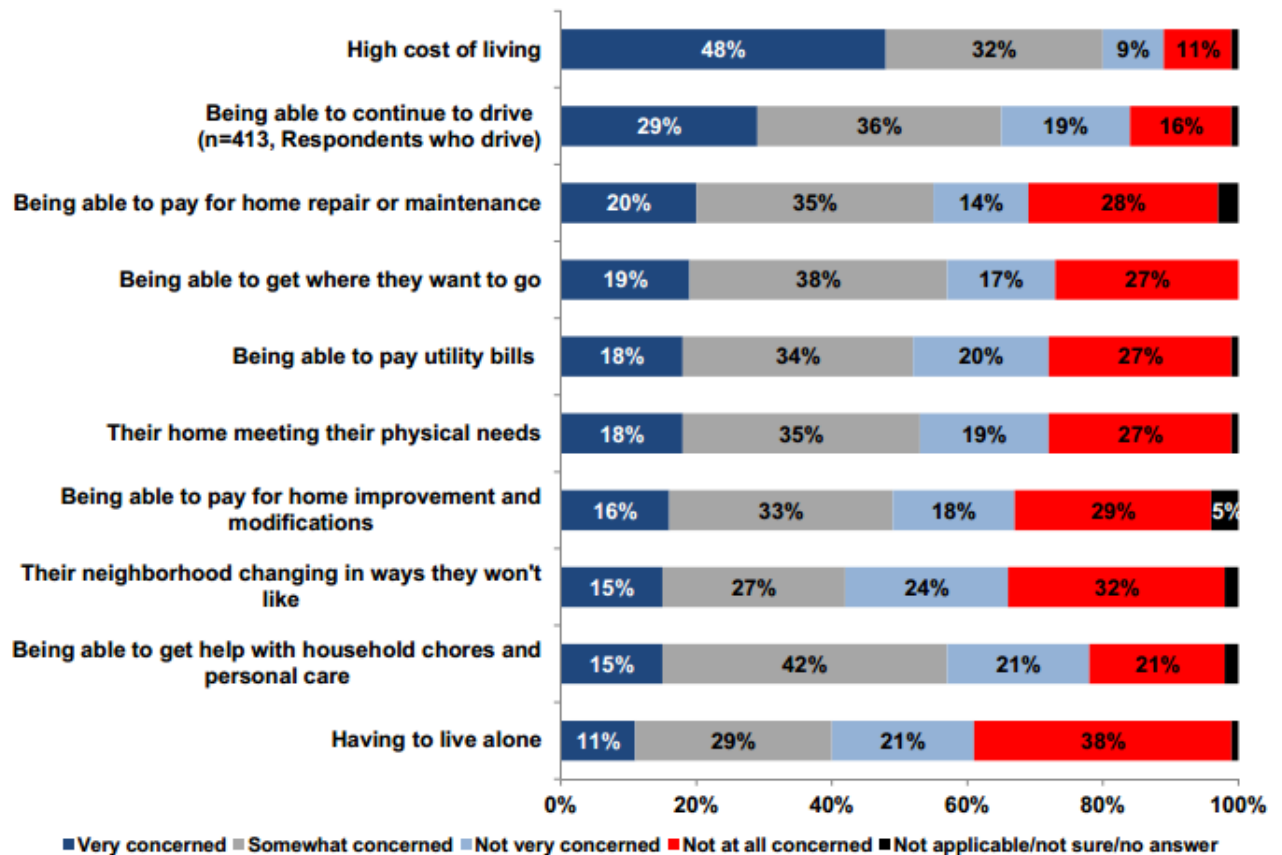
Home sharing can address the majority of concerns that residents have about being able to age in place (Figure 3) through either additional income or assistance with physical needs, chores, and personal care. Over half of respondents to the AARP-VT survey stated they were ‘somewhat concerned’ or ‘very concerned’ about ‘being able to pay utility bills in the coming years’ and/or ‘being able to pay for home

<sup>5</sup> Projections & Implications for Housing a Growing Population: Older Households 2017 – 2035. Joint Center for Housing Studies of Harvard University. Cambridge, MA. 2016.

<sup>6</sup> [http://www.aarp.org/content/dam/aarp/research/surveys\\_statistics/liv-com/2015/burlington-vt-full-report-res-liv-com.pdf](http://www.aarp.org/content/dam/aarp/research/surveys_statistics/liv-com/2015/burlington-vt-full-report-res-liv-com.pdf)

repair or maintenance’. Nearly half (48%) are very concerned that the cost of living will impact their ability to stay in Burlington. Home sharing can address a wide range of these concerns from household chores to having to live alone and will hopefully provide some additional income.

**Figure 3: Concern about factors that could make it difficult for Burlington residents age 45+ to remain in their home and community**



Source: AARP VT

In Burlington there is a sizable universe of homeowners that might be interested in home sharing. There are roughly 1,360 owner occupied households where the householder is over 55 and living alone with an equal number of renters in the same situation. When factoring in two person households there are an additional 1,000 households age 65+ as well as 1,200 more that will be heading toward retirement over the next five to ten years. Interestingly, when we map this data by census tract (Figure 5 on the next page), specifically one-person owner-occupied households age 55+, it reveals a distinct spatial component to the data with these home owners concentrated predominately in the New North End, with a lesser concentration in the South End.



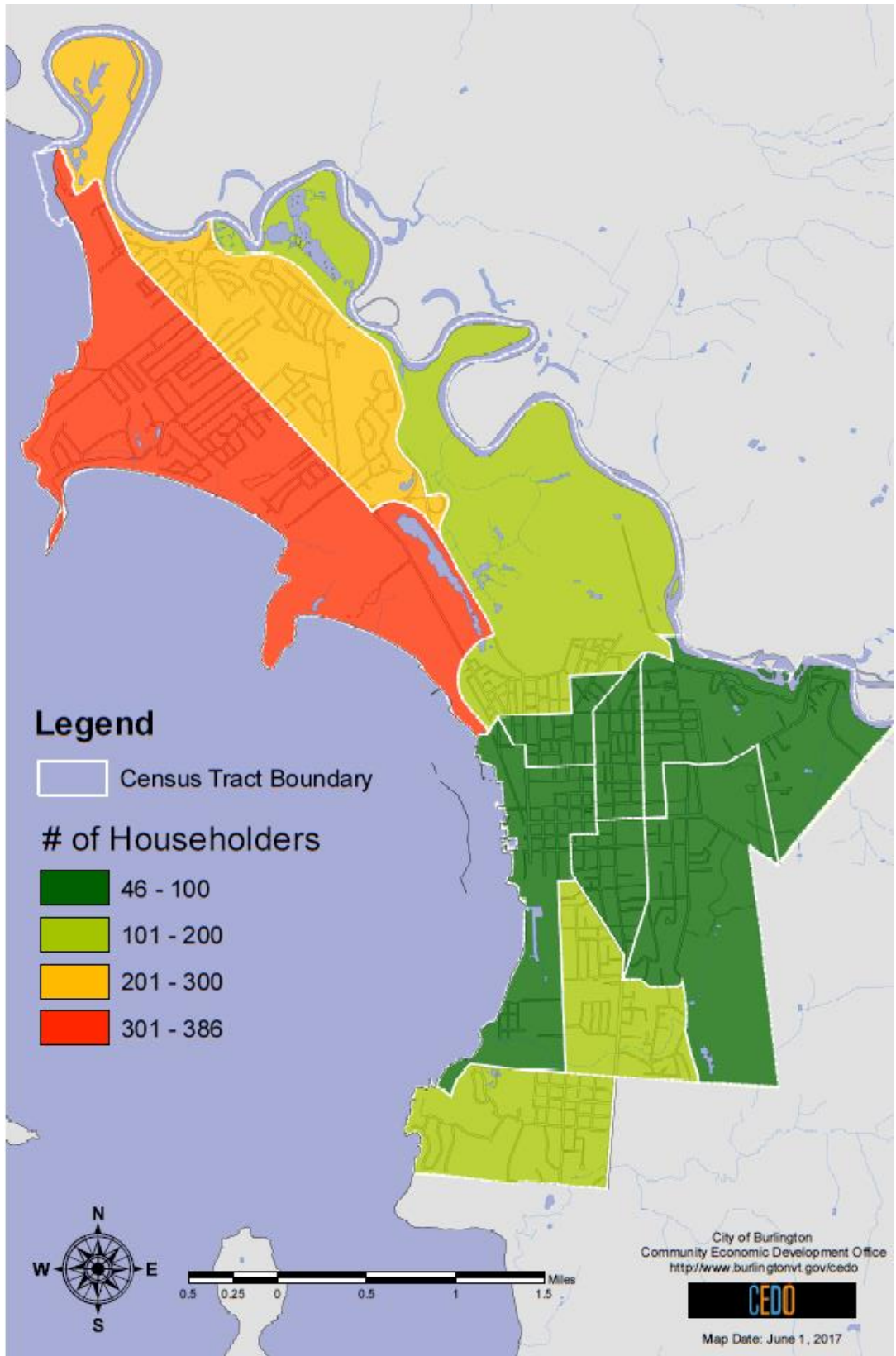
**Figure 4: Tenure by Household Size by Age**

<b><u>Owner Occupied</u></b>	<b><u>Burlington City</u></b>
<b>1-person household (Age 55+):</b>	<b>1,360</b>
Householder 55 to 64 yrs.	531
Householder 65 to 74 yrs.	225
Householder 75 yrs. +	604
<b><u>Renter occupied</u></b>	
<b>1-person household (Age 55+):</b>	<b>1,314</b>
Householder 55 to 64 yrs.	480
Householder 65 to 74 yrs.	307
Householder 75 yrs. +	527

*Source: 2010 – 2014 ACS*

The numbers of people age 55+ living alone coupled with an increasing financial need and a desire to remain in Burlington makes home sharing an important tool to provide services to a rapidly growing senior population in the city. If 50% of the 1,360 people living alone in their own home are in fact willing to consider home sharing (per the AARP-VT study), and even if only ten percent actually enrolled as hosts (68 people), it would still more than double the current Burlington participants. The high concentration of potential hosts in the New North End should make developing new and highly targeted outreach strategies there a priority.

A more recent survey on aging was done in 2017 to consider collaborative marketing and outreach idea as a collaboration between HomeShareVT, AARP VT, CSC, and Support and Services at Home (SASH). The survey found that privacy, compatibility and safety are the biggest concerns for potential hosts. This level of specificity provides important context in how to approach marketing and outreach efforts to expand the number of hosts.



**Figure 5: Map of houseolders age 55+ living alone who own their own home**

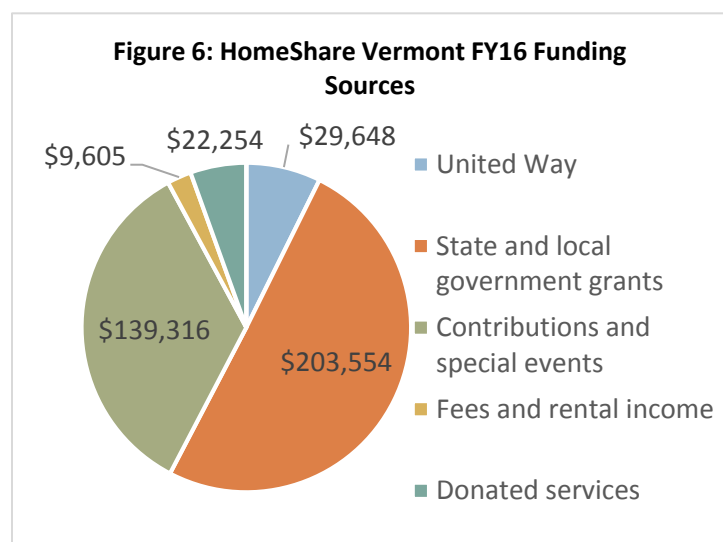
Source: 2010 – 2014 American Community Survey

## HomeShare Vermont

HomeShare Vermont (formerly known as Project Home) was founded in 1982 by a group of local volunteers through the Retired Senior Volunteer Program (RSVP). With help from several University of Vermont professors they developed a program from scratch, including the matching process still in use today. In 1986 HomeShare Vermont became a program of CSC, a local non-profit housing development organization that focuses on the needs of seniors and people with disabilities. Due to the growth of both HomeShare and CSC, HomeShare Vermont became an independent 501(c)3 non-profit corporation in 2005. Currently the organization has five staff members and 14 dedicated staff volunteers.

With 35 years of experience, HomeShare VT has developed a comprehensive and client driven process. People of all ages and abilities can benefit from home sharing and utilize the service, although the primary goal is to help elders stay at home. Potential matches are drawn exclusively from a pool of carefully screened applicants and a match fee is charged on a sliding scale basis for a successful match. Staff performs a background check, at least three reference checks, and an interview for each applicant. If there is a match based on the criteria the applicant and host have identified then an introductory meeting is set up. Once a match is made, HomeShare Vermont stays actively involved to help with changing needs or any issues that may arise. As the total number of clients, especially guests seeking hosts, continues to increase, this places considerable resource demand on the staff to prescreen everyone to keep the pipeline fresh.

The funding sources for HomeShare Vermont (Figure 6) are diverse with a large portion coming from fundraising. The vast majority of funding in the state and local category comes from the state, approximately \$179,937 of which \$96,664 is from Federal Medicaid matching funds. The remaining municipal contributions are made by Burlington, South Burlington, Essex, and Williston. The City of Burlington allocated \$13,500 in FY16 Federal CDBG (Community Development Block Grant<sup>7</sup>) funds, but this was decreased in FY17 to \$6,500/a year. Additionally the City provided \$7,500 capacity grant from the Housing Trust Fund.



Source: HomeShare VT

<sup>7</sup> <https://www.burlingtonvt.gov/CEDO/CDBG-Program-Overview>

## 35 Years of Service - Recent and Past Programming

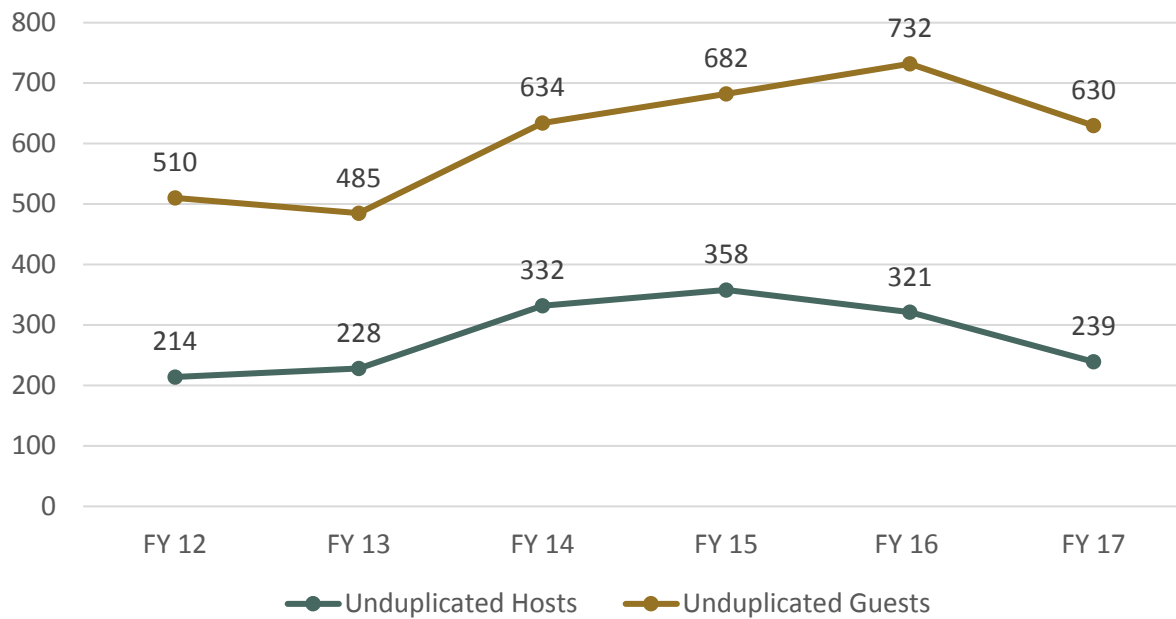
April 20, 2017 marks the 35th anniversary HomeShare VT and the model has never been more relevant given the need for low-income and senior housing as identified in the review of census data. The core of their program has remained the matchmaking service, although they had an in-home caregiving program that was discontinued in 2015 due to changes in the law. They have expanded to cover four counties in Vermont directly, with support services reaching beyond North East Vermont. They have national reach, as they have taken leadership of the [National Shared Housing Resource Center](#) (NSHRC): a clearinghouse of information for people looking to find a shared housing organization in their community or to help get a program started. They recently reworked their marketing strategy including updating their website, adding an online application process and changed language surrounding the program (using the terms 'Host' and 'Guest'). Currently they are engaging in a project with AARP VT, CSC and Support and Services at Home (SASH) to consider collaborative marketing and outreach ideas.

The most significant change for HomeShare VT has been the closure of their Caregiving Program in FY 2015 which provided paid live-in care for people with high needs. Similar to home share this program matched independent caregivers with clients in need of support. This allowed for affordable in-home care reducing reliance on nursing homes. This was an area of growth for the program and comprised a significant portion of their services and budget. Unfortunately new labor regulations made it difficult and expensive for individuals to comply with complicated labor laws when hiring caregivers to work directly for the individuals preventing the program from continuing. Other programs such as SASH, a non-profit program of CSC, offers seniors living at home comprehensive support through coordinating services, and private care providers have stepped in at a higher price point. **See Appendix Figure 1 for Highlights of the 35 Year History of HomeShare VT.**

## HomeShare Vermont by the Numbers

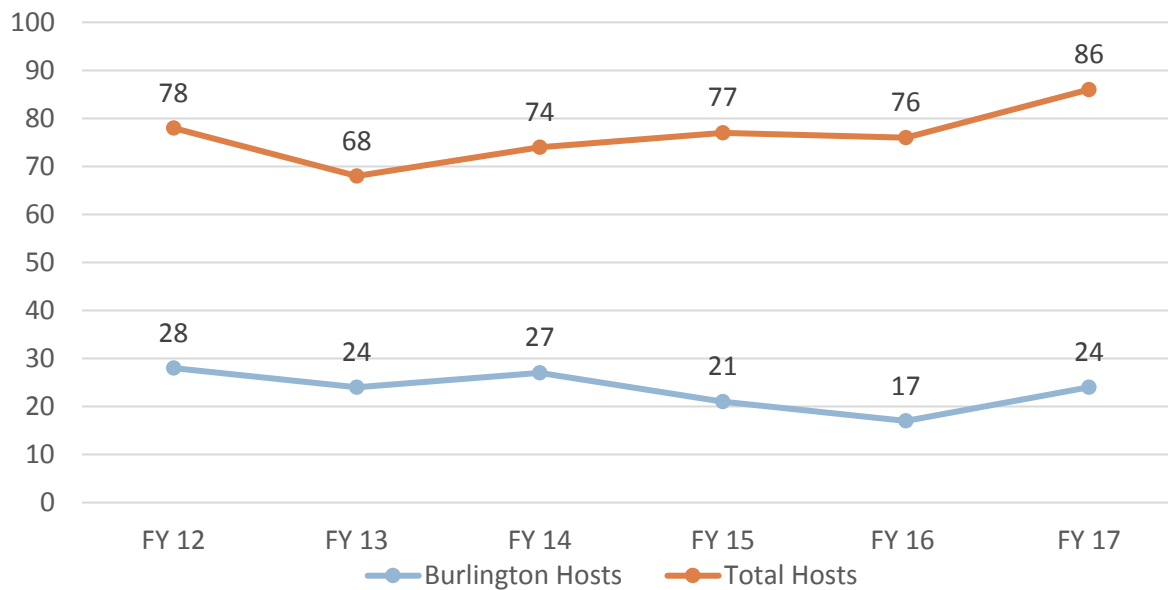
HomeShare VT supplied data on clients served over the past five fiscal years and it shows that interest in the program has been growing quite drastically, especially inquiries by guests. However, the number of hosts has not kept pace, and in Burlington the number of hosts has stagnated, but it is also where the demand by guests is greatest. HomeShare Vermont serves on average roughly 900 clients (incl. inquiries, interviews, applications, matches) per year in Chittenden, Addison, Grand Isle and Franklin counties. Figure 7 shows the year-to-year clients served during that period with guests seeking housing increasing and hosts supplying housing struggling to keep pace. The demand for a home share is greatest in Burlington, therefore the number of hosts is what really determines participation and is shown in Figure 8. In Burlington the number of hosts is relatively stable and has not changed significantly over the past 5 years but as a percentage of total hosts in the program it has decreased from 22% in 2012 to 15% in 2016.

**Figure 7: HomeShare Vermont Annual Clients Served  
(Inquiries, Interviews, Applications, Matches)  
FY 12 - FY 17**



Source: HomeShare Vermont (Burlington included in Totals)

**Figure 8: HomeShare Vermont Annual Matched Hosts  
FY 12 - FY 17**



Source: HomeShare Vermont (Burlington included in Totals)

HomeShare Vermont has performed a yearly survey that demonstrates the quality of life benefits for home share hosts for over a decade. Figure 9 shows the results of the 2016 survey which illustrate the range of personal, health, and wellness benefits gained from home sharing<sup>8</sup>. The outcome related to finances ('worry less about money') is relatively low in the ranking of outcomes. Where one might assume that is the chief motivator, it is probable that once matched the other benefits tend to outweigh the financial aspect. It is also important to note that the chief outcome is 'enjoying one's home more' as well as 'feeling happier'.

**Figure 9: Quality of Life Outcomes for Homeshare Hosts<sup>9</sup>**

<b>OUTCOMES For HomeShare Hosts 'because of your match you':</b>	<b>2016</b>		
Enjoy your home more	85%	Eat better	<b>59%</b>
Feel safer in your home	85%	Feel healthier	56%
Feel happier	82%	Call family less often for help	54%
Feel less lonely	77%	Get out into the community more often	46%
Household chores completed more regularly	69%	Worry less about money	44%
Sleep better	64%	Have more energy	36%
		See friends more often	33%

Source: HomeShare VT

Figure 10 provides a snapshot of the demographics of hosts and guests from FY 16. The age range of guests is 23-71 and generally they are younger than the hosts and tend to have lower incomes, although significant numbers of guests and hosts are below median income. Figures 11 and 12 break out this data by age cohort. This demonstrates that guest age is distributed fairly evenly while hosts skew older, especially in the 80+ bracket. While the bulk of hosts are seniors there is a significant number that are not, demonstrating the program can have broader appeal.

**Figure 10: Demographics of Matched Participants (FY16)<sup>10</sup>**

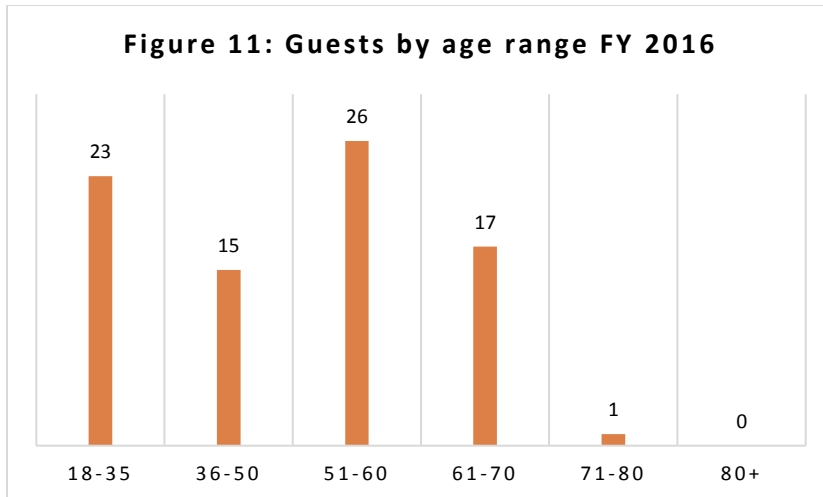
<b>HomeShare Matched Participants:</b>	<b>Hosts</b>	<b>Guests</b>
Total Number	76	83
Female	52	53
Male	24	30
50% of median income & below	46%	71%
80% of median income & below	78%	93%

Source: HomeShare VT

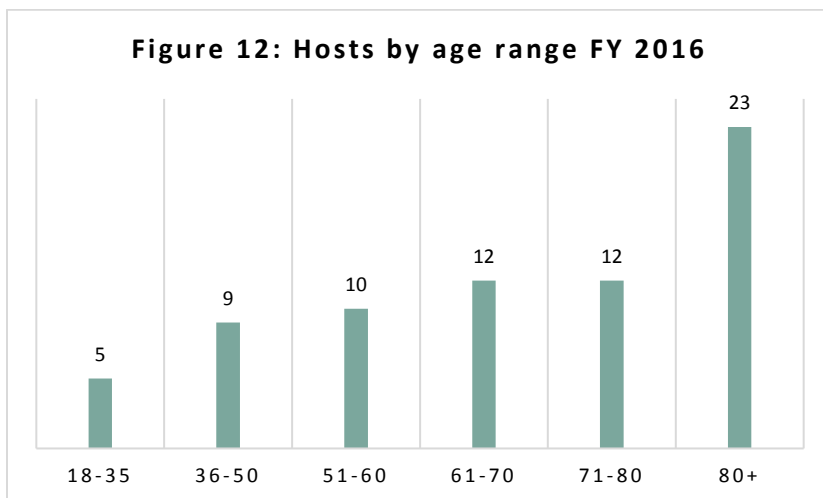
<sup>8</sup> The percentages in Figure 8 are those who said they strongly agreed or agreed somewhat with the outcome. While these results are only for one year, they are consistent with previous years of the survey.

<sup>9</sup> Source: HomeShare Vermont

<sup>10</sup> Source: HomeShare Vermont



Source: HomeShare VT



Source: HomeShare VT

In examining HomeShare Vermont’s data there are some key differences between hosts and guest demographics that can lead to better-targeted marketing efforts. We see demand for the program by guests has been increasing, but the amount of hosts continues to restrain growth, especially in Burlington. Guests tend to be lower income than hosts, with significantly more in the below-50% median income category implying that the financial motivation is important for them. The age range of hosts is heavily skewed to older age brackets, and while financial need may be an important motivating factor (both hosts and guests tend to be below 80% median income), the chief benefits hosts identified are related to increasing quality of life. Across both hosts and guests females appear to have a preference for home sharing, the reason for which should be explored.

# Review of Other Home Share Programs

A thorough review of organizations offering home sharing services was undertaken in order to provide the full context for HomeShare VT’s model and identify any innovative or novel program models that might be replicated. A review of organizations around the country was done using the list of home share programs from the National Shared Housing Resource Center. A ‘standard model’ was identified as a set of core services that are generally offered by a home sharing program. All have the common component of connecting home providers with those seeking to rent a room. Generally there is an application and screening process that includes an interview leading to matchmaking and a trial period. Funding sources include matchmaking fees, donations, non-profit and government funds, and development and management of affordable housing properties. Broader senior services organizations may offer home sharing but not specialize in it, while smaller dedicated organizations like HomeShare VT charge fees but have more capacity and expertise.

There are numerous variations to the ‘standard model,’ with each program having unique features. There are three common variations that are explored in this section; programs targeting a specific group or demographic, programs with categories or tiers of service, and programs with a financial incentive. One additional area of difference not covered here was programs offering collaborative housing, where a group of people share a home, which is not home sharing in the literal sense but can be administered in a similar way. Below are examples of variations on this standard model, most of which serve specific target populations, program categories and/or housing options.

## Home Share Programs Targeting a Specific Group

Establishing a target population as one aspect of the program may attract people who want to open their home to support a specific group in need. Some programs have targeted other groups such as students, homeless, veterans, or Lesbian, Gay, Bisexual, Transgender or Queer populations (LGBTQ) as have been done in other programs. The student model is well established in Europe, as there may be less on campus housing options and more urban campuses, but it is worth considering how it could be implemented here.

**Figure 13: Unique examples of programs targeting a specific group**

Organization	Target	Description
<a href="#">The Center on Halsted</a> , Chicago IL	<b>Targets LGBT Seniors</b>	Match-up program focuses on Lesbian, Gay, Bisexual and Transgender (LGBT) seniors. Data on LGBT seniors’ vulnerability to social isolation, elder abuse, and poverty are the cornerstone of their case-making strategy.
<a href="#">Shared Housing Services</a> , Tacoma, WA	<b>Targets Homeless youth</b>	The Youth Host program pairs a young person experiencing homelessness with a caring individual/family wanting to make a difference in the life of a young adult. Host Home providers act as mentors, and receive support services from case managers and housing specialists along with financial assistance to cover monthly rent.



<b>France Ensemble Deux Generations, Un toit 2 Generations</b>	<b>Students</b>	Many European programs provide arrangements for students to live with seniors as part of a home share. The programs are often provided as a housing option in partnership with a University. As in many home share arrangements one can choose the levels of service versus rent to be provided.
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## HomeShare Programs with Categories or Tiers of Service

Establishing categories can assist in managing expectations and appeal to those who feel the process is daunting. While most home share programs negotiate terms of rent whether it be financial, providing assistance or a combination of both, tiers can help to define what will be expected of both hosts and guests up front. Elder Help of San Diego is an example of this, where rent exchange and service exchange are delineated. Categories can clarify the pool of compatible matches by making differentiations, for example at Michigan Housing Bureau for Seniors there is a category for guests over 55 years old and an intergenerational category where the guests are younger.

**Figure 14: Unique examples of programs utilizing different categories**

<b>Organization</b>	<b>Categories</b>	<b>Description</b>
<a href="#"><u>Michigan Housing Bureau for Seniors</u></a> , Anne Arbor MI	<b>Differentiates by Age</b>	Differentiates between ‘peer to peer’ where both the Guest and Host are over 55 and ‘intergenerational’ where typically the Host is older but the Guest is younger.
<a href="#"><u>Elder Help of San Diego</u></a> , San Diego CA	<b>Differentiates Rental Exchange vs. Service Exchange</b>	Rental Exchange is an opportunity for home owners to supplement their incomes by renting out a spare bedroom. Service Exchange is an option for home owners to receive some assistance around the house in exchange for a room. Such help may include housekeeping, cooking, transportation, grocery shopping, errands, yard work or other assistance.
<a href="#"><u>Share Sonoma County</u></a> , Sonoma, CA	<b>4 Tiers of Home Sharing Categories</b>	Categorized program into – full rent exchange, full service exchange, partial rent & service, or SHARE Community Houses (group living). This helps to provide clarity about what people are seeking, and empowers the guests and hosts to make these decisions up front, alleviating any anxiety about expectations.

## Home Share Program Using Financial Incentives

Human Investment Project (HIP) Housing in San Mateo, California, is a long standing home share provider located in the Silicon Valley area of California that has instituted an incentive program as part of a two year grant of \$300,000. The grant provided funding for a marketing specialist (\$100,000), marketing campaign (\$150,000), and incentives (\$50,000) for new home share matches for the homeowners of \$250 dollars after 90 days. While the incentive could either be accepted, donated back to HIP housing, or left for another person, the overwhelming majority opted to take the incentive. The

marketing message was focused on turning an extra room into income and targeted through mailings, social media, billboards, bus shelters, and promotion through the city governments. HIP housing provided information regarding the program and client experience:

- The marketing increased new home provider intake calls by 25% over the base year and applications for home providers increasing up to 16%.
- Roughly 40 incentives worth \$9,750 were distributed in year one with the second year exceeding that amount for a total of \$11,250 distributed (participants can only get the incentive once).
- There has not been an issue with participants leaving once receiving the incentive.
- Most participants felt the incentive of \$250 was adequate.
- One suggestion was the incentive cover 1 month of rent or the cost of adding insurance for the home sharing guest.

Keeping in mind that the chief impediment to growth of the program in Burlington is the lack of hosts, any programmatic changes must seek to increase their participation. HIP housing and the other programs explored in this section offer a few lessons:

- Any change must be accompanied by substantial marketing efforts and dedicated funding to this end is important.
- The amount of the incentive at \$250 was a relatively small portion of the program budget, and could potentially be increased to see if that would amplify the results HIP housing received with a small \$250 incentive.
- Of the options explored in this section only the incentive program has been used to specifically increase participation with proven success. However, targeting specific groups and creating different tiers of service may have indirect effects on the number of hosts.

The financial incentive option provides the most direct effort to increase the number of hosts. Getting new hosts to try the program may be worth an additional investment because financial need is likely a key motivator to join the program. Once hosts try home sharing it is likely they will see increased quality of life is the chief benefit (as demonstrated in the host surveys) and ideally will continue to use the program.

## Next Steps

After reviewing demographic data, reviewing Home Share Vermont’s programs and researching other programs, below is a list of options for HomeShare VT, the City, and its partners to consider. These options for next steps have been assembled from the analysis in this whitepaper, as well as best practices in home share services organizations and Affordable Living for the Aging’s report on Shared Housing.<sup>11</sup> Each should be examined for feasibility, taking into account resources and capacity.

<b>Action Item</b>	<b>Description</b>
<b>Place based outreach &amp; marketing strategies</b>	Target New North End and South End Seniors. Determine what is actually preventing the over 50% of seniors that say they would consider home sharing from applying. Currently there is a project under way with AARP-VT, CSC, and SASH to create outreach strategies and overcome perceived barriers.
<b>Continue to work with Senior care professionals and trusted referral sources</b>	As the home becomes the center of a senior’s care environment, a new cadre of professionals will enter seniors’ homes with regular frequency. Communicating with these professionals will help insert shared housing into their vocabulary of available community resources. Currently the SASH program, a large provider of wraparound services for seniors, works to refer clients to HomeShare VT. Additional partners such as senior centers and UVM Medical Center (UVMCC) should be closely involved.
<b>Target specific population for home sharing</b>	Explore potential for home share program that would focus on providing housing for groups such as New Americans or Veterans. Work with higher ed institutions to develop a student housing option through the home share program, similar to some of the European programs.
<b>Create incentive program</b>	Explore feasibility of funding an incentive program based on the model being used successfully by HIP Housing in California.
<b>Coordinate Housing Action Plan with HomeShare VT</b>	As part of the Housing Action Plan the city is reviewing Accessory Dwelling Units in the City including potential for senior housing and universal design elements.
<b>Inventory households with extra bedrooms</b>	While a high level secondary data analysis is provided in this report, further collection of primary data on households with extra capacity would allow for more accurate targeting of marketing and assistance in Burlington.
<b>Maintain homeowner eligibility for benefits</b>	Home sharers’ income should not be counted as part of household income when calculating homeowner eligibility for income-based assistance or other social welfare programs. Currently the state of Vermont does have an exemption for home sharers for property tax relief eligibility purposes and it is generally not an issue with other benefits. This understanding should be maintained.

<sup>11</sup>[http://www.alaseniiorliving.org/files/attachments/HIGH%20Res%20ALA%20Strategic%20Guide%20for%20website\\_0.pdf](http://www.alaseniiorliving.org/files/attachments/HIGH%20Res%20ALA%20Strategic%20Guide%20for%20website_0.pdf)

In conclusion, HomeShare VT has helped many Burlingtonians to stay in their homes, and meet their housing needs for 35 years. In 2017 the board, staff and volunteers began a strategic planning process. The highest priority is to encourage more people to share their homes as there are four times as many people looking for housing than homes available. In addition to new marketing materials they are exploring variations to their model including several listed here. Enhancing cooperation and support from the City, State and other partners will contribute toward increasing access to housing for many of our most vulnerable residents. Effectiveness of interventions should be followed up on with reporting and evaluation.

## Appendix

**Figure 1: Highlights of the 35 Year History of HomeShare Vermont**

<b>1981</b>	RSVP volunteers begin planning a home-grown homesharing program
<b>1982</b>	Project HOME is launched
<b>1985</b>	Project HOME becomes part of Cathedral Square Corporation
<b>1986</b>	Project HOME becomes a Member Agency of the United Way
<b>1988</b>	First direct State of Vermont appropriation is awarded
<b>1991</b>	<u>No Place Like Home</u> , a five-year study by Nicholas Danigelis and Alfred Fengler, is published
<b>1997</b>	<i>A Vermonter's Guide to Homesharing</i> is first published
<b>2000</b>	First AmeriCorps member from the VT Housing & Conservation Board (VHCB)
<b>2001</b>	First Outcomes study conducted
<b>2002</b>	Project Home becomes HomeShare Vermont & the Polly Rowe Memorial Fund is started
<b>2003</b>	HomeShare Vermont expands into <b>Grand Isle County</b>
<b>2005</b>	HomeShare Vermont becomes an independent non-profit corporation
<b>2006</b>	HomeShare Vermont expands service area to include <b>Addison County</b> & hosts national shared housing conference
<b>2007</b>	Capital Campaign completed & purchase of our new office in South Burlington
<b>2010</b>	The HomeShare Vermont Fund is opened at the Vermont Community Foundation
<b>2013</b>	<i>A Vermonter's Guide to Homesharing</i> , 2 <sup>nd</sup> Edition, is published
<b>2014</b>	HomeShare expands service area to <b>Franklin County</b>
<b>2015</b>	HomeShare Vermont is highlighted as a High Performing Non-Profit by Common Good Vermont
<b>2016</b>	Vermont Community Foundation recognized HomeShare Vermont as a promising approach to an aging population in their report: Opportunity 11 Critical Paths for Philanthropy in Vermont
<b>2017</b>	35 <sup>th</sup> Anniversary! For 35 years Staff Volunteers have provided a critical role in delivery of our services!

**Figure 2: HomeShare Vermont annual clients served through matchmaking FY 17**

<b># Persons Served</b>	<b>Burlington Hosts</b>	<b>Total Hosts</b>	<b>Total Guests</b>	<b>Unduplicated Totals</b>
Inquirers (intakes)	28	175	545	720
Applicants	15	85	319	404
Interviews	13	67	227	294
<b>Persons matched</b>	<b>24</b>	<b>86</b>	<b>97</b>	<b>183</b>
Unduplicated Totals	56	239	630	869

Source: HomeShareVT

**Figure 3: HomeShare Vermont annual clients served through matchmaking FY 16**

# Persons Served	Burlington Hosts	Total Hosts	Total Guests	Unduplicated Totals
Inquirers (intakes)	32	239	630	869
Applicants	18	103	261	364
Interviews	13	78	175	253
<b>Persons matched</b>	<b>17</b>	<b>76</b>	<b>83</b>	<b>159</b>
Unduplicated Totals	49	321	732	1,053

Source: HomeShareVT

**Figure 4: HomeShare Vermont annual clients served through matchmaking FY 15**

# Persons Served	Burlington Hosts	Total Hosts	Total Guests	Unduplicated Totals
Inquirers (intakes)	33	259	594	853
Applicants	11	85	206	291
Interviews	11	78	147	225
<b>Persons matched</b>	<b>21</b>	<b>77</b>	<b>77</b>	<b>154</b>
Unduplicated Totals	56	358	682	1,040

Source: HomeShare VT

**Figure 5: HomeShare Vermont annual clients served through matchmaking FY 14**

# Persons Served	Burlington Hosts	Total Hosts	Total Guests	Unduplicated Totals
Inquirers (intakes)	28	254	527	781
Applicants	10	82	189	271
Interviews	10	68	138	206
<b>Persons matched</b>	<b>27</b>	<b>74</b>	<b>83</b>	<b>157</b>
Unduplicated Totals	58	332	634	966

Source: HomeShare VT

**Figure 6: HomeShare Vermont annual clients served through matchmaking FY 13**

# Persons Served	Burlington Hosts	Total Hosts	Total Guests	Unduplicated Totals
Inquirers (intakes)	23	143	386	529
Applicants	13	47	160	207
Interviews	10	36	122	158
<b>Persons matched</b>	<b>24</b>	<b>68</b>	<b>79</b>	<b>147</b>
Unduplicated Totals	50	228	485	713

Source: HomeShare VT

**Figure 7: HomeShare Vermont annual clients served through matchmaking FY 12**

# Persons Served	Burlington Hosts	Total Hosts	Total Guests	Unduplicated Totals
Inquirers (intakes)	19	125	415	540
Applicants	11	51	179	230
Interviews	11	50	153	203
<b>Persons matched</b>	<b>28</b>	<b>78</b>	<b>87</b>	<b>165</b>
Unduplicated Totals	47	214	510	724

Source: HomeShare VT

**Figure 8: Age Of Householder By Selected Monthly Owner Costs As A Percentage Of Household Income In The Past 12 Months - Universe: Owner-Occupied Housing Units**

<b>Householder 65 years and over:</b>	<b>1,770</b>	<b>100%</b>
Less than 20.0 percent	624	35%
20.0 to 24.9 percent	148	8%
25.0 to 29.9 percent	216	12%
30.0 to 34.9 percent	135	8%
35.0 percent or more	647	37%

Source: 2010 – 2014 ACS 5 year survey

**Figure 9: Age Of Householder By Gross Rent As A Percentage Of Household Income In The Past 12 Months - Universe: Renter-Occupied Housing Units**

<b>Householder 65 years and over:</b>	<b>972</b>	<b>100%</b>
Less than 20.0 percent	134	14%
20.0 to 24.9 percent	63	6%
25.0 to 29.9 percent	104	11%
30.0 to 34.9 percent	156	16%
35.0 percent or more	471	48%

Source: 2010 – 2014 ACS 5 year survey

**Figure 10: Tenure By Household Size By Age Of Householder**

<b>Owner Occupied</b>	<b>Burlington city</b>
<b>1-person household (Age 55+):</b>	<b>1,360</b>
Householder 55 to 64 years	531
Householder 65 to 74 years	225
Householder 75 years and over	604
<b>2-or-more person household (Age 55+):</b>	<b>2,173</b>
Householder 55 to 64 years	1,232
Householder 65 to 74 years	569
Householder 75 years and over	372
<b>Renter occupied</b>	
<b>1-person household (Age 55+):</b>	<b>1,314</b>
Householder 55 to 64 years	480
Householder 65 to 74 years	307
Householder 75 years and over	527
<b>2-or-more person household (Age 55+):</b>	<b>413</b>
Householder 55 to 64 years	275
Householder 65 to 74 years	85
Householder 75 years and over	53

Source: 2010 – 2014 ACS 5 year survey