Home Sharing As A Strategy for Community Development: A Set of Recommendations Prepared for St. Ambrose Housing Aid Center

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Home Sharing: A Review and Recommendations for St. Ambrose Housing Aid Center

Home sharing as both concept and reality has been around for decades—if not centuries. In its simplest form, home sharing involves someone with a home who offers shelter to an individual or family in exchange for companionship; help with chores, or assistance in paying the rent or mortgage. As a recent Affordable Living for the Aging report defines the field:

The term “shared housing” consists of two or more unrelated people sharing a home. This could be a homeowner renting out vacant bedrooms, or two or more people renting a home together. Each resident typically has his or her own bedroom but shares the home’s kitchen, laundry and living areas (bathrooms may be private or shared depending on the property).

There is no reliable data establishing who shares a home and who seeks a home sharing agreement. The anecdotal evidence and the preponderance of existing programs serve mature individuals wishing to share their homes. There are varying reasons seniors might want to share their homes. In many cases, sharing their home in exchange for someone who helps shop for groceries, mows the lawn, and monitors their overall security delays the transition to an assisted living care facility.

Recently, the foreclosure crisis has disproportionately touched the senior population, leaving many looking for ways to secure income to prevent the loss of their homes. On the demand side, the foreclosure crisis (and related recession) has left a group of dispossessed homeowners and some renters seeking affordable housing.

Despite the ravages, the possibilities of home sharing should not be limited to coping with foreclosures; nor should helping mature individuals maintain a good quality of life, though important, limit the expanse of what the model can achieve. The many impressive home
sharing efforts that help the seniors maintain their dignity and quality of life should be celebrated, publicized, and support for these efforts enhanced. St. Ambrose Housing Aid Center, a multiservice community-based development organization, currently hosts a home sharing exchange. A recent study of St. Ambrose’s efforts described the program:

*The Saint Ambrose Model:* The homesharing program of Baltimore’s Saint Ambrose Housing Aid Center was established in 1988. It is the only active homesharing program in Maryland. In 2005, the program celebrated its 1,000th successful match. Over the years, various foundations and donors have funded the program, but it is the commitment of the Saint Ambrose leadership to this uniquely valuable service in Baltimore that has sustained the program for twenty years and sustains it today. The Saint Ambrose Homesharing Program is part of the organization’s strategy to stabilize and improve neighborhoods by providing financial and emotional support to homeowners who want to stay in and maintain their homes. For the homeseeker, the program offers opportunities for those who may otherwise be excluded from affordable housing by long waiting lists or insufficient resources. A small, dedicated staff provides the administrative support that the program requires to function.5

The organization’s experience with the model encouraged its leadership to commission a study to see if the model can be expanded beyond the current experience.6 There is evidence that home sharing may make sense given patterns of household formation in Baltimore (and indeed the nation). Nonfamily households are growing, while family households are not.7
Table 1
Baltimore Household Data 2002–2010

<table>
<thead>
<tr>
<th>Households by Type</th>
<th>2000</th>
<th>2010</th>
<th>+/-</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family households (families)</td>
<td>147,154</td>
<td>134,038</td>
<td>-13,116</td>
</tr>
<tr>
<td>Nonfamily households</td>
<td>110,842</td>
<td>115,865</td>
<td>5,023</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>257,996</td>
<td>249,903</td>
<td>-8,093</td>
</tr>
</tbody>
</table>

Source: U.S. Census 2000, 2010

2010 “Family households (families)” breakdown:
- With own children under 18 years: 55,848
- Husband-wife family: 60,293
- Male householder, no wife present: 14,156
- Female householder, no husband present: -59,589

2010 “Nonfamily households” breakdown:
- Householder living alone: 90,092
  - Male: 39,916
    - 65 years and over: 8,138
  - Female: 50,176
    - 65 years and over: 17,095

In 2010 there were 71,012 households with individuals under 18 years and 57,256 households with individuals 65 years and over. The average household size was 2.38. The average family size was 3.14.

The organization’s central charge is to explore the use of home sharing to construct programmatic responses helping the following categories:

- Special populations such as youth leaving foster care or single mothers with limited incomes needing shelter;
- Anchor institutions, such as colleges, universities, and hospitals, that may want to partner with home sharing intermediaries to provide students and employees affordable housing opportunities in the surrounding communities; and
- Communities that may want to use home sharing as one strategy to stabilize the situation of low-income residents searching for affordable housing options in their community or experiencing the lingering effects of the recent foreclosure crisis.
Project Scope of Work

St. Ambrose asked the project principal to do the following:

- Complete a national scan of home sharing programs with the aim of establishing best practices that would help understand the diverse home sharing models.
- Establish a range of home sharing forms and provide a brief background on the condition under which these forms emerged.
- Situate average costs for each form of home sharing and make recommendations for the type that would be cost effective in St. Ambrose’s catchment area.
- Assess the viability of public funding, where possible, to support any recommended form of home sharing in Maryland.

Home Sharing: The Matching Intermediaries

Home sharing providers and seekers are often brought together by home sharing intermediaries, which are typically nonprofit organizations, such as St. Ambrose, that help match individuals seeking shelter to those who can provide it. A range of organizations yielding a rough typology emerged in our national scan. The two that are important here are the stand-alone model and the program-component model.

The Home Sharing Stand-Alone Organization

The stand-alone, in the main, provides matching services, getting those who have a room or other living space together with those needing a space. Matching is sometimes accomplished through web-based portals where each side creates an online profile and matching is a matter of individual choice. Not uncommonly, an intermediary takes a more active role to increase the chances that the match succeeds; this can involve providing support services such as
mediation and coordinating the ancillary needs (health care, workforce counseling, housing counseling) of both parties.

The stand-alone model average one to two full-time staff with a roster of volunteers doing most of the work. Average placement cannot be calculated with any level of certainty, but numbers published on available websites suggest that established program such as HomeShare Vermont (http://www.homesharevermont.org) pair about 80 people per year. The majority of the stand-alone programs do not focus solely on matching senior home providers with those who can help defray housing costs or help with light chores. However, in reality, the evidence suggests that the stand-alone model works principally with seniors. Main sources of revenue for these programs include foundation grants, individual contributions and some public support.

A good example of a home sharing stand-alone is HomeSharing, Inc. of Bridgewater, New Jersey, which serves Hunterdon and Somerset counties. HomeSharing Bridgewater operates an application and screening process that matches qualified seekers to registered providers. The organization is not a placement service; it provides a dossier of qualified applications to providers, who must decide to whom they will offer their homes. While it does try to facilitate this process as much as possible, HomeSharing does not offer legal services for living arrangement contracts, nor does it get involved with persons who have special medical needs. HomeSharing Bridgewater estimates that there are two seekers for every provider in its system.

Again, there are variations in the stand-alone model. HomeSharing Vermont provides services in addition to matching. The organization goes a step further and will act as an
employment broker for home sharers who need more intensive in-home care. As their website details:

**HomeShare Vermont** can find caregivers for you to hire either by the hour or as full-time live-in help. HomeShare Vermont’s caregiving services follow the self-directed model of care, which means that you decide who you want to hire and the caregiver works directly for you. **HomeShare Vermont** interviews caregivers, checks their references and backgrounds, and then brings our best-matched applicants to meet you. As the employer, you choose who you want to have in your home, what the pay scale will be, and what their job will entail. We also provide on-going support if issues arise or needs change.¹¹

The strength of the stand-alone model is clear. Practitioners have found a comfortable niche that works well. Though not targeted exclusively to those who are mature, results from stand-alone across the country show that a role has formed primarily around seniors. An example of a home sharing program specifically for senior citizens is the free service run by the New York Foundation for Senior Citizens (NYFSC).¹² It seeks to match “guests” sixty years and over with “hosts” fifty-five years and over. The organization has built a database it calls QUICK-MATCH, which evaluates potential hosts and guests on thirty-one different lifestyle objectives. When the computer finds a match, the organization sponsors an in-person “match meeting.”

NYFSC’s home sharing program has a thirty-year history of success. There is an understandable reluctance for programs such as to stay within what works for them and their clients. For the purposes of this project, the stand-alone model has built a rich history that retains important lessons. These lessons, gathered from practitioner interviews, can be summarized as follows:

- Know the needs and challenges of the target home share participants and home seekers
- Be clear if the organization cannot play the role of continuous broker and provider of counseling services for home share participants
Focus on seniors, given the obvious reasons for the exchange (economic, social, and others) relationship. Seniors need help at certain stages of the life cycle and may be able to use housing as an asset to help themselves maintain a good economic and physical quality of life.

The stand-alone home sharing model has much to recommend it, but the likelihood that it can help expand the use of home sharing as a strategy is slim. It is not that this form cannot support home sharing when applied, for example, to the needs of homeless youth. There are some examples where stand-alone models do just this, but the fact remains that even the best stand-alone models struggle with scale. It is difficult to imagine that a stand-alone home sharing organization can adapt a model to groups (for example, LGBTQ homeless youth) with extremely complicated needs and then service this group by securing a stable and sustainable financial support stream.

The reality is that applying home sharing as a strategy to other groups must be embedded in an organization that offers a range of services that can subsidize the costs of such a program. Of course, the more home sharing is part of the organization’s budget, the lower the marginal costs of the strategy.

Home Sharing as a Program Component

The distinction between home sharing as a stand-alone program or one folded into a larger enterprise is not narrow or artificial. It speaks to the possibilities of conceiving a sustained effort at broadening the use of home sharing as a strategy.

The Cooperative Housing Corporation (CHC) in Somerville, New Jersey, operates a type of shared housing program designed for seniors and select special-needs adults. With a combination of local, state, and federal government grants, as well as private funding, CHC builds and maintains its own homes, which are modeled after residential split-level
houses. It currently operates seven shared-living homes in Somerset County, with more in construction. The five-bedroom homes have handicap-accessible, senior-friendly designs. The homes are staffed with care professionals, and amenities include grocery shopping, essential transportation, personal care assistants, and health care home visits (usually paid for by Medicare/Medicaid).

Consider the work of a well-regarded thirty-seven-year-old organization, HIP Housing in San Mateo County, California. HIP’s mission is to “invest in human potential by improving the housing and lives of people in our community. HIP enables people with special needs, either from lack of income or other circumstances, to live independent, self-sufficient lives in decent, safe, low-cost homes.”

Funded in large part by San Mateo County, HIP achieves its mission through its self-sufficiency program, which often feeds into its home sharing program. Individuals and families can “receive subsidized rents or a housing scholarship while they complete an education or job training program and find employment with an adequate income to support their families.” Key here is that HIP Housing “provides housing assistance and support services to low-income families with clearly defined career and educational goals and motivation to become financially self-reliant within 12-24 months.”

The use of escalating incentives is well known and used in community and economic development field to foster individual and family self-determination. HIP Housing builds a seamless web of support to get its clients to participate in rebuilding their lives. The supports and services include:

- Guidance in how to set and achieve career goals.
• If single mothers or an unemployed adults can utilize the HIP Housing support program they are then eligible to be matched with a home sharer in the organization’s home sharing program.

• A mentor program that connects participants with a volunteer mentor. The mentors provide support and guidance to assist participants with professional growth and career advancement

• Monthly life skills workshops covering topics such as parenting, communication, and budgeting

• Connection to community resources for childcare, financial services, and health care.¹⁸

To be sure, HIP Housing home sharers are predominantly seniors, but unlike other home sharing programs there is clear support for community development and community building.¹⁹
Recommendation 1: Explore the use of Home Sharing to Help Transition Youth From Foster Care to Independent Living

In an average year, over five thousand children are in the foster care system in Baltimore City. The numbers are actually going down from a high of eight thousand in 2000. Aggressive changes in administrative practices have led to a reduction in the number of children in the system. These changes include quickly returning children to the families once the home is deemed safe after an incident precipitating removal; stronger leadership and case management from the Baltimore City Department of Social Services (BDCSS); and more support for adoptive families. Yet, by many accounts, the foster care system still faces tremendous challenge including unsafe group homes for youth aging out of the foster care system.

Baltimore is not unique where the challenges of the foster care system is concerned. Foster care is a difficult and complex public system to manage while pursuing the mission of protecting children. One tremendous challenge of the foster care system is youth aging out. Often ill prepared for independent living, these youth often lurch from the foster care system to the criminal justice system, all for a lack of preparation and shelter. True, these young people also leave the foster care system with a great deal of trauma that poses a barrier to independent living. Yet, with adequate guidance and support, these youth may avoid the grim averages that often mark their fate. As First Place for Youth, a well-established program in California sees the issue:

The California foster care system is set up in such a way as to march young adults into long-term, chronic homelessness. Each year in California, more than 5,000 youth age out of foster care when they turn 18 and lose access to all state-funded foster care services. Without housing, education or emotional support, 65 percent of foster youth
will face imminent homelessness, 20 percent will be arrested or incarcerated, 46 percent will complete high school and only 1 percent will graduate from college.

First Place for Youth addresses this problem in the following ways:

- First Place provides youth with access to permanent, safe, affordable housing through a graduated rent subsidy, and assistance with move-in costs, essential furnishings and house wares. Additionally, First Place provides comprehensive case management, housing advocacy and practical tenancy training where youth learn how to understand a lease agreement and stay in good standing with their landlord and neighbors.

- First Place tries to increase the rate of employment among its participants through educational and employment counseling, job development, and retention training and support. Participants also improve their ability to manage their finances through First Place’s Economic Literacy Training curriculum.

- First Place provides former foster youth with academic counseling, tutoring and system advocacy to help them earn their high school diploma or GED. Youth are also encouraged to go on to higher education and receive educational counseling, which includes help in applying for financial aid assistance, class enrollment, money for books and supplies, and ongoing counseling and tutoring.

The results for this program and organization are impressive:

- **Housing stability**: 98 percent of all program participants avoided homelessness after entering the program. In addition, 84 percent of youth in the My First Place Program maintain safe, permanent housing after exiting the program and 84 percent of the highest-risk youth in First Foundation stabilized in their foster care placements after beginning to work with First Place.

- **Economic Security**: 77 percent of eligible youth obtained employment and their average wage was $9.83 per hour. In addition, 95 percent of youth avoided accessing public benefits and 96 percent of youth avoided involvement with the criminal justice system.

- **Educational Attainment**: 63 percent of First Foundation youth exited foster care with their high school diploma or equivalent (as compared to 46 percent nationally.) In addition, 52 percent of My First Place participants enrolled in post secondary education (as compared to 5 percent nationally).

- **Improved Health**: 100 percent of participants secured health care while in our program. In addition, 99 percent of parenting youth retained custody of their children while in the program, and 95 percent of mothers did not have another baby.
Connection to the Community: 90 percent of participants report that they feel their Youth Advocate is there to support them in all aspects of their life, and 70 percent report that the program helps them feel like they are part of a community.

Recommendation

St. Ambrose should approach the Baltimore City Department of Social Services with a plan to pilot the use of home sharing as a transitional strategy for youth aging out of foster care. Here is a possible design for a pilot:

Pre-Emancipation Preparation: Begin preparing youth a year before exiting the foster care system with incentives to pursue a GED, workforce preparation, life coaching, and or mentoring. Preparation should include courses in financial literacy and living in a home and community. Depending on funds available, this pre-separation program should include use of an Individual Development Account (IDA) where working youth can get their savings matched to help further their education post separation from the foster care system. St. Ambrose could manage this community development program (approximately 16 percent of youth are emancipated from the foster care system each year in Baltimore City) through contracts with BCDSS (combined with foundation support and other public subsidy), or another social service/development agency could take on pre-emancipation preparation.

Home sharing for this population can work with intense, but not cost-prohibitive preparation. As with the self-sufficiency programs run by HIP Housing, participation in shared housing should come with progressive incentives. Youth leaving foster care should be offered help with shared housing with the expectation that they will complete the pre-emancipation program. St. Ambrose should carefully recruit and prepare home sharers for a youth that is on the right path, but is still a youth.
Ideally, the home sharer should be a family with adults in the forty to sixty-five age range to increase the probability that the home sharer will have gained enough life experience to understand post-adolescent needs. Rent should be paid partly by public subsidy, but the emancipated youth should pay rent based on earnings. Rent should not be the only obligation. St. Ambrose should negotiate a contract between the sharer and the youth that encompasses (1) expectations around behavior (2) maintenance of common space and (3) assistance around the house needed by homeowner apart from rent.

Again, assisting in foster care is not for the faint of heart, but St. Ambrose should consider that very effective efforts such First Place for Youth started small and grew incrementally as they gained experience with this population. First Place is now a model program that is well supported by government and foundations in California.

<table>
<thead>
<tr>
<th>Proposed Two-Year Budget for Home Sharing Youth Transitional Program</th>
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<tr>
<td><strong>Transition Associate</strong></td>
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<tr>
<td>(Full cost if not spread through agency budget)</td>
</tr>
<tr>
<td><strong>Average cost for Independent youth</strong></td>
</tr>
<tr>
<td>(for ten emancipated youth)</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

* Averages were calculated from figures in University of Maryland (2007). Hitting the M.A.R.C: Establishing Foster Care Minimum Rates for Children (http://www.family.umaryland.edu/ryc_research_and_evaluation/publication_product_files/final_reports/MARCSummaryReport.pdf) accessed June 2, 2013. Using the 2007 per month figure for age 16 + ($789) we increased the number by the recommended 5% and added the cost of job training plus a stipend to get to $1500/month or $15,000 per youth. This latter number is the base subsidy needed to support the program. The $15,000 covers living costs (including stipend for the home share component), and job training. The cost for the Transition Associate can be negotiated as part of the public subsidy, but more likely this should be negotiated as two-year pilot grant from a local foundation. The Associate would be responsible for case management, securing job training and placement and finding home sharing arrangements.
Summary

Building a transition to adulthood program for youth leaving foster care is very possible for St. Ambrose. A variety of youth professionals were consulted regarding the broad contours of this recommendation and the majority reported that the likelihood of success is solid but only with the following components satisfied:

• Careful screening of youth readiness (maturity) for independent living in a home sharing situation.

• Case management by seasoned youth development professional who can also assess and manage the home sharing opportunity (along with securing job training and placement).

• Working with community institutions, such as faith institutions, to embed the transitional program in a local context to ease youth anxiety and leverage community resources.
Recommendation 2: Explore the Use of Home Sharing to Stabilize and Enhance Housing Options for Single Parents in Baltimore City

On average, single-parent households, no matter the parent’s gender, face economic challenges. For female-headed households the economic challenges are significant and consequential for the children in those households. Any number of studies indicates children in such households do not have the same access to healthy foods, educational enrichment, and safe housing as children in other households. The result is increased poverty in these households, further limiting attempts at revitalizing neighborhoods where these households are concentrated. Addressing the many challenges of single-parent households is a complex, but one strategy to intervene in this poverty dynamic is to stabilize the housing needs of this population.

**Recommendation**

St. Ambrose should consider using home sharing as a strategy to help stabilize the household finances of single-parent households in their target communities, in the process helping to stem housing turnover and loss of children’s school time.

Focus on using a shared residence as a way to assist single parents is not new. Many of the existing home sharing programs studied as part of this scan include many such families. Similar to HIP Housing and the relationship with San Mateo County, St. Ambrose should approach Baltimore County with a proposal to link home sharing with its family self-sufficiency program. It is not imperative that St. Ambrose host the self-sufficiency effort. In fact, Baltimore County already runs a family self-sufficiency program for Section 8 participants. St. Ambrose may be able to negotiate a fee for every Section 8 participant.
matched and placed in shelter through home sharing. Placement should garner a base fee, but that fee should escalate if additional support services, such as employment referral are included a part of the program. 

There is an opposite side to this recommendation. There are many instances where a single head of household may have a residence to share. In this instance there are limited opportunities to use public subsidy except to use programs such as the Low Income Home Energy Assistance Program (LIHEAP) where the person sharing an owner occupied residence is low-income.

There are many opportunities to use home sharing as part of a larger strategy for helping low-income single-parent families. HIP Housing provides the template for tested programmatic possibilities. The question of how much St. Ambrose wants to take on (suggested by the HIP Housing model) is a function of existing capacity and the prospect of securing initial investment to implement a pilot program. The probability of securing such an investment, from local philanthropy, is increased if serving single heads of households is part of a larger initiative focusing in on home sharing. Consequently, St. Ambrose should consider including this recommendation as part of a broader housing strategy that includes recommendation #1 (youth transitioning out of the foster care system). Consequently, the duties for the Transition Associate (recommended previously) can be expanded to include matching single-headed households. Thus the budget for this recommendation is the same as the Transition Associate.
Summary

Using home sharing as intervention to assist fragile single headed households is a worthy goal and strategy. Again, interviews with those experienced in home sharing, social service and community development professionals see the combination as plausible. The conclusion drawn here is that the probability of a successful pilot program is enhanced when:

• There is a case manager with an understanding of the social service system who can assist single heads of households navigate child care, job training and other services (apart from housing) needed to stabilize these households.

• Other community-based services and programs are leveraged to provide “wrap around” services to single heads of households.
Recommendation 3: Explore the Use of Home Sharing to Help Enhance the Community Development Role of Anchor Institutions in Baltimore City

The powerful role educational and medical institutions play in vitalizing and revitalizing economically challenged communities has been established. In Baltimore, the role of Johns Hopkins and some of the historically black colleges and universities (HBCUs) in creating an economic engine is well known. The possible use of home sharing to collaborate with anchor institutions is less established in research for this report. An earlier report to St. Ambrose did point to the possibilities of such collaboration:

In the Baltimore area, a university-oriented home sharing program could be a boon to students seeking off-campus housing, as well as to home providers in the community. Campus room and board charges range from $7,650 at Morgan State University to $11,092 at Johns Hopkins. (5) Off-campus housing in the private rental marketplace can be equally expensive and without meals. One could envision a home sharing program in the neighborhood of Morgan State University (MSU) in partnership with the Neighborhoods of Greater Lauraville, Inc. (NOGLI). MSU students have at times had to scramble for off-campus housing when there was insufficient housing on campus. In NOGLI neighborhoods, the housing stock includes many large detached houses, and the demographics include a high percentage of elderly residents. One could also envision a home sharing program in the neighborhoods of the Greater Homewood Community Corporation, partnering with Johns Hopkins University, Loyola College, and the College of Notre Dame. There are housing offices at these institutions where landlords can list opportunities, but there is not an organized opportunity for the kind of homesharing that Saint Ambrose provides. College and university students living off-campus in the Greater Homewood area are often bones of contention between the institutions and their neighboring communities. Homesharing, in which students help sustain elderly residents in the community in exchange for lower rent, could contribute to positive community relations for the colleges and universities in Baltimore.27

This set of observations still retains powerful possibilities for action and implementation by St. Ambrose.
<table>
<thead>
<tr>
<th>Population by Age</th>
<th>2000</th>
<th>2010</th>
<th>+/-</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 5 years</td>
<td>41,694</td>
<td>41,152</td>
<td>-542</td>
</tr>
<tr>
<td>5 to 9 years</td>
<td>46,968</td>
<td>35,441</td>
<td>-11,527</td>
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<tr>
<td>10 to 14 years</td>
<td>46,835</td>
<td>34,339</td>
<td>-12,496</td>
</tr>
<tr>
<td>15 to 19 years</td>
<td>47,710</td>
<td>44,278</td>
<td>-3,432</td>
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<tr>
<td>20 to 24 years</td>
<td>49,287</td>
<td>56,460</td>
<td>7,173</td>
</tr>
<tr>
<td>25 to 34 years</td>
<td>93,248</td>
<td>103,564</td>
<td>10,316</td>
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<td>35 to 44 years</td>
<td>101,544</td>
<td>76,564</td>
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<td>45 to 54 years</td>
<td>83,408</td>
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<td>55 to 59 years</td>
<td>29,499</td>
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<td>60 to 64 years</td>
<td>25,040</td>
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<td>65 to 74 years</td>
<td>44,716</td>
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<td>75 to 84 years</td>
<td>31,249</td>
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<td>85 years and over</td>
<td>9,956</td>
<td>10,350</td>
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<td>Total</td>
<td>651,154</td>
<td>620,961</td>
<td>-30,193</td>
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</tbody>
</table>

Source: U.S. Census Data 2000, 2010
For a partnership to effectively provide educational institutions with alternative housing for their students entails some level of predictable housing circularity. So while matching up students with seniors should be the primary strategy (encouraging intergenerational sharing and learning), the demographic reality is that such an effort would need a broad age range of home sharers to be sustainable (see Table 2). That is not limiting, and in fact opens the possibility for sustainability of the program intervention. In many instances, the private home rental market around universities is a challenging one in which landlords maximize the concentration of students in a unit. The result is that the housing unit is quickly degraded through intense use.

**Recommendation**

St. Ambrose Housing Aid Center should consider using shared housing to work with proximate anchor institutions to focus on working with (1) senior home sharers and/or (2) home sharers across a range of ages. Home sharing retains the possibility of balancing and reducing the concentration of students (in one unit or housing space) by encouraging one-to-one shared housing exchanges that add stability to the housing market surrounding institutions of higher educational. There is little doubt that social capital would grow and add another level of stability to the neighborhood.

There are additional ways to consider collaborating with anchor institutions. Beyond undergraduates, educational institutions with graduate programs are concerned about safe housing for graduate and professional students. Many institutions with resources often purchase housing surrounding the school to assure supply and manage safety. Often this is a public relations misstep with the community. St. Ambrose could stem the need to purchase
homes in the surrounding community by subsidizing minor upgrading (rehabilitating frontage) of such homes if the homeowner (low income or on a fixed income) would agree to a student living in an extra room for some period of time. To be clear, the anchor institution should pay part (if not the majority) of the cost of minor rehabilitation and the rest of the cost could be supported by traditional public dollars going toward housing. This is an opportunity for St. Ambrose to build a financially sustainable model of housing development.

The next step would be for St. Ambrose to conduct individual meetings with target anchor institutions such as Morgan State, Coppin State and perhaps Johns Hopkins University. Receptivity may vary, but the chance of success is increased if there is a chief officer responsible for community engagement or someone very senior in facilities management. The ports of entry at a complex anchor institution are many and daunting, but with some local analysis of how the anchors engage, St. Ambrose should readily surface contacts for preliminary discussions.

The budget for this recommendation cannot be precisely determined. The best estimate again hearkens back to hiring program staff, much like the Transition Associate under recommendations #1 and #2 (and at approximately the same level of compensation). Here the recommendation is that St. Ambrose assign/hire a program associate with skills in housing development, building community and economic development partnerships to expand and implement the recommendations in this section.
Recommendation 4: Enhance the Use of Home Sharing as a Neighborhood Stabilization Strategy

The subprime mortgage crisis landed a severe blow to economically marginalized communities across the country. Without question, many of these communities saw their land values increase as a result of the housing bubble. Low-income homeowners—especially seniors—found the equity built up through homeownership over the years stripped through unscrupulous lenders who encouraged them to refinance on unfavorable terms. The impact of the subprime mess was not localized to mature households. All types of households were affected, but the most vulnerable among suffered and are still suffering the most. Children, not often mentioned in the media as having been hurt by the crisis, suffered in their health and schooling. The Urban Institute put it well in 2013:

The subprime mortgage crisis and resulting foreclosure crisis began sweeping the nation in 2007 and we see no end to foreclosures in the near future. While federal, state, and local jurisdictions have been struggling with how to mitigate the impact on homeowners and affected neighborhoods, little focus has been directed to children in the crisis. In 2008, researchers estimated that 2 million children living in owner-occupied housing would be affected by foreclosure resulting from subprime loans... The number of children affected by foreclosure today far exceeds this estimate since the foreclosure crisis has worsened—spreading into the prime market and increasingly affecting multifamily rental properties.28

Baltimore like, other economically challenged cities, has experienced the crisis at varying levels of impact. Table 3 gives some indicators of the foreclosure numbers. Bear in mind that these figures do not include tax sales, which, in all probability, would increase the level of impact.
Table 3: Baltimore Foreclosures by Quarters 2008–2013

<table>
<thead>
<tr>
<th></th>
<th>1st quarter</th>
<th>2nd quarter</th>
<th>3rd quarter</th>
<th>4th quarter</th>
<th>Annual total</th>
<th>Percentage change</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>1,440</td>
<td>277</td>
<td>760</td>
<td>1,313</td>
<td>3,790</td>
<td>N/A</td>
</tr>
<tr>
<td>2009</td>
<td>1,457</td>
<td>1,343</td>
<td>1,780</td>
<td>1,558</td>
<td>6,138</td>
<td>38.3%</td>
</tr>
<tr>
<td>2010</td>
<td>1,555</td>
<td>2,099</td>
<td>415</td>
<td>434</td>
<td>4,503</td>
<td>-36.3%</td>
</tr>
<tr>
<td>2011</td>
<td>355</td>
<td>486</td>
<td>597</td>
<td>555</td>
<td>1,993</td>
<td>-125.9%</td>
</tr>
<tr>
<td>2012</td>
<td>802</td>
<td>634</td>
<td>644</td>
<td>713</td>
<td>2,793</td>
<td>28.6%</td>
</tr>
<tr>
<td>2013</td>
<td>897*</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>897</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*Data current through March 8, 2013; last updated on March 15, 2013


The numbers shown in table 3 are for Baltimore City; Greater Baltimore saw a “34.4 percent in 2012, the third-highest increase among the nation's top 20 metropolitan markets.” RealtyTrac estimates that “one out of every 151 Greater Baltimore housing units, or a total of 7,474, was in foreclosure at the end of December. That ranks Greater Baltimore 160th among metropolitan areas with 500,000 or more residents, according to RealtyTrac.”

Whatever the ranking, the fact remains that the crisis has taken its toll in Baltimore City and Greater Baltimore. St. Ambrose has used its home sharing program to assist in the effort to keep homeowners from losing their homes by working with partners such as Belair-Edison Neighborhoods, Inc. In an interview with the author of this report, Johnette Richardson, Executive Director of the organization noted the success of the partnership by describing how it works:

We frequently work with single adults, many elderly, who are facing foreclosure – for whatever reason. They would like to bring in someone who can help them pay their mortgage. There are others who have fallen on hard times and cannot afford to stay in
their neighborhood. We have been able to work with St. Ambrose to put each on the list to possibly match them with someone who can help alleviate their distress. This stabilizes neighborhoods.³⁰

Recommendation

St. Ambrose should further evaluate the use of home sharing as a tool for neighborhood stabilization. There is little doubt that linking the strategy to foreclosure prevention is a sound one. The question that needs to be addressed is the size of the transaction costs and the cost benefit that would accrue after the cost is tallied.

Summary

Answering the above questions posed by linking home sharing and neighborhood stabilization is beyond the scope of the present consultancy. Pursuing this recommendation would entail a conversation with Baltimore’s Department of Housing and Community Development. As part of the canvass, the consultant spoke with housing officials at the city and state level in Maryland. While respondents for this part of the analysis were generally receptive, they posed many questions regarding implementation. For example “could this work in the absence of NSP (Neighborhood Stabilization Program) dollars?” These informants did not say such a combined neighborhood stabilization strategy was impossible, but clearly St. Ambrose would need to engage the public sector and others as thought leaders early in the design process. To accomplish this, St. Ambrose might consider a small facilitated convening where key invited stakeholders (public sector, philanthropy) would work through the specifics of home sharing as a neighborhood stabilization strategy.
The budget for this recommendation is similar to recommendation #3. St. Ambrose should consider assigning or hiring a program associate with specific skills in housing development and broadly, building community economic development partnerships to expand and implement the recommendations.
Conclusion

The primary charge of this consultancy was to shift through the evidence supporting use of home sharing as a community development strategy. Through analysis of reports, websites and interviews with (1) those familiar with home sharing programs (2) experts in serving special needs populations and (2) those familiar with community development, the principal consultant was able to establish key markers of successful home sharing programs along with suggestions for broadening the use of home sharing. Traditional home sharing models are successful because they adhere to the following:

- They know the needs and challenges of the target home share participants and home seekers
- They are clear if the program cannot play the role of continuous broker and provider of counseling services for home share participants and as a result they limit their role to matchmaker
- They focus on seniors given that they need help at certain stages of their life cycle and may be able to use housing as an asset to help themselves maintain a good economic and physical quality of life.

The consultancy found that there are great possibilities for expanding the use of home sharing as a community development strategy, but careful design, planning and investment in a pilot is necessary before success is guaranteed. Four recommendations were offered in order of consultant preference for St. Ambrose to consider:

- St. Ambrose should construct a two-year pilot program that expands the use of home sharing to address the needs of youth leaving the foster care system in Baltimore. Such a pilot must be designed in collaboration with the foster care system and with the full agreement that St. Ambrose will be compensated for its role in case management, coordinating job training and placement, and arranging shelter through home sharing.
• St. Ambrose should explore the use of home sharing to address the needs of low income, single heads of households. The organization should explore a partnership with social welfare organizations that serve this population centered on arranging housing, life skills counseling and job training.

The first two recommendations can be combined into a larger, more expansive housing strategy that should command the attention of public sector and philanthropic partners to support an initial pilot. Leadership, knowledge of special populations and the ability to broker shelter and services is going to be essential for the coordinator of this proposed pilot, but it has been done elsewhere. Part of the design for this pilot, if the recommendation is accepted, should be a deeper analysis and contact (than allowed for by this consultancy) with some of the agencies mentioned in this report such as HIP Housing in San Mateo and First Place for Youth in Oakland (and now elsewhere in California).

The last two recommendations (working with anchor institutions and to use home sharing as a neighborhood stabilization strategy) found resonance and support in the scan. In the case of working with anchor institutions, implementation would need time to evolve, as the parties are able to work through aligning institutional interests. Lastly, home sharing as a neighborhood stabilization device has traction. St. Ambrose is already involved with another community-based organization to do just this. There is enough experience to build on and make judgments regarding impact and sustainability.
Notes

1 Home sharing (phrased and spelled this way) will be used to achieve consistency in this report. The modern home sharing movement traces its beginnings to the efforts of activists in the 1970s and ’80s working for a better quality of life for the elderly. This explains the close identification of the home sharing movement with this population. Yet sharing shelter conditionally or unconditionally is so part of the human condition that it makes a great deal of sense to explore home sharing as a broader tool.

2 Generally, there are two types of people interested in home sharing: home providers and home seekers. Providers have homes with one or more empty bedrooms that they would like to make available to compatible persons for a modest monthly rent. Seekers are individuals who feel that such a living arrangement suits their lifestyle and budget. Usually, both providers and seekers have modest incomes, and home sharing is most often considered as an alternative to other forms of low-cost housing. Seekers can enjoy the benefits of private households on their tight budgets, and providers can enjoy the extra income of a room renter. Many providers and seekers are senior citizens on fixed incomes. But the attraction of home sharing is by no means limited to low-income individuals. Others typically drawn to home sharing include those with disabilities, those who frequently relocate for their jobs, and those who have experienced major life-changing events such as divorce, death of spouse, and job loss or relocation.


6 This is not an evaluation, assessment, nr documentation of home sharing as a field. The strengths and weaknesses of the field have been cited in other places. This is primarily a policy options document providing suggestions for alternative or additional use of home sharing as a strategy.

7 It goes without saying that these numbers must be interpreted with care. They are not, of course, pointing increased home sharing, only that nonfamily dwelling formations are on the increase.

8 These general areas emerged after initial discussions with senior leadership and agreement to refine the charge.

9 See http://www.stambros.org/pages/homesharing.html


12 http://www.nyfsc.org/.

13 The question of youth is an interesting one for home sharing. In 2011, the Beaverton, Oregon, school district partnered with Ecumenical Ministries of Oregon (http://www.emoregon.org/index.php) to create a program for the
approximately 1,300 (and growing) unaccompanied, homeless youth in the system. The issue for this and other stand-alone programs trying to serve youth (especially homeless youth) is the intensive need for supervision and support services for this population. This deters home sharers from participating in a program for 16- to 24-year-olds. See Beaverton Youth Second Home matches homeless teens with places to stay http://www.oregonlive.com/beaverton/index.ssf/2011/05/beaverton_youth_second_home_matches_homeless_teens_with_places_to_stay.html.


15 See http://www.hiphousing.org. HIP stands for Human Investment Project.


17 http://www.co.sanmateo.ca.us/portal/site/housingdepartment/. HIP Housing receives about $1.4 million dollars from the county each year for its various housing programs.


19 It should be noted that HIP Housing also builds and rehabilitates housing, especially multifamily housing. This is another resource used to provide housing for graduates of their self-sufficiency program. This put less pressure on home sharing to provide all the housing for those who come to HIP Housing.


23 This impact section is heavily excerpted from the First Place for Youth "Our Impact" section of their website. See http://www.firstplaceforyouth.org/page.aspx?pid=342.

24 Resources for the Individual Development Account mentioned here can secured from a number of possibilities including local foundations and federal, state and local programs.

25 See http://www.baltimorecountymd.gov/Agencies/socialservices/financialassistance/selfsufficiency.html. The housing authority may well be another partner. The partnership here would involve St. Ambrose finding home sharing matches for single parent leaving public housing and continuing to help with support services. See http://www.baltimorehousing.org/search.aspx?m=nf&pl=head for a description of the Housing Authority’s support services.

26 This makes the assumption that St. Ambrose wants to provide the additional services.


Interview with Johnette Richardson, Executive Director, Belair-Edison Neighborhoods, Inc.

29 http://www.bizjournals.com/baltimore/blog/real-estate/2013/01/greater-baltimores-foreclosure-rate.html

30 Interview with Johnette Richardson, Executive Director, Belair-Edison Neighborhoods, Inc.