Public Policy Evaluation of a Home Share Program

for Multnomah County

Lambert ADJIBOGOUN

EMPA Capstone Project– June 2016

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This Capstone Project will provide a public policy evaluation examining how the Home share concept might contribute to the greater Portland metropolitan area’s dire need of affordable housing alternatives among older adults. According to Kathryn Gwatkin (2012), the term “shared housing” or “home sharing” commonly referred to in this paper as Home share was formalized in the United States in the 1970s and consists of “two or more unrelated people sharing a home” (p.6). This could be a homeowner renting out vacant bedrooms, or two or more people renting a home together for reduced rent, or free rent for support and exchange of services. Shared housing programs are classified into two categories: Match-up programs which provide references and develop matches between housing providers, and home seekers, and shared living residences where multiple tenants have their own bedrooms but share common areas.

There is much interest in the City of Portland’s current shortage of affordable housing as evidenced by public policies, new low income building initiatives at the City level and in Multnomah County, advocacy groups’ moratoriums on stronger renters’ rights, and a new push to review zoning rules affecting urban design and developments of accessory dwelling units. Given the upsurge in housing-related attention, there is some consideration given to Home share models as viable options to create additional and affordable housing particularly for the elderly. On 04/05/2016, The Joint Portland Consortium (The City of Portland, the City of Gresham and Multnomah County) Executive Summary 2016-2020 Consolidated Plan and 2016-2017 Actions Plans determined its goals and objectives to combat the current housing crisis as:

- Provide decent housing;
- Create suitable living environments;
- Expand economic opportunity;
- Expand the supply of decent, safe, sanitary and affordable housing;
Reduce and prevent homelessness;

Provide housing for persons with HIV/AIDS.

The consortia identified stakeholders and programs to which over $75 million were allocated to address diverse aspects of housing shortage and homelessness prevention in the Portland Metro area. Interestingly, there are no line items for Shared housing in Multnomah County’s action plan, despite the fact that Home share programs are inexpensive to implement, and seemingly fit one of more goals addressed by the consortia. In addition, it is puzzling that the formerly successful Ecumenical Home share program of Portland would close in 2012 in the midst of the worst recession. A decision not to invest in such an inexpensive and valuable program at a time of greater need might indicate a deliberate policy choice for reasons worth exploring. Birkland (2011) observed that “policy is what the government chooses to do or not to do… because we also define public policy as what government chooses not to do, the lack of definitive statement of policy may be evidence of an implicit policy”. (p. 9) Does this implicit policy directly point to Home sharing as a failed policy to address housing issues or represent a missed opportunity that may be salvaged? If yes, that it may be salvaged, then under which conditions? Despite the fact that Home share meets so many public policy aims, public authorities have been slow to adopt it. Are there any reasons why the Home share concept is absent from housing policies formulations? Is there anything to learn from other Home share models and the history of Home share in Multnomah County to make the concept more appealing or self-sustaining or influence support and public housing policy? Which Home share model can possibly suit the Portland metro demographic population? These questions can only be answered by evaluating the Strengths, Weaknesses, Opportunities and Threats (SWOT) of surrounding Home share models as compared with the defunct Ecumenical Ministries Home share.
BACKGROUND

Home share models are directly related to an environment that is conducive of their needs. First, understanding their general context and secondly, the history of Home share programs appear essential to understanding a choice of a policy evaluation to improve the concept in Multnomah County.

Economically, rental vacancy rates are at an all-time low, while rents have risen quickly and significantly, making affordable and/or subsidized housing options extremely limited. “Portlanders suffered a 15 percent year-over-year average rent increase… the steepest increase in the country”, according to Axiometrics, the leading Dallas based data professionals. The most vulnerable are minorities and marginalized populations including: veterans, gay, lesbian and transgender, African American, and seniors. This has the effect resulting in a modern day “economic apartheid” commented AARP (American Association of Retired Persons) which has also researched that for both owners and renters, “housing costs are becoming more burdensome for older adults…. Those who rent, or own with mortgages, are at greater risk of affordability challenges than those who own their homes debt free.” Forty-eight percent of homeowners age 65+ struggle with unsustainable housing costs (defined as 30% or more of income). Older renters are even more severely burdened by housing costs, with 59% of 65+ renters spending more than 30% of their income on housing costs. Even in a strong economic climate, seniors tend to be financially vulnerable as their incomes decline with age. Today, 40% of 65+ households earn less than 50% of the local Area Median Income, which often equates to annual incomes of approximately $14,000. While this statistic is dramatic, it paints only a partial picture. The Elder
Economic Security Standard Index (Elder Index) is a state-by-state tool that shows how much income older households need to achieve basic economic security.

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<thead>
<tr>
<th>Elder Index Result</th>
<th>US Average</th>
<th>Single Elder</th>
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<tr>
<td></td>
<td></td>
<td>Owner w/o Mortgage</td>
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<tr>
<td>Expenses/Monthly and Yearly Totals</td>
<td>Owner w/o Mortgage</td>
<td>Renter, one bedroom</td>
</tr>
<tr>
<td>Housing (inc. utilities, taxes &amp; insurance)</td>
<td>$482</td>
<td>$811</td>
</tr>
<tr>
<td>Food</td>
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<td>$252</td>
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<tr>
<td>Transportation</td>
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<td>$250</td>
</tr>
<tr>
<td>Health Care (Poor)</td>
<td>$550</td>
<td>$550</td>
</tr>
<tr>
<td>Miscellaneous</td>
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<td>$279</td>
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<tr>
<td>Elder Index Per Month</td>
<td>$1,813</td>
<td>$2,142</td>
</tr>
<tr>
<td>Index Per Year</td>
<td>$21,756</td>
<td>$25,704</td>
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In Oregon, where the Elder Index is approximately $32,508 the Insight Center for Community and Economic Development reports that as much as 60% of the elder population earns less than half of this amount. In general, baby boomers’ main source of income is an average monthly of $800 in social security, and therefore they do not earn enough to cover their basic living expenses.
expenses. In Oregon, 54% of women and 70% of renters living alone are living below the Elder Index.

In addition, Multnomah County Aging, Disability and Veterans Services as well as other Community Services programs are struggling to address clients’ housing issues as a direct result of the current housing situation. As a Multnomah County Human Services Investigator, I observe the daily impact of the housing crisis on the communities, specifically on older adults. In my experience, this impact is worsened when the older adults are also members of minority and/or disabled groups. I decided to document housing related cases that were assigned to me for over a six month period from 05/01/2014 to 10/30/2015. The data show 70% of my caseload involved different aspects of housing issues which result in evictions and homelessness among seniors. 60% of seniors (from age 60 and over) are routinely evicted due to their inability to afford an average of $950 rent payment while earning an average of $800 in social security income.

As an example, Rosalie is a 79 year old woman who was homeless and awaiting hip surgery. She was spending all her monthly social security income of $1200 in paying $39 daily to stay in a Motel 6 in Troutdale and when she ran out of money, she resorted to sleeping in her car parked in front of a Fred Meyer store in Gresham during the winter. Rosalie did not qualify for Medicaid which would have assured her placement in a care home. Even when my clients qualify for Medicaid, some refuse to go to an assisted living or adult home for different reasons. Some of the underlying explanations include fear of foster care, the inability to take their pets with them, and because they still want to remain independent in home settings. When Betty, who is another of my clients, became a widow, she expressed the need for some type of assistance to keep up with the yard and her big house in order to delay her children’s attempt to place her in a care facility. Veterans have also confided their discomfort in being placed with people who do not share the
same experience of war traumas. 60% of the agency’s clients cannot meet Medicaid long term service and support criteria despite demonstrated mental health and physical care needs. Many vulnerable seniors and adults with disabilities end up homeless as a consequence. Seniors and adults with disabilities who are challenged to afford the cost and upkeep of home maintenance and/or who need assistance with instrumental activities of daily living may welcome the opportunity to share costs and/or receive homecare assistance from other individuals who are struggling to find affordable rental housing. Additionally, low-income home seekers of all ages may welcome an opportunity to find vetted house/apartment mates with whom to share rental housing.

Historically, the concept of Home share was originally developed in the United States in the 1970s. Since then Home share programs have grown in popularity with formal programs operating in eight countries, with over 100 in the US. Initially, Gray Panthers activist Maggie Kuhn, rented rooms in her Philadelphia home to younger adults at reduced rates in exchange for services and companionship. According to the National Shared Housing Resource Center, established by Kuhn in 1981, Home share agencies now exist in more than 20 states, but none in Oregon. Several of the more successful full-service programs have been up and running for more than three decades. Among them are the Home share program founded more than 40 years ago by Independent Living, a nonprofit senior support agency in Madison, Wisconsin; Home Share Vermont, established in South Burlington in 1982; and Home share at the University of Michigan, Ann Arbor's Housing Bureau for seniors, since 1982. They range from hands-on programs that do background checks, arrange matches and serve as mediators to agencies that simply provide information on resources in their areas.
ALA’s (Affordable Living for the Aging) founder, Janet Witkin, was also a pioneer in the shared housing movement in the late 1970s. In 1979, ALA received a five-year federal grant to explore Shared housing and created the first Shared living residence for seniors in Los Angeles, CA. More than 30 years later, ALA continues to provide housing programs so low-income, older adults can remain supported in their communities. ALA accomplishes this by offering a variety of housing options such as Home share matches, shared living residences (SLRs) and permanent supportive housing. In 1981, Independent Living, Inc. in Wisconsin (ILI) launched the Home Care program to provide in-home personal care to older adults. In 1982, the Live-in program became Home share, officially launched with a grant of $191,000 from Gulf & Western. The Home Sharing Program, a free service provided since 1981 by the nonprofit New York Foundation for Senior Citizens (NYFSC), allows adults in all five boroughs to either “host” a roommate (if they have the extra space) or become a “guest” in the home of a compatible match.

PURPOSE AND RESEARCH QUESTIONS

This evaluative research has significant academic and public interest purposes. As such, its importance lies in the examination of unique approaches to housing affordability, homelessness prevention, and social support to the most vulnerable of the populations – the elderly. Secondly, my research findings intend to provide strategies to improve and revive the past Ecumenica Home share program. This work will operate at the intersection of public policy formulation/implementation, social justice, housing affordability and community health policies which are complex public and social challenges. My study is also considered an action research which is described by Zina O’Leary (2005) as “grounded in real problems … it generally begins with the identification of practical problems in a specified real-world context. It attempts to understand those problems and to seek and implement solutions” (p.191). As a public servant who
interacts daily with the most vulnerable of the elderly population impacted by the housing crisis, considering different housing options including Home share, has been at the core of my professional reflective practice and my leadership initiative. As Birkland noted “in framing the problem a particular way, they promote the likely set of solutions” (p.10) Thus, this study will follow a two-step process: first, evaluate Home share concepts through existing and past models in order to determine their outcomes, opportunities and challenges. Secondly, it will recommend policy strategies for implementation and improvement of a Home share model in Multnomah County.

First, this academic paper draws from Public Administration coursework with a focus on the public policy analysis and development, performance measures and organizational improvements. A Home share model evaluation presents the opportunity to exercise understanding of public policy as defined by Morgan (2013): “it involves the interaction of citizens animated by a concern or issue they believe deserves public attention…we need to pay attention to policy choices, policy outputs and policy impacts” (p. 387).

**Policy Dynamics (Morgan, p.388)**

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<tr>
<th>Policy Choice</th>
<th>Policy Outcomes</th>
<th>Policy Impacts</th>
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<tr>
<td>What we decide</td>
<td>What we do</td>
<td>What the effects are of what we do</td>
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Birkland (2011) also identified five elements of policy design: the goals of the policy, the causal model, the tools of the policy, the targets of the policy and the implementation of the policy and concluded that “public policy is largely driven by arguments about whether something is a solvable problem, what the potential solutions are, what the costs of those solutions are, and whether the solutions will be wholly or-more likely- partially effective” (p.1)
Applying Morgan’s and Birkland’s proposed steps, I intend to gather information needed to support policy discussion and formulation about Home share target population, constituents, strategies, threats and opportunities. Birkland observed that “the stages of the policy process owes a great deal to systems thinking, a way of thinking about all the manners of things-from social to biological to mechanical systems”. (p.25). Through my data gathering process, I want to test the hypothesis and the conditions in which Home sharing might be of benefit.

In a more pragmatic way, this study has four goals:

1. Raise the visibility of shared housing as a viable approach to increasing the supply of affordable housing in a time of shrinking financial resources and increasing need.

2. Incite new investment by highlighting the value and potential for greater impact of the model.

3. Share strategies and opportunities for launching a new program and

4. Offer a foundation upon which to formulate a coordinated, consensus-driven agenda for greater scale, sustainability and impact.

In addition, this study will diagnose and identify the potential barriers and hurdles that the defunct Ecumenical Ministries of Oregon (EMO) Home Share program faced. EMO’s past structural organization as compared to the others might also hold the secret to understanding a program that has served the most vulnerable for decades prior to its closure in 2012 when the needs became greater due to the economic downturn. Finally, the results of this research would have policy significance to revive a Home share program in Multnomah County and secondly, to recommend strategies for its sustainability.
My research questions and focus aim at determining a successful theoretical framework for the Home share concept for seniors as a target population. Younger adults whether they are providers or home seekers are not excluded from consideration as long as their presence in the Home share model include older adults. This focus is important as it sets aside other Home share programs where the presence of an older adult is not currently the focus like Airbnb, Craigslist, etc. that are also involved in the Home sharing business. My rationale is to focus on an area of greater need and vulnerability where existing Home share concepts are not currently embraced in Multnomah County.

This study is concentrated on four different Home share models based on similarities in goals, geographic proximity to Multnomah County, demographic composition, history and organizational structure. Specifically, the following programs were assessed: Ventura County Home Share, San Mateo Housing Independent Project (HIP), Tacoma Shared Housing Services (SHS) and the defunct Ecumenical Ministries Home share. All four programs are in the Northwest of the United States serving seniors as target population. They also offer mixed organizational types including private, not for profit, and public governmental agencies. While San Mateo Housing Independent Project, Tacoma Shared Housing Services are all not for profit, Ventura County Home Share is a governmental program which is under the umbrella of the Ventura County Department of Aging and Disability services. Ecumenical Ministries Home share was also private, operated by the Ecumenical Ministries of Oregon (EMO) and funded by the City of Portland. Jaffe and Howe (1988, p.318) identify three types of Home share: 1. Self-governed shared housing - private arrangement between parties with no agency involvement. 2. Agency assisted shared housing - an agency publicizes, interviews, screens, matches and monitors progress, but is not
present within the home setting. 3. Shared households or group homes - an agency is responsible for the day to day management and running of the home.

For the purpose of this paper, the focus shall be on the second form of Home share - the agency assisted shared housing arrangement. This program type aims to enable homeowners to remain independent within their own home, by receiving high-caliber, low cost care and support from a sharer.

LITERATURE REVIEW

I searched and consulted major academic libraries. My research has also involved first-hand accounts of programs through interviews. The available literature reviews can be grouped in two categories. The first presents the environmental context of shared housing and the second has been pivotal in supplying relevant performance indicators and data that support the notion, benefits and challenges of Home share and steps for their implementation.

The first group can be summarized as a series of publications on the housing crisis that justifies the idea of shared housing or co-housing. Many of these publications focus on the economic factors of Home share models. Kochhar, R. & Cohn, D. (2011) observed that “Large numbers of Americans enacted their own anti-poverty program in the depths of the Great Recession: They moved in with relatives. This helped fuel the largest increase in the number of Americans living in multi-generational households in modern history”. From 2007 to 2009, the total spiked from 46.5 million to 51.4 million. Living in a multi-generational household appears to be a financial lifeline for many. Although their adjusted incomes overall are lower, the poverty rate among people in multi-generational households is substantially smaller than for those in other households.
In his book, *Nightmare on Main Street: Older Americans and the Mortgage Market Crisis*, Trawinski, L. (2012) noticed that despite the perception that older Americans are more housing secure than younger people, millions of older Americans are carrying more mortgage debt than ever before, and more than three million are at risk of losing their homes. Although the serious delinquency rate of the under 50 population is higher than that of the over 50 population, the increase in the rate of serious delinquency of older Americans has outpaced that of younger homeowners from 2007 to 2011. As the mortgage crisis continues, millions of older Americans are struggling to maintain their financial security. As of December 2011, approximately 3.5 million loans of people age 50+ were underwater—meaning homeowners owe more than their home is worth, so they have no equity; 600,000 loans of people age 50+ were in foreclosure, and another 625,000 loans were 90 or more days delinquent. From 2007 to 2011, more than 1.5 million older Americans lost their homes as a result of the mortgage crisis. To date, public policy programs designed to stem the progression of the foreclosure crisis have been inadequate, and programs that focus on the needs of older Americans are needed. Another type of literature review draws on the intrinsic factors of older adults or gerontology conducive of the Home share concept.

Jay Sokolovsky (2008) in his award winning book *The Cultural Context of Aging: Worldwide Perspectives* researched the consequences of global aging and its influence on areas of life in the 21st century, including the biological limits of healthy longevity, the generational contract and nature of family ties, the makeup of households and communities, symbolic representations of midlife and old age and attitudes toward disability and death. This unique volume uses a qualitative, case study approach to look at the rapidly emerging new cultural spaces and social scripts through which mid and late life are being encountered globally.
Cisneros, H., Dyer-Chamberlain, M., & Hickie, J. (2012) in *Independent for life: Homes and neighborhoods for an aging America* covers a wide range of smart solutions, including remodeling current housing and building new homes for accessibility and safety, retrofitting existing neighborhoods to connect needed services and amenities, and planning new communities that work well for people of all ages. The former US Department of Housing and Urban Development (HUD) Secretary Henry Cisneros and his team of experts on aging, architecture, construction, health, finance, and politics assess the current state of housing and present new possibilities that realistically address the interrelated issues of housing, communities, services, and financial concerns. Case studies show how the proposals can be implemented. The authors offer action plans for working with policy makers at local, state, and national levels to address the larger issues of aging in place, including family financial security, real estate markets, and the limitations of public support. Lists of essential resources, including a detailed "to do" list of aging in place priorities and an individual home assessment, complete the volume Franklin, S. & Hickie, J. (2011) in, *Strategies for Housing Policy Action in an Aging America. Public Policy & Aging Report*, raised the substantive concerns that widespread and profound problems faced a growing older population. An examination of Congress’ standing and initiatives over the years yields three overlapping stages that may be said to have marked the Committee’s existence to this point: Committee creation and maintenance, placing older Americans’ needs on the nation’s legislative agenda, and overseeing the workings of programs established in their interest. The report found that the government in particular was not paying sufficient attention to them. From today’s vantage point, it seems hard to believe that getting aging on the agenda was a tall order, but that was clearly the case. The Committee developed an especially propitious vehicle to make these needs known:
its annual publication, Developments in Aging, first published in 1963 and put out until the mid-1980s.

The second group of literature has clearly made the case for a Home share program by identifying several benefits. In 2001, an evaluation in Victoria called Victoria Pilot reports that the program is both feasible and of significant social benefit to the participants. In 2008, the Community Living British Columbia (CLBC) published a handbook, for home sharing providers who support adults with a developmental disability. It includes information that will be focused on providers. The purpose of this handbook is to ensure that Home sharing providers clearly understand their roles and responsibilities. The handbook reviews important standards and policies that have been endorsed by the CLBC. It also provides an overview of successful practices within the field and shares resources that promote the longevity of Home sharing relationships. It emphasizes the importance of creating a continuum of housing options that adapt to our increasing lifespan. These include home modifications and upgrades, cohousing, mixed use and transit oriented development, accessible dwelling units and shared housing.

In February 2003, Ben Carstein, conducted an evaluation with the question: Can an innovative community based aged care program give good value for money? This report is a comprehensive economic evaluation using a methodology known as cost-benefit analysis. Data has been collected through telephone surveys of householders and their family, householder care workers or case managers and home sharers.

Ahrentzen, S. (2003) exposed in Double Indemnity or Double Delight? the health consequences of Shared housing and “Doubling Up.” With “doubling up” and shared housing increasing in the United States, it is time to revisit and reconsider the research literature on the
physical, psychological, social, and economic health consequences of these living conditions; and to consider how specific social and physical environmental factors of shared housing may foster or deter healthy living situations for various household arrangements. In this light, this article examines the existing research in order to identify critical constructs and factors, and to craft research questions that can best guide future investigations of home sharing in a direction that points towards viable and healthy housing solutions, particularly for those in transitional life stages.

For Danigelis, N. & Fengler, A. (1990), Home sharing: is based on the notion of social exchange theory that they used to analyze the relationships in traditional and caregiving Home sharing arrangements. Satisfaction with basic money and service exchanges is high among the majority in both arrangements. In traditional matches, client satisfaction is also related to life style fit, amount of social interaction desired and received, and amount of lodger access in the provider's home. In caregiving matches, satisfaction is also related to the intensive interpersonal relationship developed between sharers; stress is a particular problem for the caregiver. Finally, Shared Housing Center in Dallas. (2005) evaluated twenty years of Home sharing and concluded that the concept saves lives, saves homes, and saves money. The low-profile practice of Home sharing has sparked increased media attention in recent months, indicating a growing demand during a period of economic decline, rising foreclosure rates, and a shortage of affordable housing. Home sharing appeared as a formal component of social service programs in the 1970s, offering matching services for unrelated individuals wishing to share a home. Today, there are about 100 known matching programs in the United States. The above examples of Home sharing programs evaluations demonstrate the diversity of existing Home share models and the potential for further
innovative model development. My research endeavor wants to draw from this existing literature and the home share models evaluation a framework that might work for Multnomah County.

**METHODOLOGY**

I use both qualitative and quantitative approaches in this study. From information gathered about different Home share models, I will interpret the patterns and connections in order to draw conclusions in the data to create a meaningful report. In addition, reviewing various Home share models for their successes and failures will provide logical implications of their performance and implementation in order to develop a framework.

Interviews were conducted with different organizations which have a stake in Home sharing projects, Elders in Action, Ecumenical Ministries, Aging and Disability Services of Multnomah County and Care Oregon to first determine the continuous need of a Home share program in Multnomah County. All have not only unequivocally expressed the need for a Home Share program in Multnomah County, but have offered thoughts, expertise, research and time to work on strategies to revamp it.

In addition to a review of the different programs on the internet, interviews were conducted on the phone with Home share programs in San Mateo and Ventura County. I interviewed a sample of 10 home providers and 10 home seekers from the defunct Ecumenical Ministries to identify successes and programs lapses.

Finally, a site visit was conducted in Tacoma, WA with their Shared Housing services program. This visit offered a firsthand observation of an existing Home share program. Both the Executive Director and a Case Manager were interviewed. The following questions sent in advance to the Tacoma Home share program are similar to the ones asked to the other Home
share models. They can be classified in four categories: first, the organization type and structure; secondly, their successful outcomes; third, the challenges and lastly the performances measures that define success.

QUESTIONS

1. What is your history?
2. What are your funding sources, your staff and budget?
3. What are your policies and procedures?
4. What is your policy regarding serious criminal background issues like sexual abuse and other violent crimes? Any liability issues to be considered in the process?
5. What are your recruitment and marketing strategies for both home-sharers and home-seekers?
6. What is your marketing strategy to potential funders? Who are your stakeholders?
7. What client group does Tacoma’s Shared Housing Services (SHS) feel it is best positioned to serve? What are your placement priorities in a challenging housing market?
8. How does SHS work with program participants around the contract/rental or service agreement, disputes, eviction, house rules?
9. How are placements monitored specifically for the most vulnerable?
10. Do you utilize any matching software and are you willing to share it with Multnomah County?
11. How volunteers and students are included in the program. Their roles? Any limitations?
12. What orientation/training do you provide to home sharers and seekers if any? Would you share your training curriculum with us?

13. Any special training offered to SHS staff?

14. What are the criteria imposed on structures, functions of spaces to be shared? Any limitations?

15. What steps would you recommend for a pilot home share program?

16. What are the potential challenges of a Home sharing concept and program? How have you overcome them?

17. How do you define success? What are your performance measures?

18. What are your successes stories (2 or 3)?

My research was primarily based on semi-structured interviews including during the site visit to Tacoma. As a weakness, I would have preferred unannounced home visits with home providers and seekers in order to observe firsthand their experiences. However, I had to rely on interviewees who knew in advance my interest and were prepared to answer questions that were provided to them in advance. Nevertheless, interviews as research tools allowed me to develop rapport and trust, provided me with qualitative data, allowed for nonverbal and verbal data and were structured enough to generate standardized and quantifiable data. As Zina O’Leary noted “The advantage here is being able to come away with all the data you intended--but also interesting and unexpected data that emerges”. (p.116) I was therefore open to asking follow-up questions as needed and I relied on my interviewees’ generosity in allowing flexibility.
ANALYSIS AND EVALUATION

Measurement

The U.S. Department of Housing and Urban Development measured Home sharing program success in different ways:

- The number of matches,
- Match longevity,
- Housing cost savings and
- Satisfaction.

Self-reports of satisfaction with home sharing expressed by housemates can be viewed as a critical qualitative measure of program performance. Home sharing is therefore not merely a viable affordable housing option, but an attractive one with secondary benefits to the entire community. Each of these four measures has pre-conditions or principles to be implemented for their success. Sue Johnson and Helen McAdam (2000) identified five key principles for successful matches and match longevity:

- An initial accurate assessment of the Householder,
- Scrupulous vetting of Home sharers,
- Careful matching of both parties,
- A coordinator who can empower and support the match, and
- Imaginative problem solving.

Wendy Johnstone examined key factors in her work about the survival of non-profit Home sharing programs serving seniors in Canada. The study compared the characteristics of surviving
Home sharing programs with findings of two previous Canadian studies. The primary goal of the study, however, was to test four hypotheses based on the Open Systems approach and to identify those variables in the internal environment most likely associated with a Home sharing program’s survival. For some variables, all 35 established Home sharing programs were included. For other variables, data on six of the 10 surviving and on 21 closed programs (15 from the 1989 study) were employed in the analysis. New data testing the study’s hypotheses were collected from six surviving and six closed programs using a written questionnaire which addressed the programs’ operating and organizational characteristics. This study also included an in depth telephone interview with the six surviving programs. Unpaired t-tests, bivariate analysis and survival analysis were employed to evaluate differences in the internal environment of surviving and closed Home sharing programs serving seniors in Canada. This study revealed several key differences in the internal environment of surviving and closed programs. When compared to closed programs, surviving programs tended to be of the interdependent form, offered fewer matchmaking and counseling services and provided more referrals. Surviving programs were more likely than closed programs to use adaptive strategies.

In an American study of Home sharing, the primary reasons for people wishing to enter into the program were found to be financial savings (44%), companionship (21%) and the need for health care and household assistance (19%). Almost one third of Householders were frail and almost half the sample studied, indicated the development of moderate to strong levels of friendship with the Home sharer (Pynoos, Hamburger & June, 1990).

These different studies provided me with an evaluative framework to first measure the success of the different Home share programs (the what) by examining these four key metrics:
1. number of matches,
2. match longevity,
3. housing cost savings and
4. client’s satisfaction.

In addition, we will examine the reasons of success or failure by these metrics:

1. accurate assessment of the Householder,
2. scrupulous vetting of Home sharers,
3. careful matching of both parties,
4. a coordinator who can empower and support the match, and
5. Imaginative problem solving.

Performances measures

1. **San Mateo Home share**

The San Mateo Home share called the Human Investment Project (HIP) is providing an average of 125 successful matches per month since 1979 is among the longest and the largest Home sharing program in the nation (match longevity). Living arrangements lasted an average of three years. Established in one of the most expensive housing areas of the nation where rents average $2,500 for a one-bedroom apartment, San Mateo Home share is able to offer substantial savings to its participants. It provides two types of home sharing: a rent exchange and a service exchange which can be free or involve an average cost of $500.

The program utilizes a 3-pronged approach, which includes a large-scale marketing campaign, hiring a Community Outreach Specialist, and cash incentives for new home providers. Participants
include seniors, working persons, students, persons with disabilities, families, veterans, emancipated foster youth, and others. Home share is one of three programs (Home share, Self Sufficiency, and Housing Development) of HIP Housing, a stand-alone non-profit. The program has 7 staff: four coordinators, each for a different section of the county; one outreach specialist, and two home sharing assistants. The HIP Housing board has 16 members. Funding is primarily through support from properties, government grants, and foundation and corporate grants, also individual contributions, and special events revenue. The Home Share Program had over 703 people participating in their program in FY 2013-2014. 97% of the clients were low income. The program received 3,189 referral calls and interviewed 2,071 clients during FY 2013-2014. Laura Fanucchi, Associate Director of HIP, conveyed in an e-mail followed by a phone call dated 06/18/2015 that the two biggest challenges she faces is: securing a source of funding to operate the program and finding enough home providers to match the number of home seekers.

2. **Ventura Home share program**

This program is currently administered by the AAA (Area Agency on Aging). Ventura Home share used to be a 501 (c) (3) organization that was established in 1982, and then re-established in 2010. The average rent charged to the home seeker was $377.38/month. Seniors are motivated to share their home for reasons of security, independence, and affordability. The process includes an application for both parties, an interview, and a background check. The seekers’ ages range from 20 to 80+, with most between 50 and 70 years of age. Most, but not all, of the providers are senior citizens who want to stay in their own homes, but desire some company or need help with home maintenance. Some senior homeowners do not need services, but do need the additional income provided by rent. Matches last about two to three years and there is a full time case manager assigned to each successful match to ensure mediation, and referral to other services. Monique
Nowlin, Deputy Director Ventura County Home Share Program, believes that, being a private organization, allows for more flexibility which is a better fit for a Home share concept.

3. **Shared Housing Services in Tacoma**

The Shared Housing Services in Tacoma (SHS) is a non-profit agency and nationally recognized program that started in 1991. SHS receives about 330 queries per month. Of these, 270 are for the Shared Housing program. Mark Merrill, the Chief Executive Officer (CEO) of Tacoma Shared Housing Services has been able to reduce the length of the intake process from more than 2 weeks to 4-5 days. Mark feels their current staffing of 1.5 in the Shared Housing Program can serve a maximum of 150 matches per year. He noted that the administrative assistant makes sure that applications are complete and that the criminal checks have been completed with results returned. Alexis Burris, Case Manager Adult Home sharing, completes the intake process. Approximately 25-30% of applicants are turned away due to mental health/substance abuse treatment needs. Alexis tries to connect them to services and suggests that they come back after they have been in treatment for a while. A substantial number of other seekers linger with no referrals because they do not have enough income to pay the rent that home providers are seeking. Recently, they have noticed that fewer home providers are interested in a service exchange and that their rental amounts have crept up to $500 per month or more. In instances where the home seeker cannot pay that much, the Case manager tries to work with them to identify resources that could help them improve their income.

Mr. Merrill shared that SHS has ruled out doing any sort of in-person orientation or class with providers and seekers because they don’t want to create another barrier for applicants. Instead they are working on developing information packets for both groups.
Currently, they are providing 100-120 matches per year. A successful match is defined as one that lasts more than 3 months. SHS’ success rate is 91%. The average length of their matches is 26 months. SHS performance metrics include an annual objective-based evaluation of the Host Home program, an annual county audit of the organization, reports required by foundation fund sources. The CEO suggested that we may want to collect data about the number of nights that shared housing was provided as a basis for comparing the Shared Housing program to other homeless assistance programs. Also, he encouraged the study to count individuals served e.g. through referrals and warm-hand offs to other programs as well as matches.

SHS home providers are mostly older persons, average age early 60’s. The average home seeker can pay about $296 for rent and is in his/her late 50’s. SHS is stepping up its outreach efforts to home providers who would like some assistance with yardwork, pet care, light house cleaning, light personal care, etc.

Home seekers include newly homeless individuals and families, college students, recently laid-off workers, and others seeking affordable housing. The program facilitates about 100 successful matches monthly, impacting 1300 persons. Features of the program of interest:

- Works with all adult applicants, but focuses on older adults, people with disabilities, and people with low income
- Housing stock can be house, apartment, or mobile home
- Application interviews screen for compatibility of lifestyles and personalities
- Criminal background check is performed with the State
- Potential home sharers negotiate their own arrangement
- Transportation provided to home seekers to go to interview with home providers
• Trial home sharing period is an option
• Arrangement can be structured or loose, that is up to the home sharers
• Extensive criminal history policy
• Regular follow-up services are provided
• When no match is made, other housing assistance is provided
• Applicants are referred to needed resources, such as drug or alcohol treatment, or developing life skills
• Application can be made in the office, or case manager makes home visit

SHS has also launched a “Host Home” program in 2013 for homeless youth. The program pairs a young person experiencing homelessness with a caring family or individual with a spare bedroom who want to make a difference. Support services include financial assistance and a Housing Specialist.

It is important to note that in SHS’s experience, the program is not suited to meeting the needs of families with two or more children, as homes were not large enough to accommodate such families, most of which were experiencing serious financial problems. Instead, SHS obtained an apartment building in need of renovation, renovated the units, and designated them for homeless families. Both the transitional housing for families and the Host Home program for unaccompanied youth were outgrowths of the Shared Housing program. A recent major focus of the program has been to thoroughly review all aspects of the organization and to re-calibrate and modernize them to reflect today’s available technology, changing demographics and service needs, and to professionalize program operations. At present, SHS is developing formal policies and procedures as well seeking funding to develop a database program to help with the matching referrals.
4. Ecumenical Ministries Home share program

The program shut down in 2012 due to budget cuts from the City of Portland, operated with a staff of two with a budget of $112,000 a year. The program once received funding from a number of local governments, but funding sources had dwindled in recent years to the Portland Housing Bureau exclusively. Eventually, that funding was eliminated as city bureaus were asked to shave 10 percent off their 2012 budget. The program was open to anyone, but that its clients typically had an obstacle to traditional renting: fixed or low income, a disability, poor credit or an arrest record (though it provided criminal background checks for potential matches). Move-in costs were typically low, making it an option for people looking to rent with little savings. In recent years, it saw an influx of homeowners in danger of losing their homes in foreclosure who were otherwise able to keep it with income from a housemate. "In this rigorous budgeting session, where we had to make tough budgeting choices, we were instructed to focus on funding services core to our mission," bureau spokeswoman Jaymee Cuti said in a statement. "The Shared Housing program fell just outside of that directive." The program provided background checks to both parties in potential matches, then helped them draft an arrangement that wouldn't violate state co-housing laws. As of June 2012, the program was tracking 141 households in current matches with an average rent of $418 a month. The median cost for a one-bedroom or studio apartment, by contrast, is well above $800 in the Portland metro area. Shared Housing (a program of Ecumenical Ministries of Oregon) works together with the Homeless Liaisons and Family Service Center (Beaverton School District), the Beaverton Dispute Resolution Center (Office of the Mayor), and volunteer home providers to find stable housing for young people who want to finish their high school education. Home providers offer room and board to the student while they attend high school. Barbara Stone, the former Shared Housing Executive Director noted some of the
organizational and staffing challenges when she wrote in position announcements that we are: “seeking more professional volunteer help to put the program’s process documentation in better order and get new marketing materials put together.” She was in the process of listing both in-office and virtual general skills needed for volunteer opportunities.

Former Ecumenical Ministries shared housing clients interviewed can be categorized in two groups. Some alleged satisfaction over the cost saving of the home share program. “If that $112,000 had been used for new development or rent subsidies it would have assisted significantly fewer households. In most metro areas $112,000 would only partially cover the cost of developing one new affordable unit. $112,000 would provide 12 months of rent subsidy for as few as 10-12 individuals. Fewer resources and difficult budget decisions means cities need smarter allocations of funds.” Other people criticized the program for spending “Almost $1000 to each participant to "hook(ed) up people with an extra room and those willing to rent it, typically at a cost greatly reduced from the metro norm? This seems like robbery on the part of Ecumenical Ministries. Surely there is someone out there willing to lend expertise in using a $25 on-line credit check that is available through some entity like SmartMove/Trans Nation? Stevens-Ness has forms available or creates your own. I certainly would be willing to share what I have learned as a landlord at some church sponsored training night without pay. Why does every city funded program have to create over-paid positions for someone's relative in this town?” observed another person interviewed about EMO’s past Home share.

All four Home share programs have similarities in their targets and goals including the defunct Ecumenical Ministries Home share. Their strengths stem from offering the same number of matches a month, saving costs and having satisfied clients. They also share some common challenges.
Challenges

The challenges can be economic, political, social and moral. The lack of dedicated funding sources, the dynamics and logistics of match making, and the public’s perception of the model all require effective responses from program advocates to ensure increased adoption of shared housing. Some of the most common challenges faced by shared housing programs include:

- Misconceptions, cultural bias, and a lack of awareness about home sharing that necessitate robust marketing efforts. This has implications for recruitment of clients, but it may be even more important in terms of forging relationships with funders, policy allies or professional service providers.

- 83% of respondents to the National Shared Housing Resource Center’s 2011 survey reported an imbalance between housing providers and seekers with the demand for rooms generally exceeding the supply. The most important reasons for this were:
  - The “rent gap” between what housing providers charge and what seekers can afford.
  - Personality profiles mismatch along with unreasonable expectations regarding services required or habits (e.g. whether the housemate will be home all day, etc.).
  - Insufficient marketing and outreach resources, which limits programs’ ability to recruit the type of client base that would help balance supply and demand for home shares and thus generate more viable matches.
  - Immediacy of housing need – matching individuals is a deliberate process that can require weeks or months of client introductions before a match is made.
  - Criminal record (some programs have policies that allow for certain types of offenses or case-by-case determinations).
  - Current or past substance abuse.
Shared housing does not “fit” within the preconceived funding categories in the broader affordable housing or social service fields. Agencies with multiple programs have greater flexibility regarding operational funding, but nearly all the organizations in ALA’s sample expressed concern over the limited availability of dedicated funding sources.

Despite these realistic challenges, two of the four programs identified above have remained successful especially during the economic downturn without any interruption in their operations: Ventura and Tacoma Home Shared Services. The Ventura program experienced a short term closure and reopened after a year under a different government entity, the Ventura County Aging and Disability Agency. The Ecumenical Ministries Home Shared Services has been closed now for about four years.

**FINDINGS**

A review of the previous Ecumenical Home share services compared to the programs studied for this report show a lack of fundamental structure, adaptive strategies, outreach and case management efforts. This resulted in such a valuable program to be progressively asphyxiated as it suffered a loss of credibility and image in the eyes of its sole funder, the City of Portland. In reviewing the key predictors of success in the other programs, we have identified notable differences in the Home share programs’ strategies. According to metrics established, differences exist and might be predictors of future failure or continued success: their adaptive skills which can be how they are designed to survive within different economic, social and political environment. All the Home share programs researched have used different strategies to adapt to their environment without changing their goals or targets populations.

These strategies involve:
1. Stream of funding sources
2. Case management
3. Outreach efforts.

First, multiple funding sources constitute a stable foundation for the most successful Home share models. Effective and targeted marketing is expensive and time consuming and is unfortunately and often not the key priority of Home share delivery staff. Two of the researched Home share models have developed independence by owning apartment complexes or managing them, assuring a stable source of funding like San Mateo County and Tacoma Home share. They also engage in fund-raising activities and have other donors. This is a snapshot of the funding streams in San Mateo:

Secondly, in regard to case management efforts, most Home share programs have case managers or coordinators who follow up with the initial placement to ensure continuous fitness
and referral to other services in an effort to prevent placement disruption that has different causes: personality issues, job loss, incapacity and other preventable hurdles. From my interview with previous home seekers and home providers who participated in the Ecumenical Home share, none had been visited and nobody was available to answer their questions after the initial placement. Case managers, for example, in the Tacoma SHS are able to minimize the risks associated with the safety of the Householder living with a “stranger”.

Lastly, there were no outreach efforts to expand the program by using available volunteers readily available through other existing programs, students, home providers, advocacy groups, etc. whose efforts could create momentum around the program. This is critical for buy-in that could have prevented loss of funding. The City of Portland recently reported that, in the midst of the downturn of the economy, it wanted to save costs by pulling the plug on the EMO’s Home share program that seemed mismanaged anyway. Staff at the City of Portland reported, for example, that EMO’s Home share administrators had no records of performance measures available and no data were being collected. Funding, case management and outreach are the three most notable areas that were lacking in the Ecumenical Ministries Home share program.
CONCLUSION AND RECOMMENDATIONS

Shared housing has existed as a formalized housing program for over three decades. Today, a range of public and non-profit entities offer Shared housing services as a way of expanding affordable housing options and promoting individual self-sufficiency at the same time reducing the plight of isolation among seniors. While programs vary in size and target population, they operate with similar values and common goals.

The ideas presented throughout this document are intended to leverage this wealth of knowledge, advance the model, and provide opportunities for a Home share program in Multnomah County that will effectively build on and improve the past Ecumenical Ministries’ Home share. There is tremendous potential to maximize the impact of Shared housing through greater collaboration, specifically by articulating a collective vision and pooling resources to work toward that vision.

From my initial goals established for this research study examining Home share programs, I am somewhat surprised and extremely pleased to report that this exploration transitioned into an effort involving organization development, project management and collaborative governance with partners across public and private sectors signing onto the project.

Elders in Action, a Senior advocacy agency, has joined early successful efforts to invite Ecumenical Ministries of Oregon (EMO) to host and lead the revamped Home share program. Elders in Action Deputy Director, JoAnn Herrigel, shared that her office has been receiving about hundred phone calls in a month inquiring about a Home share model since the EMO’s was closed. Following our joint repeated outreach efforts, numerous local organizations and not-for-profits have accepted to fund the program, provide services, collaborate or assist with its design
under an adopted name of Metro Home share. EMO is hosting and leading the Metro Home share administrative functions including an advisory committee that convenes monthly.

The advisory committee is composed of representatives from EMO, the City of Beaverton, Multnomah County, the City of Gresham, Urban League, the African Alliance, Care Oregon, Senior Advocate for Generational Equity (SAGE) and St Charles parish. Both the City of Portland and Multnomah County have promised to fund the program and recommend that it includes agencies providing culturally appropriate services. Further contacts are being pursued to determine the types of assistance: grants, fees for service, contracts, etc. Metro Home share is also exploring Federal housing eviction prevention assistance programs in forms of vouchers as potential resources for home seekers. EMO’s Grants Manager has been following up with proposals. Meyer Memorial Trustees (MMT) approved the Metro Home share grant requests for a seed budget of $100k with an initial letter of intent to fund. Following their site visit on 08/05/2016, MMT’s representatives underlined the Metro Home share’s unique ability to reach home providers who care about the housing crisis and who want to contribute at an individual level. CareOregon also indicated a desire to fund the program with a smaller grant of $25k. Finally, Native American Rehabilitation Association (NARA) expressed interest in sharing their database and financial resources by providing referrals, short term rental assistance, and case management for home seekers exiting residential treatment programs or domestic violence situations.

In response to feedback received from stakeholders, the program agreed to adopt training materials, rental agreement template, house rules developed by Dispute Resolution of the City of Beaverton. Metro Home share also agreed to adapt its budget to build in a sliding fee scale that will allow the program to become sustainable over time. Finally, in regard to the target
Metro Home share clarified that it will prioritize serving seniors whose housing stability has been threatened or affected by rising prices and gentrification and will move gradually toward serving a variety of vulnerable people with more complex needs.

The future Ecumenical Home share Program will address four challenges:

First, it must address funding challenges by managing diverse revenue streams through advocacy, multiple and regular fundraising activities, grant requests, media and outreach efforts that expose the Home share concept to general support and private donors. Funders and decision makers seek different types of evidence according to what motivates their interest in Shared housing.

Many programs use these or similar arguments when building a case for funding support for Shared housing and demonstrating how the community has oversubscribed affordable housing resources. Shared housing addresses problems such as:

- Inadequate number of affordable units in the development pipeline
- Closed wait lists for shelters and subsidized housing buildings
- Closed wait list for the local Section 8 Housing Choice Voucher Program
- Client-level data that describes individuals’ vulnerability and explains how shared housing can protect this population
- Housing cost burden among the population and the change in clients’ housing costs before and after being matched in a home share program.

In addition, understanding funders’ priorities is a critical first step in building a relationship and developing subsequent successful funding proposals. It is therefore important to clearly state the problems your program proposes to solve and how it does so. To do this
coherently over time, programs must collect external data as well as track and evaluate their own outputs and outcomes.

Public officials may not understand who is served by match-up programs, so it can be useful to document the full range of clients’ professions. This lends itself to describing how providing them with affordable housing supports a diverse and vibrant community (e.g. by making sure teachers or other critical workers can live in the communities where they work). As Kathryn Gwatkin wrote: “Home sharing is a way of providing in-home supports that relieve stress on other safety net services. Home sharing supplements the existing support system (e.g. family members, paid caregivers, case managers), and Home sharers become part of a broader care network. This “tag team” approach is beneficial for all involved.” (Gwatkin p.119)

Secondly, Ecumenical Ministries might consider collecting fees. Fee-for-service models may charge an upfront fee on a sliding scale, or levy a placement fee once a client is matched. A fee for service about $2000 which is below the ordinary rental assistance programs of an average of $4000-$6000 seems a reasonable approach. Administrators must balance the benefit of increased revenue with the additional resources required to enforce and collect payment. Even if fees account for only 10% of a program budget, the fee-for-service model acknowledges the value of the service and can dissuade less serious candidates.

Third, without a steady supply of individuals opening their homes to home share, the program cannot grow. The benefits of Home share are well aligned with addressing other social challenges by creating partnership opportunities. By partnering with agencies that serve people in their homes, programs can increase their access to a consistent supply of homes. The best partners will have the overlapping goal of helping individuals remain safely supported in their
own home. Explore opportunities to build relationships with foreclosure/eviction prevention programs, private sector senior services, aging-in-place programs, and congregate care sites.

Finally, case managers are a critical element to ensure Home share success because they can:

- Complete an accurate initial assessment of the needs and expectations of the Householder to fully understand the level of support and tasks the Home sharer will need to provide.
- Get a good mix of matches in the scheme, some of which only need “light touch” intervention or support. Home share is an unregulated social care solution and case managers feel that this impacts directly on its credibility as a viable alternative for older people.
- Mediate conflicts as they arise or refer to other services as needed. The role of coordinator is varied and requires a person who has a wide range of experience, skills and abilities.

My research inquiry started with the observation that Home share models were absent in policies to address homelessness and housing stabilization by the City of Portland and Multnomah County. At the end of this study, I find that both local governmental agencies are now expressing support of a Home share concept that provides stable housing for seniors. The premise that Home share might contribute a valuable resource to the community by providing below-market-rate housing and reducing isolation among seniors leads to a successful policy outcome: the revival of Metro Home share. Policymakers may not consider Home sharing as a critical service compared to funding for homeless shelters. However, articulating the importance and value of preventative strategies and building relationships with other organizations is critical
in developing a voice for shared housing programs. In addition, the new Metro Home share has effectively learned from other Home share models and policies in regard to collaborative governance across partners, case management and the adoption of multiple funding streams.

My research endeavor has not only presented the benefits of the concept, but it has also offered elements of success for the Home share concept in Multnomah County. It is extremely gratifying and humbling to know that my research process has revived the Ecumenical Ministries Home share program that is implementing the key concepts and elements of success learned from my research and report. In addition, this research was clearly influenced by my participation in the Portland State University (PSU) Executive Master’s in Public Administration program with coursework involving: organizational development, policy making, community engagement, networking, conflict resolution, change management and budgeting. In closing, it is certainly exciting to see the rapid and unprecedented revival of the Ecumenical Ministries Home share program as different public and private organizations have committed to funding, partnership and advice for a revamped and sustainable Home share service in the Portland metropolitan area.
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