

Shared Housing

The effort to prevent and end homelessness among Veterans has shown significant progress over the past few years; dozens of [communities](#) have now been confirmed by the U.S. Interagency Council on Homelessness, U.S. Department of Housing and Urban Development and U.S. Department of Veteran Affairs (VA) as having achieved the [Federal Criteria and Benchmarks for Ending Veteran Homelessness](#). VA's Supportive Services for Veteran Families Program (SSVF) continues to show success despite tight rental markets with increasing rents. This success is often attributable to the flexibility the program gives to SSVF grantees and Veterans in finding creative ways to secure and sustain permanent housing. One flexible tool to consider is using SSVF to assist in Shared Housing arrangements.

For Veteran households without a long term rental subsidy or the ability to significantly increase their income, finding and securing an affordable unit can be challenging. Experience tells us that in some communities, Veterans and other people with low incomes may spend as much as 80% of their income on their housing. Any additional expenses, or even a minimal decrease in earnings or benefits, leave them vulnerable to homelessness. By sharing housing, two (or more) people can leverage their limited incomes to afford a rental unit they can sustain.

What is Shared Housing?

Shared housing is defined as two or more people who live in one permanent rental housing unit, sharing costs associated with maintaining housing such as rent and utilities. In SSVF, the assisted Veteran must be listed on the lease (SSVF does not prescribe lease status for non-SSVF tenants) and their portion of the rent must be proportional to the amount of private space that Veteran has in relation to the other tenants. The overall size of the unit is dictated by the co-housing tenants' preferences, available income, and the cost of rent and utilities. While many tenants will want their own bedroom, they may, in some cases, voluntarily agree to share a bedroom. What's important to remember is that shared housing is permanent rental housing, in that the Veteran is on the lease and has full tenancy rights.

Who is Eligible for Shared Housing?

Any Veteran or Veteran family may opt for shared housing. There is no requirement that all of the tenants in the shared housing unit be SSVF program-eligible or meet income guidelines, as long as the Veteran family receiving assistance is eligible for SSVF services. Only SSVF-eligible Veterans may receive SSVF program assistance, including SSVF Temporary Financial Assistance, and the division of expenses must be proportional to the space occupied by the assisted Veteran. If a *non-SSVF tenant* is part of the shared housing arrangement and receives another federal rental subsidy or benefit, *that non-SSVF tenant* must be aware of any restrictions attached to *his/her* benefits. SSVF does not define who may share housing with whom: the choice is made by the tenants themselves. Grantees that place Veterans into shared housing are encouraged to work with landlords to customize the lease to the housing situation, either through independent lease agreements (recommended) or by including a description of housing arrangement within the lease.

Advantages of Shared Housing

Reducing the rent burden is often the most important benefit to shared housing arrangements—and it can be the only way some extremely low-income renters can obtain and sustain housing in a high-rent community. But there can be other benefits, as well: families with small children could share childcare, which can otherwise be an enormous expense for low-income families; shared housing can reduce loneliness and isolation; and if two people are pursuing a common lifestyle choice, such as sobriety, they may be able to encourage and reinforce each other. In some cases, a homeowner with physical limitations may be able to benefit from renting a room to someone who can help with physical chores in exchange for reduced cost housing.

Challenges of Shared Housing

On balance, there are also potential challenges to beginning and sustaining a shared housing situation. VA strongly encourages SSVF grantees supporting any shared housing arrangements to address the following potential challenges as part of a long-term housing retention plan. As SSVF participants consider the benefits of a shared housing arrangement, SSVF grantees must work with the participating Veteran to identify mitigation strategies for the following challenges:

- **Interpersonal Issues.** People who live together must negotiate many aspects of daily life. Conflicts will arise and may require third-party (such as the SSVF case manager) intervention. SSVF grantees need to be willing and able to help mediate these types of situations.
- **Landlord Challenges.** Based on the landlord's demands, some programs may need to coordinate month-to-month independent leases, so that each tenant has a lease with the landlord even though they share housing. However, this arrangement can represent an increased financial risk for landlords. If one tenant moves out, is the other tenant responsible for the full rent? Or does the landlord risk losing that share of the rent? These are important issues to discuss and resolve before the Veteran enters into a shared housing arrangement. The impact of one tenant moving out should be described within the independent leases. Where possible, agreements with landlords, even if informal, should be made prior to move-in so that if one tenant in shared housing leaves, the SSVF grantee can move another into the apartment and that tenant can be added to the lease, should the current SSVF tenant and landlord be agreeable to the arrangement.
- **Housing Stability.** Programs that utilize shared housing have had differing experiences. Some programs have found high satisfaction with long-term successful matches, while others have found that matches tended to encounter problems more quickly. If monitoring and mediation are unsuccessful, staff must be able to assist in finding alternative housing arrangements where necessary and desired by the Veteran. As Veterans in such housing situations often require additional assistance after move-in and potentially even post discharge from SSVF, these Veterans shall be offered follow-up housing placement support and even potential enrollment in homelessness prevention services.

How do Programs Facilitate Shared Housing?

- **Offer the option.** Not all program participants will want to share housing. However, it should be presented and discussed as an option, including both the financial and personal advantages and the challenges.
- **Select (or Construct) a "Tenant Matching Tool".** Some programs have used questionnaires to suggest compatibility. Questions often include lifestyle preferences such as privacy, drug/alcohol use, food sharing, etc. These questionnaires can exclude matches with key areas of obvious incompatibility, such as one person who wants sobriety while the other is a frequent user of alcohol or drugs.
- **Veteran choice is critical.** Whatever tool or method is used to assess potential matches between tenants, the process must include one or more face-to-face meetings between the prospective shared housing tenants. The final choice must be theirs, even if their choice is counter to staff recommendations.
- **Consider the lease issues.** A legal opinion might be helpful in identifying the joint and individual responsibilities of co-housing, or to review leases used by landlords who allow co-housing.
- **Prepare the tenant(s) for shared housing.** Separately or together, it is generally helpful to discuss issues that are likely to occur in shared housing: quiet/sleeping hours, guests, cleaning, noise, smoking, notice of moving out, damage, cooking, use of shared space, etc. There are roommate agreement templates that can be used to guide discussions or to develop a written agreement between tenants.

- **Landlord/Tenant Supports.** Decide, in advance, the supports that will be available to both the tenants and the landlord to prevent or respond to tenancy problems.
- **Have a Plan B.** Sometimes, shared housing situations become intolerable, due to personality/lifestyle differences or even abuse. It's a good idea to have a relocation or re-housing plan that can be quickly implemented. What happens if one person suddenly leaves and the Veteran doesn't have the resources to either relocate or to sustain housing on their own? Options for a Plan B should be addressed early in the process.
- **Ensure post-SSVF supports are in place.** SSVF is limited in nature so grantees must ensure post-assistance supports and connections to community resources are explored and in place to support tenancies after SSVF assistance ends. This may include providing contact information and resources should the Veteran need assistance or have a problem even after exiting the SSVF program.

Sharing Housing is a real option – for tenants who need or want the advantages and are willing to work through the inevitable rough patches. Here are a couple of examples of how this might look in practice:

CASE SCENARIO: Two Solo Men (literally homeless/rapid re-housing)

Ari (27) and Jon (30) have never met, but both are SSVF-eligible Veterans who are currently living in a homeless shelter. In their first (separate) meetings with their case managers, they considered their likely income, and constructed a budget based on local rent and utilities. Both were presented with the option of shared housing and were amenable to try it out. Case managers walked them through a questionnaire on their lifestyle and roommate preferences. The case managers compared questionnaires and decided the two men had no red flags (such as one roommate working on sobriety while the other uses alcohol daily), so a meeting between the two men was arranged.

Both decided it might work out so the two began looking together at potential housing units. They both agreed on one unit. The two men and their case managers had separate and joint meetings to assure that both Veterans understood the lease, potential problems, and ways SSVF could help resolve conflicts with each other or the landlord. At the case managers' urging, the men worked out a roommate agreement to minimize issues related to guests, noise, etc. The two case managers arranged a meeting with the landlord to discuss landlord and tenant supports their SSVF program offers and the time limits on that support. All parties agreed on the lease requirements and the two men moved in. The case managers have coordinated their home visits, so each could alternate private meetings with her own client and meetings with both men together. At two months, the men agreed that while they have had some conflicts, they would be willing to continue the roommate relationship if the case managers continued their visits for a few more months. The case managers agreed and are in ongoing communication about assistance levels and anticipated SSVF exit.

CASE SCENARIO: Family and Solo woman (homelessness prevention)

After her landlord filed for eviction, Tonya asked to return to shelter for the second time. She and her children liked the apartment but simply could not afford the rent, even with her VA benefits. She had a night shift job offer but she was unable to secure overnight childcare for her two preschool children. SSVF staff described the option of shared housing. She was willing to try, but the first match was not compatible and lasted only a few months. Tonya still liked the idea of shared housing and asked Beth, an older woman on Social Security who was a close friend of her mother - to move in. Beth provided overnight child care so Tonya could take the job, increasing her income and also reducing her rent payment. When they can afford it, the two women will move to a larger apartment.