

Home Sharing Is Helping Retirees Save

By [Barbara Basler](#) - September 19, 2008 - AARP Bulletin Today



Photo: Jean Michel Foujols/Corbis

Carrie Swinson still lives in the neat four-bedroom Cape Cod-style house in Bay Shore, N.Y., where she and her late husband raised their 10 children. The house is shaded by big oaks and ringed by thick red rosebushes. It's a welcoming home, full of memories. But for Swinson, 74, living there was getting harder and harder.

"I was putting aside hundreds of dollars a month just for property taxes, and I had to watch every penny I spent," says Swinson, a retired registered nurse.

And there was another, subtler problem. "I didn't want my kids to know, but I was getting nervous being alone in the house by myself, especially at night," Swinson says.

Too independent to ask for or accept help from her children, Swinson made a bold decision. A year ago, she took in a tenant—not an older woman, but a younger man.

Opening her home to a stranger wasn't a move Swinson would have made on her own. But Swinson felt confident about her new renter because she found him through a community agency that matches older homeowners and younger renters. With property taxes, utility rates and the cost of living climbing, thousands of homeowners like Swinson, most on fixed incomes, are turning to similar nonprofit programs across the nation. They not only run criminal and credit checks on prospective tenants but also assess compatibility, set the rent, draw up the agreement and arbitrate disputes.

"I had a lot of faith in the program," Swinson says. "I know they were careful and cared about getting this right."

Today, some 100 programs—from Vermont to Georgia, Texas to California—match thousands of older homeowners, most on fixed incomes, with suitable tenants. Advocates say that with such careful screening and support, matches like these can help older people remain in their own homes longer and cope with \$4 gas prices and bigger grocery bills. While some of these programs are more than 10 years old, others were set up recently to help older and younger people stay afloat in today's sea of rising prices.

“Having a tenant,” Swinson says, “means I can relax and enjoy life more because his money helps with my taxes. And he is just wonderful, just a lovely young man.”

Swinson found her 33-year-old tenant, a recently divorced warehouse worker, through HomeShare Long Island, a two-year-old program of the Family Service League. He pays \$500 a month in an area where one-bedroom apartments typically rent for a minimum of \$1,400 to \$2,000. And his rent check and his presence make life more secure for Swinson.

“Now, I have someone I share my house with,” she says. “And he is a very pleasant, stable person.

“We each have our privacy, but it's also nice because we talk when he comes home from work, and he always offers to do errands for me. I just can't tell you how well this has worked out.”

HomeShare has a social worker who screens both homeowners and home seekers who apply, says Rick Van Dyke, president and CEO of the league. After an in-depth review of the applicants, the agency brings together two people who appear to be compatible, to talk about their expectations.

HomeShare not only screens matches, Van Dyke says, but its staff is available to help mediate if any problems arise after the tenant moves in. So far, the screening process has prevented any major crises. In fact, those in the field say, when a problem does arise, it is generally nothing more significant than a personality conflict.

“We had a couple of matches that didn't work,” says Van Dyke, “but they had to do with habits that grated on the other person—like tenants not picking up after themselves.”

Originally, Swinson wanted a female tenant. But after months passed and several women looked at her room and complained that it was too small or too far from their work, “I told them it was OK to show it to a man,” Swinson says. “I was tired of waiting around for a renter.”

Not surprisingly, her family balked at the idea.

“My kids went crazy—‘a strange man in the house, Mom? Absolutely not!’” she laughs. But they soon changed their minds.

“They all met Pete [the tenant] and everybody liked him,” she says.

Such intergenerational matches often work better than those between two older people, who may be too set in their ways to accommodate cohabiting. The Long Island Family Service League first tried to match tenants and landlords of similar ages, but soon abandoned the program.

"There was too much friction," says Van Dyke. "We closed down that program because so few matches worked." The group's new program, which Swinson used, has made about 50 matches in the last two years and "is a huge success," he says.

The key to these programs, experts say, is screening.

"We screen very carefully, from the start," says Rita Zadoff, director of Housemate Match, which matches about 650 people a year in Atlanta and its surrounding counties. "We ask for photo ID, references from people they have worked with and rented from, and we screen for criminal records." Personal interviews are lengthy and detailed, says Zadoff, who provided advice for the Long Island program.

Many of these programs, like Zadoff's, ask only for nominal fees or small contributions for their service, which includes background checks. (The Long Island service has a one-time charge of \$200 from both the homeowner and the prospective tenant but can reduce or waive the fee if the case warrants it.)

Match programs for older homeowners can be found across the entire spectrum of American neighborhoods, from the transitional to the exclusive. With good reason. The number of older Americans is increasing, as is the number of those facing harsh economic times. "In just the past year or two we've gotten more and more calls from communities and nonprofits that want to start their own programs," says Jackie Grossmann, home-sharing coordinator for the Interfaith Housing Center of the Northern Suburbs in Winnetka, Ill. She says that local governments, along with private charities, help fund the service to help seniors and provide affordable housing in the area. (For a state-by-state list of available programs, check out the [National Shared Housing Resource Center](#).) Interest, Grossmann says, can be charted by the economy—growing in hard times, waning in good ones.

With the subprime mortgage crisis forcing many homeowners into foreclosure and blocking many first time homebuyers from qualifying for loans, experts say rents in many parts of the country are skyrocketing. Higher rents add to the housing problems of younger, lower-paid workers as well as older workers who have been displaced by technology or outsourcing and forced into lower-paying service jobs.

For them, matchup programs can mean the difference between poor accommodations or homelessness and a clean, well-lighted place.

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