

# Homeshare Study Policy Recommendations

for the Washington State Senate Housing and  
Local Government Committee

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## Acronyms and Key Words

**ADU:** Accessory dwelling unit (e.g., a mother-in-law unit)

**CDC:** U.S. Centers for Disease Control and Prevention

**Couch surfing:** Staying temporarily in a series of other people's homes, typically making use of improvised sleeping arrangements

**DADU:** Detached accessory dwelling unit (e.g., a backyard cottage)

**DESC:** Downtown Emergency Service Center

**Doubling up:** As defined by the McKinney Vento Act's definition of homeless: sharing the housing of another person due to loss of housing, economic hardship, or a similar reason

**Extra-legal:** Beyond the authority of the law; not regulated by the law

**Formal Adult Homesharing:** The home seeker formally arranges to live in the home provider's house. Usually the home provider receives compensation through rent or a small stipend.

**Formal Youth Homesharing:** Formal youth homesharing operates outside the foster care system to support young people in finding home arrangements. Traditional matches are made by connecting youth with voluntary home hosts who don't know the youth in advance. Kinship models rely on pre-existing relationships between youth and their host homes; the relationships don't have to be family based, but often are.

**HB:** House Bill

**Home match:** Home seeker and home provider are matched by a service agency and enter a formal, almost lease-like arrangement that benefits both parties

**Home provider:** Individual with a spare bedroom or space on private property to offer in a homesharing arrangement

**Home seeker:** Individual with an imminent housing need who is seeking a homesharing arrangement

**Homesharing:** As defined by the National Shared Housing Resource Center, a simple idea where two or more people share a home to their mutual benefit

**HOST:** Housing Options for Students in Transition (acronym of an organization in Mason County, Washington)

**Host home:** Short-term intervention for youth (typically aged 12-24) who are displaced or experiencing homelessness for any variety of reasons, including but not limited to family conflict (sometimes over a young person's sexual identity), parent deportation, parent homelessness, and other issues related to poverty. Host homes are a service provided by a more stable family to a young person, typically after being connected through a social service agency to meet the young home seekers' imminent housing needs

**HIP Housing:** Human Investment Project Housing (a well-known homeshare organization in San Mateo, California)

**HUD:** U.S. Department of Housing and Urban Development

**Informal In-Unit:** The home seeker uses their personal network to arrange to live with the home provider or use the home provider's private property for vehicle residency. Usually this happens without oversight.

**LGBTQ+:** Lesbian, Gay, Bisexual, Transgender, Queer +

**LLCs:** Limited Liability Corporations

**OHY:** Washington State Department of Commerce Office of Homeless Youth

**ORS:** Oregon Revised Statutes

**One Night Count:** A point-in-time count of people who are homeless in shelters, in transitional housing, or sleeping outside

**Safe parking programs:** Programs that arrange for parking lots for unhoused individuals living in their vehicles who otherwise would face challenges in safely or legally parking their cars.

**Separate/detached units:** Separate building or structure on a private owner's property (this could include a backyard cottage, mother-in-law unit, or parking for a vehicle or a RV) that is made available for low-cost rent (or donated as a charitable contribution)

**SB:** Senate Bill

**SHB:** Substitute House Bill

**SSI:** Supplemental Security Income

**Squatting:** Unlawfully occupying an uninhabited building or settling on a piece of land

**Upzoning:** Changing the zoning code to allow taller buildings and/or buildings with more units

**UW:** University of Washington

**Vacant Unit:** Vacancy matching for low-income tenants is an arrangement in which an organization serves a third-party moderator who absorbs the risk of renting out vacant properties to low-income home seekers; these can also be known as landlord liaison programs.

**VA:** Veterans Affairs

**Vehicle residency:** The use of a car or recreational vehicle for housing

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# Executive Summary

**H**ousing instability is a national crisis, exacerbated by the COVID-19 pandemic, and Washington state has some of the highest levels of homelessness in the nation. In both rural and urban parts of the state, too few people can afford to rent or own a home on the wages they earn. The 2019–2021 Washington state biennial budget directed the University of Washington School of Public Health to study homesharing of privately owned residential properties, as a strategy for increasing the supply of low-cost rentals in an effort to prevent housing instability.

Because the federal definition of homelessness does not include “couch surfing” or doubling up, and because the federal Department of Housing and Urban Development-mandated One Night Count would not catch these individuals, calculations of the number of people needing more stable housing arrangements are likely underestimated, especially for adults. Prior to the COVID-19 pandemic, the January One Night Count suggested more than a half million Americans are experiencing outdoor or shelter-based homelessness on any given night. Probably ten times that many individuals are in precarious or doubled up situations, without any formal or reliable protections. One indicator of this is that a million K-12 U.S. public school students are known to be doubled up (with about 30,000 of those in Washington—our state is in the top ten for this indicator).

Homesharing is a strategy to address housing instability with more formal, reliable and relationship-based solutions. In fact, homesharing tackles two problems at once—assisting middle class people to hold on to their homes while extending vacant bedrooms to those who might otherwise fall into homelessness. Homesharing has many positive health and housing benefits, as well; researchers report homesharing arrangements help people financially, can meet caretaking needs, and offer social support.

Homeshare matchmaking organizations have developed state and national associations to share best practices. Effective and efficient approaches to ensure good and lasting pairings are known, and software, insurance, banking and other tools have been established to help. Still, homeshare matchmaking and case work is labor-intensive, and successful organizations seem to max out at about 300 matches a year. Further, there is not a national norm or cultural expectation for homesharing, which would help advance this solution as a housing stability solution.

Aside from spare bedrooms, home owners and landlords can offer other types of accommodation within the spirit of homesharing. Our report discusses some of the creative work to match home seekers to these opportunities, through landlord liaison programs, cooperatives, land trusts, backyard cottages, or even parking spaces.

On methods: we formed an advisory committee to guide our work, and hired graduate student research assistants to conduct much of the research for this project. We developed a typology of homesharing arrangements, and interviewed people working in organizations in Washington state and across the country engaged in the work of finding creative homesharing and other vacancy matching solutions. We also interviewed government agency workers and read a variety of reports and literature on forms of homesharing in the U.S.

# Introduction

The 2019–2021 Washington state biennial budget included an \$80,000 general fund appropriation for the University of Washington School of Public Health to study homesharing of privately owned residences, which can be used as a strategy to reduce housing instability by increasing the supply of low-cost rentals. As defined by the National Shared Housing Resource Center, homesharing is where two or more people share a home to their mutual benefit. The proviso language within the appropriation was brief, but required an analysis of homeshare programs across the country and similar initiatives in Washington state. The idea was to learn more about barriers, successes, best practices and policies; analysts were charged with making recommendations to establish and sustain homeshare programs in Washington. This report is a product of that effort.

## HOME IS A BEDROCK CONCEPT IN MANY U.S. POLICIES

The meaning of “home” has long been shaped by U.S. housing policy. Since the 1910s, federal policy has allowed taxpayers to deduct mortgage interest and real estate tax from their gross incomes on tax returns, and zoning ordinances have protected residential interests in suburbs and commercial interests in cities. These types of policies have encouraged the view of “home” as single-family home ownership (Despres, 1991). Research has shown that modest changes in housing policies can trigger substantial changes in housing behavior (He, 2010). Unfortunately, many current housing policies either disproportionately benefit high-income homeowners (Crowley, 2002) or incentivize housing stock waste (He, 2010). Meanwhile, hundreds of thousands of Americans experience homelessness on any given day (United States Interagency Council on Homelessness, 2019).

Mortgage and homeowner tax breaks provide more benefit to the top quarter of income earners than the benefit that lower income renters receive through housing subsidies (Crowley, 2002). In addition, many policies serve to discourage non-traditional living arrangements. For example, Social Security benefits are reduced when someone who is eligible for Supplemental Security Income (SSI) lives with someone who is ineligible for SSI, and many zoning or building codes limit the number of nonrelated family members who can live together (He, 2010). The long history of private and public policies, including redlining and restrictive racial covenants, contributed to a lack of homeownership for minority communities, especially African American communities (Rothstein, 2017). In fact, the incoming president of the National Association

of Realtors acknowledged that the real estate industry has contributed to racial inequality and segregation in housing, noting this as an outrage that merited an historic apology from the organization (Gittelsohn, 2020).

## TOO MANY ARE UNSHELTERED IN THE U.S.

Failures of U.S. housing policy have exacerbated the nation’s housing crisis. There is no state or county in the country in which a worker earning the federal or state minimum wage can afford a two-bedroom rental apartment at fair market rate (Aurand, 2019).

During the One Night Count in January 2019, 568,000 people were found unhoused (Henry, 2019). This count provides only a snapshot of the housing crisis, and the January date ensures an undercount because frigid temperatures drive people indoors (Count Us In, 2019). Housing insecurity afflicts both rural and urban communities (Harvard TH Chan SPH, 2018; Morton, 2017). Several vulnerable populations are especially at risk, including seniors, youth, and adults with disabilities.

Homelessness is a significant issue on the West Coast, and Washington is among the states reporting tens of thousands of unsheltered people on any given day (United States Interagency Council on Homelessness, 2019). Washington had the fifth highest unhoused population in the nation in 2018, and an estimated 21,577 people went without housing in January 2019 (USICH, 2019). Seattle has the third highest unhoused metropolitan population in the U.S., behind New York and Los Angeles, (Walters, 2018), with 11,119 counted unsheltered in January 2019 (Connery, 2019). About 30,000 public school students in Washington state are doubling up, and King County’s Point in Time (One Night Count) survey revealed 29% of respondents experiencing homelessness were doubled up with a friend or relative (United States Interagency Council on Homelessness, 2019; Seattle/King County Point in Time Count, 2019).

Further, an estimated 13,000 youth in Washington state are unhoused; 24% of this population is Black compared to 6% of the population overall, and 40% of this population identify as LGBTQ compared to 3–5% of the population overall (Washington State Department of Commerce, 2019). In addition, Black adults are overrepresented in evictions and the unhoused population at large, suffering an eviction rate that is 5.5 times higher than whites in King County and 6.8 times higher than whites in Pierce County (Thomas, 2019).

The recession following the coronavirus pandemic could cause twice as much homelessness nationwide as the Great Recession did more than a decade ago, says a grim study released January 11, 2021 by Economic Roundtable, an LA research group (Flaming et al., 2021).

## FOR TOO MANY PEOPLE, HOUSING PRICES ARE TOO HIGH FOR THE WAGES THEY EARN

National research connects rent prices, low vacancy rates, and homelessness (United States Interagency Council on Homelessness, 2019). A U.S. worker would need to make \$27.78 an hour to afford a two-bedroom apartment at fair market rate without exceeding the federal recommendations of spending 30% of income on housing (Aurand, 2019).

Washington state has the country's eighth most expensive rental market, driven largely by the metropolitan Puget Sound area (Esajian, 2020). But rentals are in short supply in rural Washington, too: The large migrant farmworker population faces a persistent lack of safe, affordable housing every year, leading to unauthorized encampments and public health concerns (Wilkerson, 2005; Jimenez et al., 2018).

## HOMESHARING TACKLES TWO PROBLEMS AT ONCE

While young people struggle to find housing, many older people are trying to stay in their homes as they face mortgage debt, maintenance costs and property taxes (United States Department of Housing and Urban Development, 2017). In 2015, 45% of adults aged 65 or older were considered economically vulnerable due to declining wages and rising costs (Goldberg, 2016).

Homesharing is a strategy to solve two problems at once: assisting middle class people with holding on to their homes, while extending vacant bedrooms to those who might otherwise fall into homelessness. Homesharing has many positive health and housing benefits. For example, many people choose to live in non-traditional homesharing arrangements to reduce the personal costs of rent during emergencies, to meet caretaking needs, or simply in search of social support (Ahrentzen, 2003).

Several studies have demonstrated the positive effects of shared housing, including health benefits. A report on homesharing arrangements showed that homesharers valued improvements to their economic health and received social support from homesharing relationships (Ahrentzen, 2003). Another study showed a decrease in the number of days spent unhoused and significant increases to mental health for adults who were able to find homeshare arrangements (He, 2010). A 2020 publi-

cation summarized the literature on homesharing, finding multiple health and well-being benefits related to the companionship found in homesharing (Martinez, 2020). Although homesharing arrangements show promise for solving a variety of housing and health problems, they are viewed as a homelessness prevention strategy, rather than a solution to chronic homelessness.

The housing affordability crisis and rising rates of homelessness in Washington state prompted legislators to commission this homeshare study. While creating new housing can be expensive, homesharing is a cost-effective strategy to create affordable housing options. There is bipartisan support for using this idea to address the housing crisis. Previously proposed legislation, House Bill 2639, aimed to fund homesharing through a competitive grant program, but the bill did not pass for fear it would reduce funding aimed at other housing programs. However, rather than replace them, homesharing can complement other existing tools and efforts that address housing affordability and stability.

## WHY PEOPLE HOMESHARE

Research has identified multiple motivations for homesharing, and has found that those who elect to share homes initially for financial reasons often find secondary benefits that they had not anticipated. However, the research in this area is not particularly current. Altus & Mathews (2000) showed that homeowners aged 70 and older received the most non-monetary benefits of homesharing, reporting significantly improved benefits in the dimensions of health, well-being and social activities. This especially applied to men, who reported being significantly better off than women in the areas of well-being and health. In other studies, Rekart & Trevelyan (1990) reported the majority of home providers aged 55 and older expressed an increased sense of well-being resulting from "companionship/reduced loneliness/better quality of life." Macmillan and colleagues (2018) identified "simply having someone to talk to on a regular basis" as a key benefit for many of the interviewed home providers, who described this increased engagement as reducing previous feelings of loneliness and social isolation. Further benefits of homesharing reported by Labit & Dubost (2016) included an increased sense of safety resulting from the reassuring presence of another person in the home.

Home matching programs, which connect home providers and home seekers, report their services foster long life relationships and contribute to better physical and mental health of participants. These home matching programs can be especially important in rural communities, where they have the potential to strengthen communities and local economies by lessening the burden on healthcare and public health systems.

# Methods

We began this project by forming an advisory committee of stakeholders from the housing community, including those with lived experience, service providers and policymakers. See Appendix 1 for membership list. The group met approximately quarterly, and advised on conceptualizing the problem, identifying model programs to explore, synthesizing and interpreting our findings, and formulating recommendations. Stakeholders were found from our network of contacts in homelessness prevention and housing services, and were chosen to ensure a range of voices and bipartisan representation.

Our legislative direction limited the definition of “homesharing” to the use of privately owned residences, which we interpreted to include spare bedrooms, backyard cottages, parking spots, or RV hookups. We formed a typology of distinct homesharing categories to inform our research process and revised it as we gained new information (Table 1). We conducted a literature review and searched the internet to identify model programs and assess the strengths and weaknesses of homeshare programs.

It was relatively straightforward, through internet searches and snowball sampling (in which interviewees are asked to identify others) to identify homeshare organizations that work to match individuals for formal in-unit arrangements in Washington state and nationally. In addition to the spare bedroom concept of homesharing, we included ancillary notions of homesharing possibilities such as unused apartments, vacant land or separate units on a homeowner’s property.

We conducted 29 interviews with organizations that fit into our typology (see Table 1). We conducted follow-up interviews with 5 particularly relevant organizations: Shared Housing Services Tacoma, North Kitsap Fishline and HIP Housing in San Mateo, the McKinney Vento Program through Seattle Public Schools, and Silvernest. Through our interviews, we collected information on organization structures, financing methods, common opportunities and barriers, and measures of success. See appendix 3 with interview guide.

We invited the Washington Homeshare Coalition to review our initial policy recommendations before presenting to the Housing and Local Government’s work session in September 2020. See appendix 4 with slides presented at the Senate work session. This report was designed to inform the 2021 Washington state legislative session.

**Table 1: Interviewee table**

**Interviewees**

11	formal adult homeshare programs
3	youth-oriented formal housing programs
2	homesharing coalitions
1	organization that promotes informal homesharing relationships
3	for-profit organizations that worked with homesharing and vacancy matching services
4	programs fostering separate unit sharing arrangements
1	housing services program that does not incorporate homesharing
2	initiatives engaged in housing stability, not homesharing
1	National Shared Housing Resource Center representative
1	vehicle residencies researcher
5	follow-up interviews with Shared Housing Services Tacoma, North Kitsap Fishline, HIP Housing, the McKinney Vento Program through Seattle Public School District, and Silvernest



**Table 2: Homeshare organizations interviewed for this report**

Shaded rows indicate we conducted a follow-up interview

<b>Program/Initiative</b>	<b>Location</b>	<b>Typology</b>
Shared Housing Services - Tacoma	WA (Western)	Formal adult homesharing
North Kitsap Fishline HomeShare	WA (Western)	Formal adult homesharing
Senior Services for the South Sound	WA (Western)	Formal adult homesharing
Housing Resources Board – Bainbridge Island	WA (Western)	Formal adult homesharing
Rod’s House	WA (Eastern)	Formal youth homesharing
The YMCA of Seattle	WA (Western)	Formal youth homesharing
Seattle BLOCK Project	WA (Western)	Separate unit
Safe Parking Program – Lake Washington United Methodist Church	WA (Western)	Separate unit
WA HomeShare Coalition	WA	Formal adult homesharing
WA Host Home Coalition	WA	Formal youth homesharing
McKinney Vento Program – Seattle Public School District	WA	Informal homesharing arrangement
HIP Housing	CA	Formal adult homesharing
HomeMatch SF	CA	Formal adult homesharing
Safe Place for Youth	CA	Formal adult homesharing
HomeShare Vermont	VT	Formal adult homesharing
OpenUp HomeShare-Denver	CO	Formal adult homesharing
St. Ambrose - Baltimore	MD	Formal adult homesharing
Smalltimore Homes	MD	Separate unit
Easterseals Host Homes	GA	Formal adult homesharing
Silvernest	Nationwide	Formal adult homesharing
Zillow	Nationwide	Vacancy matching
Housing Connector	WA (Western)	Vacancy matching
Virginia Williams Family Resource Center	VA	Typology not defined - Housing services that do not incorporate homesharing
YouthCare	WA (Western)	Variety of adaptive arrangements for both minors and young adults, including homesharing
Nickelsville	WA (Western)	Separate unit
Kirby Dunn – National Shared Housing Resource Center	VT	Formal adult homesharing
Graham Pruss – Vehicle Residency Researcher	WA	Informal/separate unit
WA Dept. of Commerce Shelter Grant Program	WA	Typology not defined - Similar initiative
HB 2639	WA	Typology not defined - Similar initiative

# Findings

## FORMAL ADULT HOMESHARING ARRANGEMENTS

### Who we talked to

We talked to four Washington state formal adult homeshare programs: Shared Housing Services in Tacoma, North Kitsap Fishline HomeShare, Senior Services for the South Sound, Housing Resources Board in Bainbridge Island. We also talked with representatives of seven formal adult homeshare programs in other states: HIP Housing in San Mateo, California; HomeMatch in San Francisco, California; Safe Place for Youth in Venice, California; HomeShare Vermont in South Burlington, Vermont; Open Up in Denver, Colorado; St. Ambrose in Baltimore, Maryland; and Easterseals in Albany, Georgia. We also talked with the Washington State HomeShare Coalition, and two for-profit organizations—Silvernest and Zillow—that provide services and support for nonprofit homesharing services. In addition, we reviewed websites of other organizations that were hard to reach during the pandemic.

### Home matching organizations and what they do

There are more than 40 formal home matching programs across the country (National Housing Resource Center, 2019). Matching service agencies may be freestanding or part of social service organizations with a broader mission; some are even for-profit. Many states have umbrella coalitions that bring together matching organizations to advance best practices, coordinate efforts, and advocate for policy change; a national coalition exists as well (National Shared Housing Resource Center, 2019).

Many of these programs grew out of special state or local funding streams but have since diversified their funding to include private donors or even entrepreneurial activities (Fanucchi, 2020). One key aspect of home matching programs is that home seeker must directly compensate the home provider, whether through rent or an agreement to provide services in lieu of rent (Fanucchi, Laura, 2020; VandenBosch, 2020). Most home matching programs have no specific demographic eligibility requirements, but often home matching programs are marketed toward the elderly to help seniors “age in place,” (Goulding, 2012).

**Formal homesharing definition:** situations where a person who owns or is otherwise in possession of a home with a spare bedroom makes a written agreement to make such space available to a home seeker, usually for an exchange of rent under market value, a small stipend, or exchange of services.

Home matching programs, typically nonprofit organizations, provide a range of services, including:

1. Marketing and outreach to attract home providers and alert home seekers
2. Facilitating suitable pairings, sometimes with three-way meetings
3. Screening and background checks
4. Providing paperwork with model leases and rental agreements, some with check-offs for the sorts of services that could be exchanged for rent
5. Establishing protocols to ensure success, such as trial periods backed by immediate options to separate, monitoring or check-ins (typically on a schedule that decreases in frequency over time)
6. Offering products such as risk management though insurance, and direct deposit for rents.

Our review of organizations that provide homeshare services indicates they top out at about 300 homeshares per year. Some of these organizations are relatively hands off, limiting their work to making referrals and offering guidance and tools; others are intimately engaged throughout the matching process and support matches with troubleshooting over time (sometimes years). We also found a for-profit organization that provides and supports matching services by providing a screening process, a platform to connect with matches, curated leases, and management of rent payments and homesharing insurance (Silvernest, 2020).

Some organizations operate over multiple counties, while others focus on much smaller geographic areas. Eligibility requirements often require the home seeker and home provider to currently live or work in the program’s county of origin (Fanucchi, 2020). Home seekers typically consent to a background check and screening process. Once the match is made, home matching programs provide templates for formal homeshare agreements (Goulding 2012; Fanucchi, 2020). These formal arrangements anticipate issues including chores, conflict, and time limits on leases.

Following the signing of a homeshare arrangement, home matching program staff typically follow up with both the home seeker and home provider about every three months. Follow-up after the first six months or a year is generally infrequent and home matching programs rarely

provide supplemental housing or employment services beyond facilitating the match relationship (VandenBosch, Kayla, site visit, March 12, 2020).

### What to expect from new home matching programs

The National Shared Housing Resource Center reports a new homesharing program should expect a three-year startup phase. New programs typically achieve strong referrals, have adequate outreach, and allow enough time to supply home providers. See Table 4 for a typical timeline.

Indicators of success for a home matching program are aligned with the typical range of provided services, as summarized in Table 5.

**Table 3: Typical timeline for starting a homesharing program**

Program Year	Activities
Year 1	Complete feasibility study Build volunteer base (ongoing) Build community support (ongoing)
Year 2	Determine program design Develop policies and procedures Recruit volunteers and staff Raise funds for operation of program
Year 3	Open doors Constant outreach, marketing and branding (National Shared Housing Resource Center, 2018).

(National Shared Housing Resource Center, 2018).

**Table 4: Hypothetical measures of success in a home matching/ homeshare program**

Outcome	Indicators of success	Typical organizational measures
How much did we do?	Unduplicated # of people paired in match relationships each year	183
	# of spare bedrooms or separate units added to the pool of available housing	107 homes available to share
	# of service hours exchanged	24,724 hours of assistance to seniors and others
How well did we do it?	Homeshare average match length	536 days
	Participant satisfaction	99% very satisfied 100% would recommend program to family or friends
Is anyone better off as a result of our work?	Affordability of housing	Average rent is \$254 (nationally)
	Ability of seniors to stay safely at home.	51% of those sharing their home reported they would not be able to live safely and comfortably without a homesharer
	Improved quality of life. Those having someone live with them report they...	feel less lonely (84%); feel happier (78%); feel safer in their home (68%); eat better (62%); feel healthier (49%)

## Return on Investment

- ♦ Homesharers provided more than 24,000 hours of assistance to seniors and others. By replacing the need to hire help, this represents a savings of \$308,000 for those sharing their home and their families (National Shared Housing Resource Center, 2018).
- ♦ By sharing their homes, low-income seniors and others received \$146,000 in rental income to help them make ends meet (National Shared Housing Resource Center, 2018).
- ♦ The average rent of a homesharing match was \$254, with 30% of matches paying \$0 rent. Using the difference between market rents and actual homeshare rents, it is estimated that homesharers saved \$518,000 (National Shared Housing Resource Center, 2018).
- ♦ HIP Housing, a formal in-unit homesharing program, has a budget of a little more than \$1,000,000 a year and oversees an average of 700 home matches per year, meaning each home match costs the program an average of \$1,500 (Fanucchi, 2020).

Home matching programs vary greatly in their capacity to make matches, ranging from 7 annual matches by North Kitsap Fishline HomeShare in Poulsbo, Washington to more than 600 annual home matches organized by HIP Housing in San Mateo, California.

It is in the public's interest to support these programs with tax dollars because the average rent in home match arrangements is usually well below fair market rent, especially in high-cost cities—suggesting these services preferentially benefit low-income tenants. Home seekers in OpenUp's program in Denver, Colorado paid an average monthly rent of \$700, well under the Denver average monthly rent of \$1,600 (VandenBosch, Kayla, site visit, March 12, 2020). Meanwhile, the average rent in HIP Housing's program in San Mateo, California is \$1,100, well below the market average of \$2,700 per month for a one-bedroom apartment in San Mateo (Fanucchi, 2020). In Washington state, the average rent for matches made by Shared Housing Services Tacoma is \$500–550 per month including utilities, significantly under the average Tacoma rent of \$1,400 (Merrill et al., 2020).

Many home matching programs are successful in generating long-term matches. Most established programs have an average match duration of three years (Touchette, 2020). Some home match arrangements can be more permanent—for example, St. Ambrose in Baltimore, Maryland reported a match that lasted 29 years, (Yorker, 2020).

## Problems

**Invasive gathering of income data:** Grantors are eager to measure their success in preventing homelessness, and therefore seek income data from homeshare program participants. However, this can be counterproductive; some homeshare organizations told us they are reluctant to gather such data, for reasons of both privacy and staff time. HIP Housing in particular has taken great steps in the past few years to diversify its funding because of concerns about time-consuming reporting requirements for state-wide CalHome grants and unstable federal funding. (Fanucchi, 2020).

**Tracking other important measures of success:** It can be difficult to track key measures of success such as the longevity of matches and monthly rental rates. One advantage of using an external service (such as Silvernest) for homeshare rental payments is that the service tracks data such as turnover, rental payments and location.

**Normalizing homesharing:** It's easier to promote homesharing in communities where multiple public and private organizations are working towards establishing these arrangements as normal, positive, and not simply a desperate response to a dire financial need. Elected and private sector leaders could work towards making homesharing a community value by emphasizing the multiple benefits.

**Land use restrictions:** Homeshare organizations in some jurisdictions report concerns over land use and zoning laws, especially ordinances that restrict the number of unrelated individuals who can live in the same house (VandenBosch, Kayla, site visit, March 12, 2020). Although most of these restrictive tenancy laws are not currently enforced and originally were intended to protect public health, they have the unintended consequence of hindering homesharing relationships. Additionally, homeshare organizations in some jurisdictions report concerns over ordinances that restrict using private property for tiny homes or vehicle/RV parking (Merrill et al., 2020). City and county governments can support policies that address barriers to using private property for homesharing purposes.

**Insufficient funding:** Homeshare programs can be labor intensive and require community outreach and marketing, which are a big part of normalizing homesharing within communities. Additionally, homeshare programs often take on case management services, stretching their staff and funds. Some homeshare organizations have been able to sustain themselves through sales tax initiatives, but this funding is not guaranteed (Fanucchi, 2020; Gutierrez, 2020). Many homeshare programs do not have the funds

to sustain themselves despite homesharing being a cheap tool to address housing affordability. City and county governments can provide revenue-generating devices to support homesharing and ancillary support services by nonprofit or city agencies.

### Measures of success for formal homesharing

- ◆ Number and longevity of matches
- ◆ Cost per match per year
- ◆ Average rent for home seeker
- ◆ Demographics served
- ◆ Decline in one-night-count numbers
- ◆ Decline in homelessness overall

**Table 5. Typical measures of success for formal home matching programs based on interview data**

Matches per year	Avg. rent per month for home seeker	Cost per match per year	Demographic Served
150-300	<\$1,000 or under market value	<\$2,000	Those at risk of losing their homes, at risk of homelessness

**Table 6: Volume and cost data from homeshare organizations we interviewed**

Home Match Program	Location	Program Size	Duration of Stays	Financial Information
HIP Housing	San Mateo, CA	1,500 applicants	3 months – 20 years	Annual Budget: \$1,000,000
		150-200 new yearly matches	3 years average	
		600-750 total matches maintained		Average rent: \$1,100
Open Up	Denver, CO	44 total matches	1 month – 3 years 8.5 month average	Average rent: \$700
HomeShare Vermont	Burlington, VT	450 applicants	18 months	Annual Budget: \$520,500
		50-60 new yearly matches		Average rent: \$296
Covia SF	San Francisco, CA	75-200 applicants 10-15 total matches	Average stay of 1 year	Average Rent: \$700-\$1,300
St. Ambrose	Baltimore, MD	30-40 new yearly matches	2 weeks to 29 years	Annual Budget: \$225,000
		67 total matches	Average of 3-5 years	

## FORMAL YOUTH HOMESHARING ARRANGEMENTS

In 2016, the Washington state Legislature unanimously passed Substitute House Bill (SHB) 2440, which exempted youth host home programs from licensing requirements (Washington State Department of Commerce, 2017). SHB 2440 also mandated a report to the Legislature that included recommendations and best practices for host home programs, including information and recommendations related to: 1) clarifying reporting requirements, 2) removing funding restrictions, 3) strengthening the requirements for background checks, 4) creating a feedback loop between the Secretary of State and Office of Homeless Youth (OHY), 5) strengthening OHY support to host home programs, 6) strengthening coordination among host home programs, 7) assessing existing licensing standards and requirements, and 8) developing a public system response to meet the needs of older youth who cannot return home are deemed not appropriate for foster care (Washington State Department of Commerce, 2017).

National data suggest more than 1.6 million public school students were experiencing homelessness and more than 950,000 were doubled up in the U.S. in 2015 (NCES, 2016). Washington ranks in the top 10 ten states for number of homeless students in the public school system, with 73% of homeless students in the state reporting that they were doubled up (NCES, 2016). According to the National Center for Homeless Education, these numbers have increased over the past 5 years (NCHE, 2020). These numbers also likely under-estimate the true number who are doubled up or couch surfing, as many individuals are disconnected from services and therefore uncounted.

Host home programs also rely on networks within public schools. In Seattle, for example, about 12% of the student population comprises unaccompanied or unhoused youth, with 73% of these youth categorized as doubled up (Curtin, 2020). The McKinney Vento program in the Seattle Public School District employs family support specialists to reach out to housing-insecure students to advocate for their needs, which sometimes involves arranging for informal short-term homesharing (Curtin, 2020). This process is very similar to the best practice named in the National Alliance to End Homelessness' diversions program manual (NAEH, 2011). These informal arrangements can become more formal through a host home program.

The McKinney Vento program also refers unaccompanied or unhoused youth to the state foster care system when needed (Curtin, 2020). Representatives from this program report difficulties getting youth into the foster care system if the foster care system doesn't deem it necessary for the youth, including if the abuse is not deemed "bad enough"

**Host home program definition:** The goal of host homes is to eliminate youth homelessness (with youth typically defined as ages 12–24), through an inexpensive community-based model that relies on mostly informal family hosting. There are typically two approaches: "kinship" or "traditional" models. Kinship models rely on pre-existing relationships between youth and their host homes; the relationships don't have to be family based, but often are. Traditional matches are made by connecting youth with voluntary home hosts who don't know the youth in advance. Host home programs operate outside the foster care system to support young people in finding home arrangements that don't curtail or terminate parental rights. These programs focus on the needs of young adults whose parents are unstably housed, who have interrupted relationships with their parents for a variety of reasons, or who are unhoused for other reasons.

Washington state has a strong network of seven host homes programs united through the Washington Host Home Coalition, including Ryan's House on Whidbey Island, Rod's House in Yakima, Friends of Youth in Kirkland, The Y of Greater Seattle/King County, Harbor Hope Center in Gig Harbor, Mason County HOST program in Shelton, and Coffee Oasis in Kitsap County (WAHHC, 2020).

or if the youth is over 16 years old (Curtin, 2020). News reports have noted the shortage of foster homes, with children housed in hotel rooms or offices with case workers.

### Who we talked to

We conducted interviews and site visits with several host home programs: Ryan's House, Rod's House, Mason Host Homes, King County Host Homes and the LA-based Safe Place for Youth, along with Washington's Host Homes Coalition. Rod's House in Yakima, Washington is a newer program that began as an overnight shelter in a stand-alone home and expanded to make a few host home matches. Safe Place for Youth has operated in LA since 2011, but it added homesharing services only recently. At the time of our interview, 12 youth had been placed (Bazan and Ahern, 2020; Gutierrez, 2020). We also twice spoke with the Seattle public schools McKinney Vento program lead, Marci Curtin, and with Shoshana Wineburg, YouthCare's Director of Public Policy & Communications..

### What host home organizations do

Host home organizations work to match youth at risk of homelessness with host homes, typically families with capacity to take in a young person until they achieve housing independence—typically for as little three months or up to several years (Point Source Youth handbook, 2018; Bazan and Ahern, 2020). Youth in the program qualify as "Category 1 Homeless" under HUD definitions, which, unfortunately, doesn't include youth who are couch surfing.

Hosts and youth participants undergo screening and training to ensure a good match (Point Source Youth, 2018). Youth host home providers must pass a background check before taking a youth into their home (Bazan, 2020; Point Source Youth, 2018). Host homes either join a “bank” of ready homes, or are tapped in response to a particular situation when a youth has a pre-existing relationship with a potential host.

Nonprofit host home organizations provide workshops and coaching to improve participant cohabitation skills, and offer mental health and crisis services (Bazan and Ahern, 2020). The LA-based Safe Place program, which relies on middle class families to provide homes for low-income young adults, offers workshops on power and privilege, institutional racism, factors and causes of homelessness, and the principles of trauma-informed care (Gutierrez, 2020; Point Source Youth, 2018). Coaching focuses on troubleshooting conflicts that arise from diet, kitchen use and schedule (meals, cooking), understanding standards of cleanliness, “invisible rules,” quiet hours, and guests/visitors.

It’s best when host home organizations have smooth and organic relationships with school districts and foster care agencies. Several host home representatives spoke of the importance of building trust and relationships among the range of organizations serving youth.

### **Performance and cost of host home programs**

Host home programs are significantly less expensive than foster care. An estimated \$3.6 million was spent on housing foster kids in hotels between 2015–2017, and hundreds of thousands dollars are being paid to foster homes for temporary stays (Abramo, 2017). However, host home programs typically cost the organization or its fiscal sponsors more than adult home matching programs because young adults in school usually have little to no employment income to pay rent.

In response to the Washington State Department of Commerce’s 2017 recommendations, in 2020 SB 6623 lifted host home funding restrictions. The bill eliminated previous language that host homes could “not receive more than one hundred thousand dollars per year of public funding, including local, state and federal funding.” Effects of removing these restrictions have not been reported, to our knowledge.

Mason County HOST program estimates its costs at \$1,800 per year per youth, including \$600 to the host family, few hundred dollars annually reserved for unexpected expenses, and a \$50 monthly allowance to youth (Rinehardt). Rod’s House in Yakima typically spends \$3,000 per match per year, which covers support and case management fees (Ahern and Bazan, 2020).

Since youth usually cannot pay, host home best practices encourage providing a stipend to hosts (Point Source Youth, 2018). For example, Safe Place for Youth in LA, which serves youth aged 18–25, provides a \$500 stipend to host families (Gutierrez, 2020). Funding for these stipends comes from voter-approved Proposition HHH, a \$1.2 billion bond that more than tripled LA’s annual production of housing for the homeless (Gutierrez, 2020).

### **Problems**

Interviewees highlighted four recommendations for host home programs including 1) promote communication between host home programs and foster care systems, and a shift of emphasis to the host home system 2) omit the required notarized affidavit from a youth’s guardian/parent if they are unreachable, 3) allow minors to sign rental agreements.

#### *Easier communications between host homes and foster care, and a shift of emphasis to the host home system*

Host home staffers reported Washington state’s foster care system does not play well with the host home system, with interactions characterized by distrust and overly formal communications (Fraizer, Shaun, 2020; Rinehardt, 2020). Open communication between the foster care system and host home nonprofit organizations would better serve homeless youth.

To support services for youth aged 12–18, the Seattle YMCA’s host home program relies on private donors, as the bulk of the state’s funding for this age group is invested in the foster care system. Similarly, Mason County HOST program and Rod’s House also heavily rely on private funding for youth (Rinehardt, 2020).

Rod’s House, in Yakima, identified state and local funding as a critical need for their host home program to provide stipends to hosts and expand their services (Ahern, Brian and Bazan, Angela, site visits, February 17, 2020).

#### *Requiring notarized statements from parents or guardians creates barriers for host homes*

Youth whose families of origin are no longer able or willing to house them are often connected to a host home program through which they find a willing family to take them in for their remaining K–12 years. Washington state law, however, requires the original parent or guardian to produce a notarized statement granting permission to the host home parents. Some youth can’t find their families of origin, or their families are not in the country, or they may simply be too disorganized to produce the notarized statement. Sometimes parents can be reached but do not have access to a notary (Fraizer, 2020). Host home staff told us their jobs would be much easier if legal guard-

ians could give permission via email or telephone, with the requirement that the host home staffer certify they believed the intent of the guardian was to grant host home permission.

*Allow minors to sign rental agreements and lift landlord restrictions on couch surfing*

Sometimes youth under 18 are ready for their own housing, possibly sharing with another person in the program, but are not able to sign their own lease. In Washington state, minors under 18 are not able to sign rental agreements (this is not the case in Oregon which, in an effort to support unhoused youth, allows minors to take on a lease through ORS 109.697). In addition, most lease agreements in Washington prevent guests who are not aged 21 from

staying in an apartment for more than 48 hours. This provision means apartment dwellers will be less likely to provide shelter to their friends and family for risk of losing their own housing (Curtin, 2020).

**Measures of success for host homes**

- ♦ Number of youth served and length of service per person
- ♦ High school graduation rates
- ♦ Return to homelessness or night-to-night shelter arrangements (a negative indicator)
- ♦ Number of youth who establish and achieve personal goals
- ♦ Number of youth who get entangled in the justice system

**Table 7: Typical measures of success for host home programs based on interview data**

Matches per year	Avg. rent per month for home seeker	Cost per match per year	Demographic Served
King County = 50	Free for youth home seeker	< \$3,000	Unhoused young adults 18-25

**SEPARATE UNIT SHARING ARRANGEMENTS**

**Who we talked to**

We talked to Seattle BLOCK Project, which facilitates homesharing through the use of backyard cottages, and to Nickelsville organizers in Seattle. We also obtained information from Smalltimore Homes, which seeks to create alternative ownership opportunities through micro shelters and tiny dwellings, while enhancing community living and improving neighborhoods.

**What detached / separate unit sharing organizations do**

Separate unit homesharing programs involve either a “mother-in-law” or accessory dwelling units (ADUs) or detached accessory dwelling units (DADUs). The Seattle BLOCK Project served as an exemplar separate unit homesharing program. The research team conducted two key stakeholder interviews with staff from the Seattle BLOCK Project as well as professors at the University of Washington’s Runstad Department of Real Estate. The Seattle BLOCK Project connects altruistic home providers with home seekers who are referred through a partner community service agency (Gupta, 2020). The BLOCK Project covers the cost of building the DADU and provides the homeowner a stipend to cover extra utility costs from the home seeker. Constructing each DADU costs the Seattle BLOCK Project \$35,000 and involves donations of building materials and other partner organizations (Gupta, 2020). Using a different model, Baltimore’s “Smalltimore” program builds tiny rent-to-own homes; during COVID-19 it has pledged to create micro-shelter villages.

**Definition of separate unit sharing:** Separate unit sharing arrangements can be either an informal or formal arrangement in which the home seeker lives in a separate unit on the home provider’s property such as a backyard cottage, accessory dwelling unit, or a parking space for a mobile tiny home, RV, or vehicle. Homesharing programs sometimes advise home providers on how to establish separate units on their private property to accommodate these arrangements.

In addition to building tiny homes or cottages on private property, tiny home villages have grown in popularity over the last decade, including locations in Florida and Maryland (Jackson, 2020). However, these villages are not considered homesharing, as they involve multiple separate units built on public or donated land. Still, the villages have paved the way for other homesharing models: for example, a private homeowner in Seattle’s Central District made a parcel of land available to a Nickelsville tiny house village of 14 homes (jseattle, 2020).



Separate unit homesharing arrangements can also include offering the use of a private parking space for a vehicle or RV. A few city-sanctioned programs work to cement public-private partnerships for vehicle residents to park on private property, including in Eugene, Oregon (Watjus, 2017). Kitsap County passed an ordinance in 2018 allowing property owners to provide space for an RV or other shelter to house someone up to 180 days (Kitsap 17.505, 2018). Informally, individuals can offer a driveway, a garage, or a yard for individuals to park a lived-in vehicle, but to our knowledge there is no matching program for making similar arrangements that are more permanent.

**Performance and cost:** In 2014, the average price to construct a 125-square-foot tiny home was between \$20,000–50,000. For comparison, the average cost of buying a U.S. home is \$306,900 (Ford, 2017). Currently, the Seattle BLOCK Project has constructed four of these tiny homes with a fifth home underway. Although home seekers do not currently pay rent in the Seattle BLOCK Project program, they may be asked to pay rent on a sliding scale once they are able. While the Seattle BLOCK Project does not provide case management, all residents are required to be involved with a social service partner agency.

## Problems

**Land use restrictions:** The Seattle BLOCK Project and similar homesharing arrangements involving ADUs or DADUs are limited by various building codes, including land use and household size (Torgelson, n.d). One example of successful legislation was Seattle City Council Bill 119544, adopted in 2019, which made it easier for property owners to build DADUs and ADUs by reducing minimum lot size requirements, removing owner-occupancy requirements for ADUs, and increasing the maximum household size for properties with ADUs or DADUs (Torgelson, n.d). While these changes have allowed the Seattle BLOCK Project to thrive, many other cities across Washington would not have the same success due to more restrictive building codes.

## Measures of success for separate unit homesharing

- ♦ Getting to scale, creating sufficient units to make a difference
- ♦ Cost per unit to establish
- ♦ Cost per unit to maintain
- ♦ Equity of distribution of units across neighborhoods
- ♦ Average rent for home seeker
- ♦ Demographic served

## SEPARATE UNIT HOUSING PROGRAMS AND VACANCY MATCHING

Housing Connector is a new organization based at the Seattle Chamber of Commerce—giving it real credibility in establishing relationships with landlords. Housing Connector has contractual relationships property owners, typically large ones, who can be persuaded to accept low-income tenants if their risks are limited. The Housing Connector program ensures rent is paid, repairs any damages, and offers problem solving services (Housing Connector, 2020). Housing Connector partners with Zillow, a for-profit organization that offers an online platform for listing vacancies called “Hot Pad” (Zillow, 2021). Nonprofit organizations seeking to find homes for low-income tenants use this interface to find vacancies. Zillow has also helped subsidize Housing Connector.

Despite the pandemic, Housing Connector matched 1,000 people to available and affordable vacancies in its first year of operation, with 69% of those individuals being people of color (Kelmendi, 2020). The program operates on an annual budget of \$1.1 million, spending around \$900 per matched household (Kelmendi, 2020). The program typically rents out units for \$1,000 per month (Kelmendi, 2020). Like formal in-unit homesharing programs, Housing Connector’s work is labor intensive. Overall, the use of vacant units is cost-effective, as it uses existing housing stock. In our interview with Zillow representatives, we learned the only other U.S. landlord liaison program of this kind was the Atlanta “Open Doors” program (Open Doors, 2021).

## Land trusts

Community land trusts and housing co-ops are alternative forms of homeownership that serve people shut out by traditional markets. CityLab University has shown these shared-equity models can provide long-term housing affordability and ownership rights for low- and moderate-income families (Schneider, 2019). One model for community land trusts comes from Burlington, Vermont. Burlington’s 1980s mayor Bernie Sanders, an early champion of community land trusts, seeded the founding of the Champlain Housing Trust, now the largest and most influential of its type in the nation. Champlain’s nonprofit portfolio today includes 565 individually owned homes, along with 2,100 rental and cooperative units, comprising nearly 10% of the housing stock (Champlain Housing Trust, 2020).

**Definition of separate unit housing programs and vacancy matching:** The simplest way to meet housing needs is to ensure an individual housing unit for every person or family seeking separate accommodation. Individuals with few assets and poor earning power often can't find affordable separate units. We identified several schemes to make opportunities available to this population, including both rental and ownership options.

**Rescuing dilapidated properties:** The City of Baltimore provides two options for reintroducing abandoned buildings into the housing market. The city's Department of Housing and Community Development formed the Vacants to Value program to demolish, rehabilitate, or redevelop vacant units. In the Vacants to Value program, eligible homebuyers receive \$10,000 towards closing costs for the purchase of formerly vacant homes (Yorker, 2020).

**Landlord liaison programs:** These programs aim to deliver housing for low-income people, but sees their client as the landlord (rather than the tenant). Landlords and property managers may view low-income tenants as risky because of poor credit history or troublesome background check reports.

## Cooperatives

In a cooperative apartment complex, residents don't own real estate, but rather own shares in a not-for-profit corporation; occupants lease units from the cooperative. Zero Equity and Limited Equity Co-ops are two forms of cooperatives intended to build and preserve affordable housing by removing the profit motive from housing, and limiting resale value in perpetuity (Eliason, 2018) The Washington, D.C.-based National Association of Housing Cooperatives works to "support and educate existing and new cooperative housing communities as the best and most economical form of home ownership" (NAHC, 2021). In Washington state, requirements for creating cooperative associations are governed by RCW 23.86, established in 1989.

## MANAGING INFORMAL, PRECARIOUS, AND EXTRA-LEGAL ARRANGEMENTS

### Describing these arrangements

Many individuals who face eviction after being unable to pay the rent or mortgage drift into intermediary arrangements before becoming literally homeless. These arrangements include doubling up, living in vehicles, or extra-legal squatting. Individuals on the brink of homelessness are often unaware of the programs available to prevent resorting to a shelter or the street. Finding a suitable homesharing arrangement is a time-consuming process, involving scheduling meetings, background checks, and trial periods. Once a person is literally homeless, homeshare matching is harder to navigate and less likely to be successful. This suggests earlier intervention is needed to engage homesharing as a solution.

**Doubling up:** Commonly known as doubling up or couch surfing, informal homesharing relationships occur in a casual way among friends and relatives. People who don't have stable housing frequently rely on their own personal networks to find temporary housing, often moving from home to home so as to avoid overstaying their welcome. The informal nature of these relationships, however, puts both home seekers and home providers at some risk, and fails to include case management and subsidies that might otherwise be available.

Many people who consider themselves to be couch surfing do not consider themselves homeless (Terui, 2016), and HUD's formal definitions of homelessness exclude people who are couch surfing, which bars them from receiving housing assistance reserved for the "literal homeless" (HUD, 2020). The informal nature of these relationships constrains both home seekers and home providers from many benefits, including legal tenancy protection.

Informal homesharing is difficult to track and quantify. Youth are particularly likely to couch surf, as young people without support from parental homes or a secure place to be may move from one living arrangement to another (Curry, 2017). One way to study couch surfing is through public school data, as the McKinney Vento Homeless Assistance Act made it mandatory for public schools to count the number of children who are doubled up to provide support to these students (NCHE, 2020).

**Table 8: Typical measures of success for vacancy match programs based on interview data**

Matches per year	Cost per match per year	Avg. rent for home seeker	Demographic served
1,000	< 1,000 per match	< 1,000 (or under market value)	Those at risk of homelessness, communities of color, families

Both public schools and diversions programs consider emergency temporary housing situations like couch surfing a positive step toward housing security (All Home, 2020).

Informal doubling up is not within HUD's definition of homelessness, which makes it difficult for those in these arrangements to gain access to homelessness resources. Shoshana Wineburg, a representative from the YouthCare youth homeless shelter, emphasized the importance of going beyond "exit to permanent housing" as the main measure of housing security; measures of success for youth should include education, employment and community relationships (Wineburg, 2021).

**Vehicle residences:** After an eviction or other loss of housing, individuals often begin living in their cars or trade assets to secure a RV. This staged descent into street or shelter living can be an important moment to rapidly engage diversion efforts. One way to ensure that people in this situation aren't overlooked is to provide safe locations for them to park their vehicles. Public policy can provide protections via local ordinances that define where vehicles can park and for how long.

Although vehicle living is often safer for people than a tent on the street, public policy often impedes vehicle residency in several ways. First, policy often criminalizes overnight parking and impounds vehicles (So, 2016). Nonetheless, vehicle residents comprise a significant portion of the unhoused population, especially in Seattle (Pruss, 2019). Safe parking programs can provide a safe space for vehicle residents to park on private or public property. While many safe parking programs currently rely on large organization parking lots, individuals can become home providers by opening up their parking spaces to home seekers.

**Extra-legal vacancy squatting:** In contrast to the business-supported Housing Connector model, activist groups have helped home seekers find shelter by appropriating vacant privately-owned property. In Oakland, a group of unhoused mothers "took over" an uninhabited home owned by an investment firm and began rehabilitating the property (Goodyear, 2020). Additionally, the Reclaim and Rebuild Community activist group in LA helped families occupy vacant homes owned by the California Department of Transportation (Caltrans) for a since-abandoned plan to expand the freeway. The families were later evicted by the California Highway Patrol (Kingkade, 2020). Most recently, an activist group in Tacoma occupied a vacant middle school for people experiencing homelessness and made demands for housing solutions from the city of Tacoma (Bessex, 2020).

## Who we talked to

We talked to Marci Curtin, a representative from the McKinney Vento Program from the Seattle Public School District who deals with informal doubling up relationships within the youth population. We also talked to a safe parking program through the Lake Washington United Methodist Church, and a vehicle residency researcher to investigate the use of public property homesharing for vehicle/RV parking.

## Organizations working in this space

Several types of organizations work to assist people who are grasping for temporary alternatives to street or shelter living.

### **Informal doubling up through public school relationships:**

Almost 30,000 public school students in Washington state relied on informal doubling up arrangements for housing in 2019 (NCHE, 2020). The McKinney Vento program provides educational support to these students, such as providing transportation to out-of-area schools, providing support in working toward graduation and MAP (Measure of Academic Progress) score goals, and providing grant funding for basic living needs (Curtin, 2020). The McKinney Vento program is not in a position to manage permanent housing arrangements, but serves as a great conduit for helping kids connect to organizations (Curtin, 2020).

**Diversion programs:** Diversion programs provide some emergency financial assistance and case management, but mostly focus on conflict mediation and connection to services outside of the housing assistance system (NAEH 2011).

Successful diversion programs involve screening tools, system entry points, a strong network of partners, flexible funding, and resourceful staff members. A successful diversion could include conflict resolution and coaching to ensure that housing insecure individuals or families have short-term places to stay with family, friends, or co-workers in informal homesharing arrangements. Both public schools and diversion programs seek to get families into permanent housing situations, but programs recognize the need for short-term informal housing arrangements.

Several federal funding sources identified for diversions include Homeless Prevention and Rapid Re-Housing Program funds, Emergency Solutions Grants, and Temporary Assistance for Needy Families (NAEH, 2011).

**Hosting vehicle living:** To date, vehicle residency safe parking programs have typically used large publicly-owned, business, or church parking lots that welcome vehicle residents to park overnight to avoid parking viola-

tion citations and other danger (So, 2016). Safe parking programs are established in Santa Barbara and San Francisco, California, and Seattle has experimented with this strategy.

Safe parking programs that use large parking lots face challenges and start-up requirements (Jansen 2010; O'Malley, 2020). The programs first need to find a parking lot space to host the program and find funding and support (Jansen, 2010). Often this process works best as a grassroots community response to housing needs (O'Malley, 2020). Once the parking lot space is acquired, program staff must develop an intake and eligibility process, monitor for safety, and provide basic needs such as sanitation and trash services (Jansen, 2010). In addition, it is important to find a way to deal with mechanical breakdowns for vehicle resident participants (O'Malley, 2020).

The Eugene Overnight Parking Program operates similarly to a safe parking program, but employs a social service provider to manage each site and provide screening, placement and linkages to services at no cost to the host site. In 2017, the Eugene Overnight Parking Program offered more than 70 parking spots at 43 sites, with city support of \$25,000 (Watjus, 2017). Individuals or businesses were parking spot hosts for the Eugene program, and vehicle residents were referred through a partner social services organization (Watjus, 2017). This program was very cost-effective, costing the city an average of \$357 per parking space per year (Watjus, 2017).

The safe parking program at Kirkland United Methodist Church (UMC) serves about 35 cars each night. In 2019, they served a total of 202 people and received \$35,000 in funding from the church and foundation support (O'Malley, 2020). The Kirkland UMC program was able to use Washington's Religious and Institutional Land Use Protection Act (RILUPA) to protect its program from potential local policy restrictions (O'Malley, 2020). Safe parking programs on commercial or private property would not have this protection.

The City of Seattle supported a program in 2012 called the Road to Housing program, which partnered with faith-based organizations to create safe parking spaces for vehicle residents. The pilot program served 52 vehicle residents in 2013 and received funding to expand the program (Seattle City Council, 2015). During its existence, the program sent 60% of residents to permanent housing. However, the program faced challenges from community perception and was never scaled effectively (Davila, 2018). Additionally, Seattle's experience was that operating "safe parking" lots was quite costly, mostly because of case management and security (Davila, 2018; Westneat, 2019).

**Squatting as a political response:** Squatting, the unlawful occupation of an uninhabited building or open piece of land, has been used by people without homes a survival strategy for generations. As author Robert Neuwirth suggested in his 2005 book, *Shadow Cities: A Billion Squatters, a New Urban World*, there could be a billion squatters globally (about 15% of the population at the time) (Neuwirth, 2005).

In the U.S., advocacy organizations for homeless people have recently formed political movements to reframe squatting as the initiative of people at the bottom of the economic pyramid to claim their rights to survival in an economy that is not structured to serve or protect them (Kuymulu, 2014). For example, in November 2019, Moms 4 Housing rallied to support two homeless mothers who took over a vacant home in Oakland, California owned by Wedgewood, a company that flips distressed properties (Ockerman, 2019). Moms 4 Housing is "a collective of unhoused and insecurely housed mothers, organizing to reclaim vacant homes from real estate speculators." Its webpage claims, "there are four times as many empty homes in Oakland as there are people without homes. Some of these people are children." (Moms4housing, n.d.). Supporters across economic classes and across the country use social media, especially Twitter, to rally support in defending house occupations when evictions are executed.

Moms 4 Housing benefited from strong tenant protection laws in the San Francisco region (Goodyear, 2020). In the end, Moms 4 Housing turned the Oakland situation into a "feel good" story when a community land trust bought the property (Goodyear, 2020).

# State Policy Investment Opportunities

## SUPPORT NONPROFITS IN THE HOMESHARING AND VACANCY MATCHING SPACE

Some states actively support homeshare matching services. The nonprofit Homeshare Vermont, for example, receives up to half of its funding from the state's Department of Aging (Dunn, 2020). Several programs we interviewed expressed the need for funding as they seek to scale up their programs (Bazan and Ahern, 2020; Van-denBosch, 2020).

Vacancy matching organizations, such as Housing Connector, have proved to offer highly cost-effective approaches to assisting low-income tenants with gaining access to the housing market. At the same time, these organizations are building on partnerships with large landlords, software companies (eg, Zillow) and nonprofit case management organizations. Seattle subsidizes this arrangement, but the state could provide support for rural and other markets.

The state could also support matching programs for other forms of homesharing beyond the “empty bedroom” model (such as the backyard cottage and space for RV parking).

## ENTICE NEW HOMESHARE PROVIDERS AND SUBSIDIZE RENTERS

The state could financially support three approaches to entice home providers to offer empty bedrooms or vacant property for homesharing arrangements

### Bonuses

Incentives and bonuses have proven to bring in new home providers and sustain current home providers. Santa Monica's HIP Housing, for example, received funding for its incentive program through a county sales tax initiative. HIP Housing's incentive program provides home providers a start-up bonus and annual incentive pay if rent is kept below \$1000 per month (Fanucchi, 2020). HIP Housing has been able to sustain enough home providers to make 300 matches a year in a high-cost rental environment.

### Tax credits for home providers

Tax credits for home providers can expand the supply of homeshares by incentivizing more low-income people to become home providers. Oregon's SB 1045 legislation gives local jurisdictions an option to grant a property tax

exemption of up to \$300,000 to home providers (Oregon Legislative Assembly 2019 Session). To qualify for the exemption, a homeshare must be offered to homeshare seekers who are living at 60 percent or below the area median income and cannot include a homeshare agreement between family members. Tax credits would be welcome for host home providers, as well (Fraizer, 2020).

### Direct payments in lieu of rent

The Safe Place for Youth programs in Venice, California uses tax revenues to pay home providers \$500 per month for hosting a young adult for several months.

## CULTIVATE GOOD IDEAS BY FUNDING PILOT PROGRAMS

Homeshare matching organizations operate with broad public support. Still, the space is relatively undeveloped, with potential for niche or specialty programs, technology or architectural innovations, and marketing and promotion efforts. All of these areas provide opportunities for pilot or feasibility studies (National Shared Housing Resource Center, 2018).

Low-cost feasibility studies can explore the (per National Shared Housing Resource Center, 2018):

- Demand for a program on the part of both home providers and homesharers, and in specific geographic areas
- Potential benefits to segments of the population
- The availability of appropriate housing stock inventory
- Ideal organizational structure options
- Availability of potential funding sources

## PRIORITIZE ENDING YOUTH HOMELESSNESS

### Encourage host home programs as alternatives to foster care and youth homelessness

The flexibility and adaptability of host home programs for youth is an alternative to foster care. For small monthly payments to support food and utilities, many generous families are willing to open their homes to youth who need a few months or years of support before they can manage independent housing. Host home organizations across the state operate on a shoestring, saving the state considerable trouble and expense in more expensive models.

## INCLUDE HOMESHARING IN HOUSING TRUST FUND STATUTE

The Housing Trust Fund program, administered by the Washington State Department of Commerce, makes funds available for affordable housing projects through a competitive application process. In 2020, 30 projects received “traditional” funding awards totaling \$85 million in grants and loans to create 1,525 units of affordable housing across the state. Additionally, \$5 million went to support three low-income cottage communities (totaling 74 units across rural Washington), \$7 million went towards 86 units of rural modular housing, and \$12 million went to seven rural affordable housing projects to preserve 150 units.

None of the Housing Trust Fund’s grant programs have been targeted at creating units designed for economical homeshare architectural design, however, or for boosting organizations working to promote homeshare matching, or for subsidizing homeshare arrangements.

The Housing Trust Fund program could be expanded to support homesharing in several ways:

- ♦ Remote architectural designs that ease the logistical burdens of homesharing
- ♦ Support operating funds of organizations working to promote homeshare matching
- ♦ Subsidize homeshare arrangements
- ♦ Promote a statewide homeshare marketing / culture shift campaign

Diana Lind’s 2020 book *Brave New Home* portrays independent single-family American houses as bad for the planet, and describes the possibilities of redesigning living abodes to be both less lonely and more affordable. Lind offers alternatives from multi-generational living, mother-in-law suites, and co-living, to microapartments, tiny houses and new rural communities (Lind, 2020).

## IMPROVE AND STREAMLINE DATA COLLECTION AND REPORTING

Organizations arranging homesharing, host homes, vacancy matching and other rapid response strategies require robust and agile information systems. Each organization must maintain data bases with housing opportunities and home seekers, and the capacity to track the status of each match. Fortunately, some organizations have stepped up specifically to fill this role (Zillow, Silvernest, and umbrella coalition organizations).

Policymakers and grantmakers also seek information about organizational performance in making and sustaining matches. Measures of success include longevity of the match, monthly rental amounts, demographics of participants, and various kinds of supports provided.

At the same time, no matter how useful the data, there is a cost for every variable collected. For example, state and local jurisdictions that make grants to home matching organizations often seek information about the income levels of participants to ensure their programs are aimed at the target demographic. However, invasive data collection from homeshare providers and home seekers can discourage participation and consumes staff time. Because of this, we might recommend that donors and funding agencies ease off on these income-reporting requirements. It’s probably safe to conclude that people engaging in these arrangements are of modest means, and it’s not worth the hassle (or the invasion of privacy) to collect income information from participants.

The National Shared Housing Resource Center handbook (2018) offers data collection guidance.

## MAKE HOMESHARING PROGRAMS ELIGIBLE FOR DEPARTMENT OF COMMERCE GRANT FUNDING

The Washington State Department of Commerce has more than a dozen grant programs for state, municipal, county and nonprofit homelessness prevention programs. Many of these include federal pass-through programs such as the Tenancy Prevention Program for preventing evictions, the Consolidated Homeless Grant for crisis response systems, and the Continuum of Care program, which has \$8 million to fund 34 smaller counties for 50 permanent and temporary housing projects. Commerce also supports the Office of Homeless Youth and the Homeless Student Stability and Opportunity Gap Act, which aims to improve educational outcomes for homeless students (including through host homes).

Currently, Commerce does not support any homeshare programs that are working to match home providers with home seekers or assisting people in finding other kinds of affordable vacant units. Given the efficiency of homesharing arrangements, the state might consider making homesharing organizations and the statewide coalition eligible for Commerce grants.

# Low-Cost State Policy Ideas

## DISCOURAGE VACANT UNITS

Seattle has more than 3,000 luxury apartments, many of which remain vacant for most of the year (Kunkler, 2020). Research from the Institute for Policy Studies describes a trend in the U.S. where wealthy investors buy luxury apartments and leave them vacant, leaving surrounding areas to struggle with skyrocketing housing prices. Many of these units remain empty as investment properties for speculators (Collins, 2019). Meanwhile, The Seattle Times reports the number of residential homes in King County owned by an LLC (Limited Liability Corporation) more than tripled from 2002 to 2015, signaling a transition away from private residential property and toward investment properties that are out of reach for most renters (Balk, 2016).

### Require Disclosure of Beneficial Ownership

By holding real estate through LLCs, Real Estate Investment Trusts, sole proprietorships, partnerships and S corporations, investors can anonymously benefit as owners of vacant property (Fundrise, 2018).

Some city governments across the U.S. require disclosure of the beneficial ownership interest—the actual person who reaps the rewards associated with owning a corporation—as part of property registration. Similar legislation that addresses beneficial ownership transparency includes the Corporate Transparency Act of 2019, which requires LLCs and corporations to disclose their real owners to the Financial Crimes Enforcement Network, an arm of the Treasury Department (SAJE et al., 2020).

To regulate this transparency, a registry of property ownership can also be created and made available to the public. Housing advocates can use knowledge of true ownership to negotiate or advocate for better use of vacant property while many go homeless.

### Consider the success of Vancouver’s vacant homes penalty tax

While some believe it would be unconstitutional in Washington state, the vacancy penalty tax in Vancouver, British Columbia has served to deter the harms of speculative real estate investment and vacancy. Vancouver’s policy requires residential property owners to annually declare their property’s status to the city government, with vacancy defined as sitting empty six of the last 12 months (SAJE et al., 2020). A similar citywide vacancy tax has been applied in Oakland (SAJE et al., 2020). The tax delivers funding to community-serving uses that advance housing justice.

## AS AN ALTERNATIVE TO A STATEWIDE COORDINATING BODY, SUPPORT ORGANIC COALITIONS

Washington’s statewide homesharing and host home coalitions serve as voluntary networks to support homesharing programs. With even small amounts of funding, however, their missions could expand to include monitoring outcomes, sharing ideas, identifying best practices, swapping resources, developing model policies, developing software and other tools, creating marketing materials, expanding social media presence, and innovating new approaches. The state’s support for this forum would encourage more homeshare programs to collaborate and help each other succeed. Keeping the organization relatively organic and unbureaucratic would ensure its success.

### Washington state homesharing coalition

The Washington state homesharing coalition is a place for member homeshare services organizations to share ideas, best practices, resources, model policies, marketing materials, and social media supports. The coalition is quite informal, and could certainly leverage its capacity with a reliable funding stream.

### Washington Host Home Coalition

The state’s Host Home Coalition comprises several urban and rural host home organizations, but operates on a shoestring. With state support, the coalition could enhance the operations of its member organizations in a variety of ways (Washington Host Home Coalition, 2018).

## REMOVE BURDENSOME REGULATIONS ON HOST HOMES

### Host home regulation revisions

The Washington State Department of Commerce commissioned a comprehensive 2017 report on host homes that outlines recommendations to improve operations. These recommendations include clarifying reporting requirements, removing funding restrictions, strengthening background checks, creating a link between the Secretary of State and the Office of Homeless Youth (OHY), strengthening OHY support to host home programs, strengthening coordination among host home programs, assessing existing licensing standards and requirements, and developing a public system response to meet the needs of older youth who cannot return home are deemed not appropriate for foster care (Washington State Department of Commerce, 2017). The Washing-

ton state Host Home Coalition constructed a 2019 report defining the elements of host home program success in the *Host Homes for Youth and Young Adults* manual (Cavender, 2019).

Host home providers told us they would recommend:

1. Funding for underage youth needing host home services
2. Removing the required notarized affidavit from a youth's guardian/parent when they are unreachable
3. Allowing minors to sign rental agreements
4. Strengthening earlier preventive services to keep youth from falling into housing instability

## LEARN LESSONS FROM PANDEMIC

Although the COVID-19 pandemic complicated many things for homesharing and host home organizations, there were also many lessons learned about the possibilities for holding meetings virtually, providing signatures electronically, and sharing data across electronic platforms. These innovations should extend beyond the pandemic's welcome resolution.

### Utilizing vacant property for emergency or temporary housing

The pandemic's lasting effects and continued stay-at-home orders have left empty buildings and unused land that could be used for emergency or temporary housing. In April, Seattle's Downtown Emergency Service Center (DESC) moved 200 shelter guests into a Red Lion Hotel in Renton, and have since extended their contract to the end of the year (King County Department of Community and Human Services, 2020). In November, University of Washington researchers conducted a study of this initiative with the King County Department of Community and Human Services, finding several health benefits (Colburn et al. 2020). Since this study, unfortunately, the Renton Red Lion Hotel shelter experienced a spike in COVID-19 cases, consistent with the winter surge. However, these cases do not appear connected to individuals congregating in the hotel (Greenstone, 2020). The Red Lion Hotel shelter has not been supported by the Renton City Council, which voted to close the shelter by mid-2021 despite the need to address housing insecurity in Renton that predates the pandemic (Ausburn, 2020). Attempts at a regional solution have consistently been stymied by disputes between cities in King County.

During the pandemic, Amazon donated part of its office spaces to Mary's Place, a shelter for families and children, which has housed up to 200 people each night (Meisenzahl, 2020). Seattle Mayor Jenny Durkan pledged to lease

up to 300 hotel rooms using 2021 funding dedicated to address the homelessness crisis (Durkan, 2020). Nationally, the Department of Veterans Affairs (VA) has allocated hundreds of millions of dollars to house homeless VA beneficiaries in hotel spaces (Wentling, 2020).

With the pandemic shifting the majority of the white-collar workforce to remote work indefinitely, opportunities present themselves to recapture empty space for permanent housing. City and county governments in Washington state could seize this opportunity to plan to utilize vacant property for emergency or temporary housing.

### Moving away from congregate settings

A majority of the King County shelter capacity is concentrated in the five largest emergency shelter providers in King County: Catholic Community Services, Mary's Place, Union Gospel Mission, the Salvation Army, and Downtown Emergency Service Center (DESC) (Colburn et al., 2020). Most of these shelters provide only the most basic places to sleep—usually mats on the floor or bunk beds (Colburn et al., 2020).

King County lacks the ability to shelter all individuals experiencing homelessness. Contracted shelter providers are driven to maximize the density of people within existing facilities, while local funders attempt to find and fund additional shelter locations to meet the growing need (Colburn et al., 2020). This resource shortage became more apparent with the spread of COVID-19 and the need for social distancing within shelters (Colburn et al., 2020).

The pandemic forced King County to move more than 700 people out of high-density congregate shelters and into hotel rooms (Colburn et al., 2020). Moving shelter residents away from congregate settings contributed to slowing the spread of COVID-19 and resulted in benefits such as increased feelings of stability, improved health and well-being, reduced interpersonal conflict, a decrease in emergency 911 call volume, and higher exits to permanent housing and greater engagement with homeless housing services (Colburn et al., 2020).

The pandemic has exposed longtime flaws in the shelter system and has pushed officials to address homelessness differently. Since the pandemic, the Washington State Department of Commerce created a grant program to fund equitable and creative approaches to develop or expand shelter programs that move away from the congregate shelter model (Washington State Department of Commerce, 2020). King County Department of Community and Human Services has provided homeless shelter and services sanitation and hygiene stations, de-intensified shelters by moving shelter residents to hotels and other spaces, and authorized 24/7 access to shelter services (King



County Department of Community and Human Services, 2020). These alternative solutions to addressing homelessness need to carry on beyond the pandemic.

### **CDC: Centers for Disease Control and Prevention street sweeps advisory**

Despite Centers for Disease Control (CDC) guidance to the contrary, cities in Washington continue to remove homeless encampments in processes often referred to as “sweeps.” CDC, by contrast, recommends homeless individuals living unsheltered or in encampments be allowed to remain where they are (CDC, 2020). Seattle’s encampment removal practices have come under particular criticism (Barnett, 2020). Several of those separated from their tents or belongings claimed they were not offered shelter or didn’t feel safe entering a crowded shelter during this pandemic (Barnett, 2020).

## **PROMOTE MARKET SOLUTIONS**

### **Promote affordable units and dense neighborhoods**

City and county governments can promote and legalize dense, family-sized, and architecturally-adaptable and affordable units. In Seattle, 75% of residential land is zoned for single-family use, making the majority of the city’s land unavailable for the development of family-sized units to help address the city’s housing affordability crisis (Hurtado, 2019). In 2018, Minneapolis became the first major U.S. city to approve a plan to eliminate single-family home zoning and allow duplexed and triplexes to be built anywhere in the city (Trickery, 2019). Seattle’s zoning map directly reflects practices that are historically racist and contribute to the housing affordability crisis. Wealthy neighborhoods are typically excluded from upzoning efforts, thus further segregating neighborhoods and concentrating wealth and poverty into distinct parts of the city (UW, 2020). Seattle’s plan to upzone neighborhoods from single-family to multi-family excludes upper-income neighborhoods (Hurtado, 2019). Expanding upzoning to wealthier neighborhoods would promote equity and density.

### **Remove restrictive ordinances inhibiting homesharing**

Many interviewees named restrictive laws limiting the number of unrelated family members who may live together as a barrier to homesharing. Washington SB 6302 proposes to remove these limits across all local governments while Kitsap city ordinance 17.505 allows homeowners to use ADUs or DADUs for homesharing purposes with fewer restrictions and licensing requirements. In Seattle, City Council Bill 119544 has created some zoning amendments specifically for ADUs and DADUs.

City and county governments can also support policies that allow private property owners to offer their space for tiny homes or vehicle/RV parking. Interviews with Washington state homeshare programs cited regulation around using private property for vehicle/RV parking as a barrier to vehicle residences through homesharing. A Portland city ordinance allows overnight RV camping and tiny homes on wheels as long as they are parked on private property (Monahan, 2017). We recommend local jurisdictions move to allow private property owners to easily homeshare using property that can host separate units.

### **Expand the entrepreneurial capacity of homeshare organizations**

California’s HIP Housing program has been successful, in part, because it diversified its housing strategies to include buying units it could rent out to low-income tenants (Fanucchi, 2020). These entrepreneurial activities gave the organization the flexibility and additional income to better serve its mission.

Washington could encourage our state’s own homeshare organizations to similarly attempt ventures that expand capacity, sustainability and self-sufficiency. One mechanism might be to encourage revenue-generating activities that make these homesharing organizations more versatile. For example, the Washington State Department of Commerce could make grants that allow nonprofits or public agencies to purchase property. A good model could be Baltimore’s Vacants to Value program.

### **Offer non-monetary incentives for homesharing**

People who open their spare bedrooms, backyards and vacant units to low-income tenants are typically motivated to do so for multiple reasons, including supplementing incomes (perhaps in order to remain in one’s home), companionship, help with chores and errands, and altruism. Public agencies seeking to entice new entrants to the homesharing marketplace might consider ways to build a cultural norm around homesharing across the spectrum of demographic categories of income, age, race and gender. This could take the form of featuring role models in marketing and communications messaging, publicly honoring those who make homesharing choices, or extending honorific benefits that include an economic value (such as free bus passes, urban parking zone permits, public utility discounts, ID cards for discounts at home improvement stores, free state park passes, and similar awards).

## Encourage appropriate roles for for-profit entrants

For-profit organizations are increasingly filling a useful role in the homesharing or vacancy matching space by expanding on their existing products and expertise to also assist nonprofits. For example, Zillow provides the real estate vacancy identification and tracking software for Seattle's Housing Connector nonprofit (Kelmendi, 2020). With Zillow's involvement, the Housing Connector model is set to expand exponentially across the state or even nationally.

Similarly, we spoke with the for-profit Silvernest organization, which sees its role as providing technical support to nonprofit home matching organizations. Silvernest provides background checks, monthly rent collection, liability insurance services and data tracking for the modest fee of 5% of the monthly rent. Public agencies in several cities are willing to subsidize this fee for the benefits added to the homesharing model (Hammer, 2020).

The Host Homes Coalition is in conversation with a Native American-owned software developer to create a platform and an app for host home data reporting.

## FEDERAL ADVOCACY

### Expand HUD's definition of homelessness to include doubling up

The US Department of Housing and Urban Development's (HUD) current definition of homelessness is based on four categories (HUD Exchange, 2012):

1. Literally homeless
2. Imminent risk of homelessness
3. Homeless under other federal statute
4. Fleeing/attempting to flee domestic violence

These categories also include those who: 1) are trading sex for housing, 2) are staying with friends, but cannot stay there longer than 14 days, 3) are being trafficked, 4) left home because of physical, emotional, or financial abuse or threats of abuse and have no safe, alternative housing (HUD Exchange, 2019).

These categories do not include doubling up or long-term homesharing. By including doubling up and long-term homesharing in HUD's definition of homelessness, these homesharing relationships would be eligible for more federal funding.

## Department of Commerce federal grant pass-throughs

The Washington State Department of Commerce uses federal funds for a variety of important programs, including the Tenant-Based Rental Assistance Program, administered through coordinated entry programs, and the Section 811 rent subsidy program and its Emergency Solutions program that supports communities in providing street outreach, emergency shelter, rental assistance, and related services. A federal HUD grant supports youth homelessness prevention through Commerce, including host homes. Further, Washington state uses HUD funding for the annual Point in Time Count and the Homeless Management Information System. The state Homeless System Performance program identifies target homeless program outcomes, such as exits to permanent housing and reducing the time spent homeless.

Governance of these programs is guided by the Washington State Advisory Council on Homelessness and the Interagency Council on Homelessness. Further, the Washington State Department of Commerce offers training to ensure homeless grantees demonstrate competency in best practices.

Whenever the state can use federal sources effectively and efficiently, it frees up state dollars for other priorities. More advocacy in the next federal administration for homesharing, host homes, and vacancy matching could be important.

# Tap Into New Revenue Sources

## RECONSIDER B&O AND SALES TAX EXEMPTIONS

The Washington state business and occupation (B&O) tax is a tax on a businesses' gross receipts (with a threshold of \$28,000), calculated on the gross income from activities. The B&O tax raises about 20% of the state's general fund revenue stream. For businesses subject to the tax, there are no deductions for labor, materials, taxes, or other costs of doing business. Many businesses, however (including, until 2020, Boeing), enjoy complete B&O tax exemption because of multiple independent legislative bills.

B&O tax exemption loopholes cost the state hundreds of millions of dollars, including shared real estate commissions (\$72 m), insurance brokers (\$55 m), meat processors (\$51 m), timber and wood products (\$44m), international investment management (\$41 m), and others. Beginning January 1, 2020, some businesses became subject to a new Workforce Education Investment surcharge, aimed at raising funds for higher education from the businesses that benefit most from a highly-trained workforce. Sales tax exemptions extend to candy, gum, and bottled water. According to The Seattle Times, Microsoft avoids millions in Washington sales tax on software by routing sales through its Reno, Nevada software-licensing office (Nevada doesn't tax business income). The cumulative results of too many tax breaks are a smaller tax base and not enough revenue for high-quality public services (Nicholas and Smith, 2018; Washington State Department of Revenue, 2017; Day, 2017).

## ESTABLISH PUBLIC COOP BANK AS A SOURCE OF FINANCING FOR PUBLIC HOUSING

A proposed state bank could serve as a depository for state tax revenues, along with those of other public jurisdictions. Most industrialized and developing countries outside the U.S. use a public banking model to develop their economies. SB 5995, as proposed in 2020, would create a Washington investment trust. Managed by the state's elected lieutenant governor, attorney general, treasurer and state auditor, the trust would have the authority to invest in public project financing for projects such as building affordable housing, creating a grant program for shared housing and host home programs, and supporting other projects to prevent homelessness.

# Conclusions

The UW homeshare study group urges the 2021 Washington state Legislature to take advantage of the sense of urgency presented by COVID19, along with new federal resources and an openness to new solutions, to hasten policy support to homeshare operations. Several of the low-cost options presented in this report could make a significant difference in the short term.

We also want to acknowledge that solutions to this complex problem are not simply fiscal, logistical or mechanical. Home has layered meanings in human populations, and (especially for young people) is deeply associated with a sense of community and interpersonal relationships. Homesharing as a housing solution underscores this reality as successful matches require the creation of new relationships. Although simple metrics, such as “exits to permanent housing,” may seem important to ensure accountability, these indicators are insufficient measures of success. To ensure a person’s likelihood of maintaining housing over time, it’s also important to incorporate measures such as building skills of resourcefulness, establishing a connection to community, and building a sense of agency. To that end, we have included recommendations for activities that can establish homesharing as “normal,” even for those not experiencing fiscal stress.

We describe these policy solutions in more detail in our report, summarized here:

- 1. Expand Washington State Commerce Department grants to homesharing organizations and their coalition:**
  - a. Include homeshare match organizations, along with vacancy matching services for open units, backyard cottages and private parking spaces for RVs
  - b. Subsidize home providers who offer to homeshare, for example with bonuses, tax credits, rent subsidies, and/or support for third-party products such as insurance, background checks, direct rental deposit, and data tracking
  - c. Support the Washington State Homesharing Coalition
- 2. Support host homes and other youth housing options (such as Seattle’s YouthCare) as low-cost alternatives to foster care; remove barriers reported by host home organizations**
  - a. Encourage host homes and other relatively informal solutions (such as long-term congregate living shelters) that don’t require terminating parental rights for younger children (ages 12–18)
  - b. Remove the requirement that guardian affidavits be notarized
  - c. Support the Washington Host Home Coalition (WHHC, 2020).
- 3. Encourage creativity and entrepreneurialism in homeshare organizations**
  - a. Encourage city-wide architectural innovation that moves away from the single-family home as standard
  - b. Purchase rentals and rehabilitate dilapidated properties (using Baltimore’s Vacants to Value program as a model) (Yorker, 2020).
  - c. Support construction and long-term rental of backyard cottages
  - d. Encourage home providers who want to offer parking spaces for vehicles and RVs, modeling policy on successful initiatives and safe parking programs in Kitsap and Portland (Kitsap 17.505, 2018; O’Malley, 2020; Watjus, 2017).
  - e. Explore better use of hotels, vacant office buildings, and other non-traditional living spaces
- 4. Meet the data and software needs of organizations doing this work, along with the need to provide evaluation data to policy makers**
  - a. Welcome niche organizations, including for-profits, into the homesharing network
- 5. Tap into appropriate revenue sources to support homesharing programs (see our recommendation section for details)**
  - a. Close B&O tax loopholes
  - b. Establish a public cooperative bank
  - c. Tap into innovative revenue sources in appendix to this report
- 6. Focus on low-cost solutions that expand housing opportunities**
  - a. Discourage vacant units through sanctions, incentives and daylighting
  - b. Remove barriers to density and unrelated individuals engaging in homesharing
  - c. Create a more normalized and positive culture around homesharing and host homes
  - d. Advocate for additional federal fiscal support, including new political opportunities to create a housing entitlement
  - e. Advocate for federal change in HUD’s definition of homelessness to include doubling up

## LIMITATIONS

### Limited by homesharing definition

We were limited by the set definition of homesharing that the Housing and Local Government legislative committee was interested in: when a home provider offers up a space on their private property such as a spare bedroom, backyard cottage, or vehicle/RV parking to an adult or child in need. Following this definition, we focused our research and policy recommendations on homesharing within private property. Although using public property for vehicle residencies and using vacant property through partnering with property management owners are not considered within the definition of homesharing, they are affordable housing options that we deemed worthy of exploration.

### COVID-19 limitations

The COVID-19 pandemic started during the first year of the project, which limited our ability to complete site visits and in-person interviews. All interviews since the beginning of the pandemic started were conducted via Zoom or phone and all site visits were cancelled. Since many people working in the housing space were essential to COVID-19 relief work, it was difficult to reach people at times. In addition, the pandemic made it difficult for some homesharing programs to survive or offer valuable policy solutions in a time where the pandemic takes the main focus. Despite these barriers, we were able to conduct most of the work remotely and complete 44 interviews to inform our policy recommendations.

## OPPORTUNITIES FOR FUTURE RESEARCH

**B**etter public policy could emerge from a more complete understanding of how people engage in extremely informal homesharing arrangements—those situations often described as couch surfing or doubling up. As the federal definition of homelessness does not include these arrangements, they've been little examined. Research on these forms of marginal situations could identify the scope of housing instability and identify opportunities to substantially improve the quality of life for people in these situations.

For youth homesharing situations, several types of organizations are helping people make semi-formal arrangements that avoid the foster care system. Still, oversight and accountability mechanisms for these arrangements for young people are not well understood. The Adult Family Home model offers a formal licensure model, but has not been explored.

There are for-profit actors interested in supplying tools and products to support the nonprofit organizations working to help people make homesharing matches. What is their value-added, and should public policy promote this line of business?

Additional research questions could include:

- Market research on potential supply and demand. What incentives would help this market work more efficiently?
- What are the best homeshare arrangements for family units that include children?
- What architectural and structural solutions can policy support that promote more efficient and cost-effective use of housing stock?
- What services and casework are most effective, coupled with homesharing?
- Acknowledging the importance of community and relationships in successful matching and homesharing, what types of support are best to promote these healthy relationships?
- What is the best role for the federal government in promoting homesharing, such as federal tax breaks for homeshare providers?
- Understanding the importance of inter-organizational communication and collaboration, what are best practices to promote dialogue between and among the various agencies and organizations in the space?
- Appreciating the need to rehabilitate dilapidated property, and Baltimore's "Smalltimore" tiny home ownership experiment, is this kind of work viable in rural and urban Washington locations?
- What are ways to adapt spaces not originally designed as residential to serve as housing or shelter, for both short-term and longer-term uses?
- How can backyard cottages better scale to meet housing needs, and can it be done in a way that promotes community?

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# Appendices

1.

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First meeting of advisory committee, January 6, 2019.

## 2.

### REVENUE SOURCE POSSIBILITIES

We harvested some relevant, potentially useful, ideas for generating revenues to support homesharing and other housing solutions from knowledgeable state and national policy organizations.

#### Real estate transfer tax

Legislators might consider implementing a progressive real estate transfer tax to reduce speculations and raise funds to be used at the local level. For example, San Francisco, Oakland, and Berkeley have imposed higher rates for more expensive transactions (SAJE et al., 2020). San Francisco's real estate tax is expected to raise an average of \$44 million in additional revenue year (SAJE et al., 2020). This revenue can go towards building and improving affordable housing, providing services to the unhoused, and preventing displacement and eviction for low-income tenants, students, the disabled, and the elderly.

#### Flipping tax

Legislators might consider implementing a real estate transfer tax that would effectively target investors who sell properties shortly after buying them to cash in on rising property values. A similar tax has been proposed by both the Sen. Bernie Sanders' campaign and the Homes Guarantee platform released by People's Action on non-owner-occupied properties that are sold within five years of the last purchase (SAJE et al., 2020). A similar flipping penalty can be built into an increased real estate transfer tax through city governments.

#### Out-of-state transaction tax

Legislators might consider implementing a tax targeting investors living outside Washington to discourage speculators who have no stake in the communities where they are buying land. British Columbia incorporated a tax on foreign investors in response to non-resident real estate speculation (SAJE et al., 2020). A similar provision implemented by city governments in Washington state could reduce housing speculation and raise significant revenue.

#### Increased gross receipts tax

Legislators might consider increasing the gross receipts tax to ensure the largest landlords and largest perpetrators of speculative rent increases and vacancy pay their fair share for their role in the housing crisis. This tax should be implemented by all city and county governments in Washington state.

#### Transfer properties to community ownership models

Legislators might consider allowing transferring ownership of perpetually vacant properties to community ownership model such as a community land trust. This can take the form of seizing tax-delinquent vacant properties for use as social or community-controlled housing (SAJE et al., 2020). City and county governments in Washington state could head this transfer.

#### Increase tax on windfall compensation

SB 6017, introduced in 2019, would have taxed corporations that choose to pay high salaries on compensation above \$1 million. It would have raised \$363 million in the current biennium and \$625 million in 2021-23. Lowering the threshold to \$250,000 could raise at least \$500 million annual beginning in 2021 (EOI, 2020).

#### Increase tax on the wealthiest estates

Washington's estate tax applies to estates valued at more than \$2.2 million. Senate Bill 6581, amended to close estate accounting loopholes, would increase taxes on approximately 80 of the wealthiest estates annually – those with values in excess of \$6.5 million. It would also eliminate or reduce taxes on estates between \$2.2 and \$6.5 million. Because the estate tax is already in place, the increases and decreases in taxation could be immediate for all deaths occurring after legislation is signed into law. This would bring in \$50 million per year (EOI, 2020).

#### Remove the cap on the Workforce Investment Surcharge

In 2019 and 2020, the Legislature fully funded the College Grant program for low- and moderate-income Washingtonians through a surcharge on higher-revenue businesses (SB 6492). However, contributions of profitable global corporations were capped at \$9 million a year. For Amazon, which made \$75 billion in the first three months of 2020, \$9 million amounts to 0.00003 percent of its revenue. For the 40 companies with more than \$25 billion in annual revenues, the ceiling provides a tax windfall of at least \$50 million a year. (EOI, 2020).

### **Tax wealthy individuals**

Washington's billionaires have a combined wealth in excess of \$441 billion. In the spring of 2020 while the pandemic raged, 12 Washington billionaires enjoyed an increase of \$90 billion in their combined wealth. This wealth would be subject to a 1 percent tax on intangible property (stocks and bonds) in excess of \$1 billion.

A 12.5 percent marginal tax rate for income in excess of \$1 million would tax 12,500 people in Washington (one third of one percent of all taxpayers). This rate is lower than California's top rate. A marginal tax at Oregon's top rate of 9.9 percent would generate almost \$3 billion. Because of State Supreme Court decisions overturning a popular initiative and state law in 1933 and 1935, the millionaire tax would trigger an automatic legal challenge. The Legislature could request expedited review so that revenue could be forthcoming in 2022.

Both of these increased taxes together would bring in more than \$8 billion per year (EOI, 2020).

### **Local taxing initiatives**

San Mateo County's Measure K, a sales tax initiative, provided HIP Housing's initial funding for its incentive program, administration, and marketing costs (Fanucchi, Laura, zoom interview, August 13, 2020). In addition, Los Angeles County Measure HHH, a sales tax supporting housing services, provided funding for homeshare programs including Safe Place for Youth (Gutierrez, 2020)

### **Tax those receiving assets from an estate**

The inheritance tax is a tax on the privilege of receiving assets from an estate. When it was in law in Washington, it generated three times the revenue later generated by the estate tax. Maryland has both estate and inheritance taxes; New Jersey had both taxes until 2018. This would bring in \$517 million in revenue (EOI, 2020).

### **Tax wealthy investors**

Legislators have considered a capital gains tax on wealthy investors over many years. A 10 percent tax on gains above \$100,000 would generate \$1 billion annually beginning in 2022, assuming expedited review of any legal challenge (EOI, 2020).

### 3.

## INTERVIEW GUIDE

### *Staff Interview Guide:*

1. Introduction
  - a. What is your role, and how long have you worked here? What was your experience before you took this position?
  - b. What is the history and origin of this organization, and what is its approach to homesharing?
  - c. How is the organization governed/owned? (listen for motivations for founding the organization, whether it's public or private, what sort of person serves on the board, how it fits in our typology—or whether it's a new category)
2. Data Collection Questions:
  - a. What population does your program serve? What are the eligibility requirements?
  - b. How large is your program? How many people are enrolled in the homesharing program? What is the cumulative number of participants, and how many new enrollees join per year?
  - c. How long can participants stay in their homesharing arrangement? Is there any way to increase the stay?
  - d. What are the costs associated with the stay? How does your organization pay for this program? Can you provide your budget or income/expense statements for the previous fiscal year?
  - e. Does your program offer any other services beside housing to participants? Do they connect participants to any other resources? How does your program define case management?
  - f. What are your success metrics?

### 3. Homesharing Themes

- a. Have there been any legal/liability issues with your homesharing program? What is your protocol in case those legal issues arise?
- b. How do you measure success in your program?
- c. Are there any barriers that you perceive to your homesharing program?
- d. To what do you owe your program's success?
- e. What are your ideas for scaling the program?
- f. What is the role of public policy in your program? Examples could include public dollars from specific initiatives, licensing requirements waived or changed, restrictions on family's doubled-up being lifted.
- g. How has/how can legislation or public policy encourage homesharing growth?

### *Homesharing Host/Participant Interview Guide:*

1. Introduction:
  - a. Tell us about your experience in the homeshare program. What motivated you to participate?
  - b. What is your role in the homesharing relationship?
2. Data-Collection Questions:
  - a. How long have you been in this homesharing situation? How long do you expect it to last?
  - b. Have you utilized any other services with the main homesharing program?
  - c. What are your plans for after this homesharing situation ends?
3. Homesharing Support:
  - a. Has the experience been what you expected? Is it satisfying your needs? What are the stresses and strains?
  - b. What sorts of support have you gotten from the agency that facilitated this arrangement? Were these supports sufficient?
  - c. Have you experienced any legal/liability issues during your stay at this program? Do you have a plan in case an issue occurs?
  - d. What are your plans for after this homesharing situation ends?
  - e. If you were to advise a new organization starting up a homeshare organization, what suggestions would you have?

4.

POWERPOINT SLIDES FOR THE PRESENTATION TO THE WASHINGTON STATE SENATE'S HOUSING STABILITY & AFFORDABILITY COMMITTEE ON SEPTEMBER 15, 2020, BROADCAST ON TVW.

# Shared Housing Study Policy Recommendations

## Senate Housing Stability & Affordability Committee

Principal Investigator: Amy Hagopian, PhD  
Graduate student researchers:  
Cassidy Farrow and Nicholas Locke


University of Washington School of Public Health  
15 September 2020

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### Homesharing models

- > Formal in-unit—“spare bedroom” with formal rental agreement
  - Specialty programs, wide variety
    - > Mentally ill, developmentally delayed, substance recovery populations
    - > People newly released from prison or other institutions
    - > Age/stage populations: seniors, students
- > Informal in-unit—“couch surfing” with no formal supports
- > Formal separate unit—“backyard cottage,” or duplex or RV in the yard (DADUs, ADUs)
- > Vacancies—variety of formal, informal and even sometimes activist challenges to large number of public and private vacant units




### Presentations from model homeshare programs

- > University of Washington School of Public Health home-sharing study (Dr. Amy Hagopian, Community Oriented Public Health Practice Director, [hagopian@uw.edu](mailto:hagopian@uw.edu) and Cassidy Farrow, MPH Candidate Health Services, [cmf28@uw.edu](mailto:cmf28@uw.edu))
- > HIP Housing (San Mateo Co., CA) (Laura Fannuchi, Associate Executive Director, [lfannucchi@hiphousing.org](mailto:lfannucchi@hiphousing.org))
- > Shared Housing Services, Tacoma (Mark Merrill, Executive Director, [markm@sharedhousingservices.org](mailto:markm@sharedhousingservices.org))
- > BLOCK Project, Seattle (Aditi Gupta, Program Manager, [aditi@facinghomelessness.org](mailto:aditi@facinghomelessness.org))
- > Housing Connector, King County (Shkelqim Kelmendi, Executive Director, [shkelqimk@housingconnector.com](mailto:shkelqimk@housingconnector.com))
- > Kitsap Homes of Compassion, Kitsap County (Joel Adamson, Program Director, [joel.adamson@kitsaphoc.org](mailto:joel.adamson@kitsaphoc.org))



## Turn to speakers here

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### Create infrastructure to support home sharing

- Support matching and wrap-around services by non-profits or city agencies
- Promote & legalize density, family-sized units, and affordability
- Provide incentives/support to quickly convert informal home sharing arrangements to formal ones
- Build entrepreneurial capacity to buy, rehab and rent out property (Ex: HIP housing)



### Boost supply of available shared units

- > Supply: Campaign to encourage new homeshare providers
  - Offer financial incentives (bonuses, tax breaks) to start and maintain offerings
  - Subsidize homeowner remodels that expand capacity for homesharing
  - Build cultural norms
- > Demand: Support home seekers who need help paying rent
  - Keeping rent low (Venice's Safe Place for Youth program pays hosts \$500/month from a sales tax initiative)



## Encourage hosting of vehicle residences as homesharing

- Amend ordinances to allow private property owners to accommodate vehicle residences
  - > Kitsap County's "Transitory Accommodations" ordinance authorizes RV hosting for up to 180 days, options for extension
  - > Portland allows City to allow RVs, tiny homes on wheels on residential private property with electrical connections & access to water, toilets
- Promote/legalize "Safe Parking Programs" on public land or church parking lots, especially during COVID-19 crisis
- Motor home park preservation



## Along with homesharing: Open vacant properties to low-income tenants

- Encourage third-party moderators to absorb risks of renting to low-income tenants (Housing Connector model)
- Discourage vacancies &/or generate funds by taxing vacant units (Vancouver BC's "Empty Homes Tax" requires homeowners to certify units are occupied, otherwise a 1% tax)
- Encourage emergency or temporary use of vacant commercial property or vacation homes (Amazon lent office space to Mary's Place)
- Convert vacant land to tiny house villages



## Back to homesharing: some details

- > Successful organizations can do 150 to 300 matches a year
- > \$2000 to \$3000 a match
- > Labor intensive to make and support matches
  - Housing Connector is cheaper, but it's not making interpersonal matches
- > Metrics of success?
  - Number of matches
  - Longevity of matches
  - Rent (are we serving the folks we intend to?)
    - > And/or hours of service (if in lieu of rent)
  - Cost per match



## Discussion questions

- > Are our recommendations simple and understandable?
- > Are they comprehensive enough? Did we miss something important?
- > Are they too broad? Should we drop something?
- > Are they appealing to "both sides of the aisle?"
- > Is it clear this is a "good deal" for policy makers?
- > Does it reflect the views and priorities of the stakeholders?



February 1, 2021

### Homeshare Study Policy Recommendations for the Washington State Senate Housing and Local Government Committee

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