



Homesharing

Frequently Asked Questions

What is Homesharing?

Homesharing is a free, award-winning, shared housing program facilitating compatible matches between prospective housemates in Chicago's northern suburbs. Homesharing matches a homeowner with a spare bedroom - with an individual willing to rent that room. Both parties benefit from affordability and mutual support.

This program is one of several offered by Interfaith Housing Center that contributes to strong, welcoming neighborhoods by keeping people in their homes who might otherwise be forced to leave. For many, Homesharing is a stepping stone to security allowing those in debt to re-organize their financial life, allowing others to save for homeownership. For homeowners renting a room may keep them in their neighborhood or delay moving to assisted living.

Homesharing is an age-old practice that is wide-spread – nationally and internationally. In the U.S. alone there are over 300 similar Homesharing Programs. In fact, Interfaith's Homesharing Coordinator, Jacqueline Grossmann is Co-President of the National Shared Housing Network – of which Interfaith Housing Center is a member. For a list of Homesharing opportunities outside of Chicago Northern Suburbs, see www.nationalsharedhousing.org.

Where are the Homesharing homes?

Homesharing opportunities are created in single family dwellings, apartments, condos and townhouses throughout 16 suburban communities from Evanston to Highwood and from Lake Michigan to Glenview. While a "Seeker" or room renter may be from any where, the Homesharing Provider is always in Chicago's northern suburbs. See our service map:

www.interfaithhousingcenter.org.

Who are Homesharing participants?

Homesharing "Providers" are homeowners – and sometimes apartment dwellers - willing to share their homes in exchange for rent and/or help. Homesharing Providers are often women, middle aged couples with children, single persons, retired, widowed, divorced, disabled and able-bodied persons, or independent seniors in need of extra income, assistance with household chores, companionship, or security to remain in their homes.

Homesharing "Seekers" or renters are individuals for whom renting a room meets a short-term or long-term need. They come to Homesharing because they enjoy people and want a safe, clean and affordable home. Most want to live near their job, school or public transportation. Homesharing appeals to working men and women who hold positions in the community as librarians, first-year teachers, church secretaries, medical receptionists, food service workers, caregivers, and retail workers. Traveling nurses, sales people, visiting researchers, employees from the international business community and from within the United States are some of the Seekers served by

Homesharing. Sometimes Seekers are students (full-time and part time), graduate students, and students in search of short-term housing during an internship. Often Homesharing is the bridge for those in the midst of a life transition: recently widowed or divorced, retired, or adults in the midst of a career change, those relocating for a new job from out of state.

What are the benefits of Homesharing?

Savings: Homeowners find that rental income can make a difference. Utility bills, property taxes, and debt, can be challenging for homeowners on fixed incomes. By renting one or more bedrooms a homeowner receives discretionary income to meet those costs. For some “renters,” Homesharing allows saving for a future goal – such as a down payment on permanent housing or building their retirement savings.

Well-being and Independence: Some homeowners, who are frail but in good health, benefit from help with light cleaning or grocery shopping in order to remain independent. They often will charge a lower rent for this assistance.

Companionship: Homesharing partners share anything from household chores to after-dinner conversation. Frequently, Interfaith assists older homeowners to “age in place” by continuing to find appropriate renters whenever the match ends so that the homeowner is assured of continued presence in the home.

Flexibility: Homesharing matches provide long-term or short-term (i.e., month-to-month) rentals. Ideal for care givers, traveling nurses, and medical residents relocating to work at Chicago’s north suburban hospitals, Homesharing offers affordable rents near Highland Park Hospital, St. Francis Hospital in Evanston, Evanston Hospital, Rush-North Shore Medical Center, and Lutheran General. Graduate students find affordable shared housing conveniently located near public transportation.

What are average rents?

Monthly rents average between \$450 and \$600 and include utilities. An income of \$1,000/month, helps ensure that HomeSeekers can meet the demands of their monthly commitment to the Home Provider. Security deposits are rarely required. Rents are month-to-month, usually due on the first of the month. For renters who move after the first of the month, the rent is pro-rated.

Most Homesharing Providers are renting a room because they need the additional income. In some cases, however, a homeowner in need of services such as simple meal preparation or light cleaning will lower the rent.

Rents include a furnished bedroom and use of the kitchen and laundry. Seekers may need to purchase their own paper products and laundry detergent. Often the public areas of the house, deck and garden are shared. Usually there is street and/or driveway parking.

HomeSeekers pay for their own food and phone costs. Many homes have internet access and cable, though renters may be asked to share in paying for this expense. Linens, appliances, and dishes are available for shared use.

What does Interfaith Housing Center charge for this service?

Homesharing services are *free* of charge due to generous funding of townships, foundation giving and individual donors. Often clients identify with the mission of the Interfaith Housing Center mission and become donors.

How do I apply? What is the process?

Each match is done with great care and attention to the needs and expectations of both the Home Provider and the Home Seeker. Some homeowners have been clients of Interfaith Housing Center for over 10 years.

For Home Providers the process begins with a phone intake followed by a home visit and then a completion of an application. The Homesharing Coordinator gets to know the homeowner personally and sees the space for rent. She often advises the homeowner about ways to prepare the room in order to make it rentable. She gets a sense of the kind of compatible match based on personality and living habits of the homeowner.

For Home Seekers the process involves a phone intake, interview, application, checking of references, work history, and finances. Because the Homesharing Coordinator gets to know each potential renter personally learning about living habits, work schedule, and transportation needs; matches are based on compatibility including expected standards of cleanliness, needs for quiet time, etc.

Both Seeker and Provider are then introduced to each other. Interfaith's Homesharing Coordinator mediates living arrangement details such as rents, house rules etc. Both parties may choose to sign a "Homesharing Agreement" which is a month-to-month lease that lists the rent and agreed upon house rules.

Credit history: Interfaith's Homesharing Coordinator will review a HomeSeeker's income, expenses, and past credit history. Even those with a poor credit history may qualify if they can demonstrate that they are paying debtors and still have adequate income to meet the rent in addition to personal expenses, s/he may still be considered a viable candidate for the Homesharing Program. An income of \$1,000/month helps ensure that HomeSeekers can meet the demands of their monthly commitment to the Home Provider.

Background checks: Multiple references, proof of income, and work history for each applicant is required and checked carefully. While Interfaith Housing Center does not conduct formal criminal background checks, should an applicant wish to do so or to check additional references, Homesharing staff will provide the information.

Homeowners' liability: Most homeowners have liability insurance which covers any accidents in their home. This is encouraged. Interfaith Housing Center also encourages renters to purchase renter's insurance should their possessions be damaged due to flooding, theft or fire.

Aren't some communities adverse to strangers sharing a home together? Under current zoning ordinances, one to two unrelated individuals can share housing. Local officials are enthusiastic about Homesharing because it uses existing housing stock to create an affordable situation for two parties and helps long-term residents to "age in place." Some local townships, recognizing that Homesharing meets a vital community need, provide financial support for the Homesharing Program.

How do I know that Homesharing is right for me?

Most people come to Homesharing with a certain amount of anxiety. The best way to get started is to have a candid conversation with Interfaith's Homesharing Coordinator, Jackie Grossmann. For 10 years she's made successful matches. From the time of your first inquiry, this Program is free and confidential.

Homesharing is not right for everyone. It requires emotional maturity and responsibility. Interfaith's screening process requires both parties to complete an application, provide references, and participate in a lengthy interview. Successful Homesharing participants are known for their generosity of spirit, ability to compromise, and clear communication skills to resolve issues which may arise.

You can also learn more from the Interfaith Housing Center website www.interfaithhousingcenter.org There you may:

- Watch a 3-minute video clip from CLTV about a recent Homesharing match.
- View a 6-minute video about Homesharing that includes testimony from individuals already in the Program
- Read local newspaper stories

What if I experience problems sharing a home?

Interfaith Housing Center remains involved from the beginning to the end of every Homesharing match. Staff is available to assist with mediation over the phone or by making home visits.

Even if all is going smoothly, Home Seekers (Renters) may give a 30-day notice that they plan to move due to a change in their circumstances. Home Providers too may signal a change in circumstances by providing a full 30-day notice to their renter. If appropriate, Interfaith is committed to working with either party to continue finding a match.

How long has Interfaith Housing Center offered Homesharing?

The Homesharing Program has been in place since 1985 and is well-respected by local social service agencies, township staff, faith communities who often send potential Home-sharers to us. The Homesharing Coordinator has been making Homesharing matches for over 10 years and brings over 30 years of social service experience to her work. Interfaith serves 80 to 100 individuals annually - making between 40 and 50 matches a year.

How is Interfaith able to offer this as a free service?

In addition to support from our member congregations and from generous individuals, Interfaith's Homesharing Program receives funding through local governments, businesses, and foundations:

North Shore Community Bank & Trust
Northbrook Bank & Trust
Highland Park Human Relations Commission
Highland Park Hospital
AgeOptions
City of Evanston
Cook County CDBG
Niles Township

New Trier Township
Northfield Township
Grand Victoria
Foundation
Winnetka Rotary Charity
Foundation
West Deerfield Township

What other services does Interfaith provide?

Interfaith Housing Center of the Northern Suburbs works for housing justice through service and advocacy offering Foreclosure Prevention Counseling, Fair Housing Discrimination Investigation, Housing Justice Education & Advocacy, Landlord-Tenant Complaints. Learn more at www.interfaithhousingcenter.org or call us: 847/501-5760

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