Shared Housing
A Rapid-Solution Option for Ending Homelessness in San Francisco

Prepared for Tipping Point’s Chronic Homelessness Initiative
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The timing and need for expanding shared housing in San Francisco is now.

Abstract
This white paper summarizes the need for shared housing in San Francisco and how shared housing can effectively support the majority of populations being moved out of homelessness in high cost housing markets. In-depth descriptions of effective shared housing practices, tools, and approaches are presented, along with descriptions of successful shared housing models serving people moved out of long-term homelessness. Essential shared housing components are detailed, along with current COVID-19 impacts and the urgent need for this rapid housing solution in San Francisco.
San Francisco faces an unprecedented call to expand rapid-solution housing options for moving people out of shelter and street homelessness.

Introduction

With the current pandemic severely affecting the most vulnerable\(^1\), there is heightened urgency to recognize that people should never be living on the streets of our city. To ensure community health, housing is now seen as a collective public good, demanding government and system leaders, housing developers, and citizens to expand permanent housing options as the primary path to prevent and end homelessness.

Shared housing, when two or more unrelated people share a common housing unit, is an adaptive housing approach to ending homelessness. Recently referenced by the United States Interagency Council on Homelessness (USICH) in a March 2020 blog post titled: *Shared Housing – An Effective, Rapid, and Solution-Based Housing Option* and Housing and Urban Development’s (HUD) Policy Development & Research (PD&R) online April 2020 magazine article titled: *Increasing Housing Options for Homeless Populations Through a Shared Housing Approach*, shared housing is increasingly gaining national attention.

Though still considered an emerging approach in homeless systems across the country, much has been discovered from an extensive scan of early-adopter shared housing programs. This white paper summarizes these findings, describing how effective shared housing programs can be deployed by system partners, developers, and property owners for people experiencing both short- and long-term homelessness. As the majority of these shared housing programs are funded by an array of HUD programs (RRH, PSH, HOME TBRA, HCV) and follow HUD regulations, this white paper focuses on shared housing that is permanent, where tenants hold their own lease and are given the choice to enter or leave this type of housing arrangement.

Shared housing has been found to be an effective permanent housing option for most populations moving out of homelessness, including people with serious mental illness and substance use challenges, as well as those who have experienced chronic homelessness.

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Three core principles guide this paper’s focus on shared housing. At this critical time, to maximize every possible housing opportunity, shared housing offers an efficient use of existing housing inventory and innovative expansion of housing development options. These core principles are:

1. Persons experiencing homelessness are more at risk to contract COVID-19 than the general population and are at higher risk to die from it.

2. The foundation for community health and personal resilience is housing.

3. Shared housing is an effective housing approach that has been underutilized in San Francisco, in both the existing rental market and in new construction for housing to end homelessness.

Acknowledging decades of institutional and market failures that led to the inequitable housing opportunities and homelessness in San Francisco, a rapid, comprehensive planning approach is now required. This approach must consider all options, including the full range of land use and building practices, budgeting, service partnerships, shared housing program and policy tools, and staff trainings.

Collaboration is more urgent now than ever before, as we look to unlock and iterate innovative and effective housing options more quickly.

Now is the time to expand permanent housing opportunities for people who have experienced homelessness for a long time, as well as people who are older and disproportionately suffer from chronic health conditions. For Tipping Point, the central goal of this white paper is to contribute to reducing chronic and long-term homelessness and to help prevent further escalation of the homeless crisis.

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2 Ibid

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The Pandemic gives us...a renewed mission and purpose to affirm ways to make sure each person in this country has a safe and affordable place to live...: a deeper recognition of the sanctity of home and how essential it is to all of us.

— Matthew Desmond, Eviction Lab
Need for Shared Housing in San Francisco

Elevating the role of housing in preventing the spread of COVID-19 necessitates knowledge about the existing shelter system in San Francisco, where waitlists consistently hold over 1,000 people for 90-day beds. People sleep on chairs each night waiting for these shelter beds.

Long before the coronavirus crisis, access to housing was unobtainable for over 8,000 people who experienced homelessness in San Francisco on any given night. Of the 8,000 people in homelessness, 38% are experiencing chronic, long-term homelessness. Across the entire Bay Area, over 28,000 people were experiencing homelessness before COVID-19 hit. Responding to the pandemic, the City evolved the sheltering of thousands of individuals and families out of homeless shelters and into temporary motels, hotels, and community centers.

It is known that people experiencing long-term homelessness have endured extreme poverty and trauma, resulting in poorer health outcomes.

There is also a growing number of older adults in homelessness, a population at high-risk for contracting and dying from COVID-19. The Department of Homelessness and Supportive Housing (HSH) estimates that 2,200 unsheltered individuals in San Francisco meet the community’s most vulnerable criteria – individuals over 60 and those with at-risk health conditions.

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During the pandemic, San Francisco provides daily updates of who and how many people are placed into crisis motel and hotel rooms. As of May 28, 2020, 1,477 Vulnerable Homeless Person Units were made available, and 1,023 of those were occupied, with 41% of the placements coming from unsheltered situations.

All unsheltered and sheltered individuals in San Francisco need a permanent place to call home. Anecdotal evidence shows us that when temporarily housed in a room of their own, most people begin to thrive again in the comfort and safety of a “home”. For example, Abode Services – one of the largest homeless services providers in the Bay Area – boasts a 95% housing retention rate by maintaining a razor-sharp focus on gaining and retaining housing that serves as a foundation to then address client goals and challenges. Other homeless service staff have identified the importance of safe housing, continuity, and consistency in the care of homeless persons.

Shared housing is a way to provide a permanent home quickly amidst the pandemic. It can be a vehicle to support exits from motels and hotels into long-term permanent housing situations, though like any housing strategy, it requires funding resources. The California COVID Rehousing and Resiliency Innovation Fund recently proposed to the Governor would create a $2B Innovation Fund that is committed to building and buying 2,500 new housing units and leasing 12,500 new housing units for the 15,000 identified COVID-19 vulnerable households across the state. Shared housing can be one effective strategy to maximize the number of people who will get to call these units home, by targeting existing multi-bedroom units and incorporating shared living design elements into new construction and rehab.

To adopt shared housing quickly, system leaders and providers must improve capacities to develop and deploy shared housing resources.

This requires understanding the essential elements of effective shared housing programs, and necessitates decisive adaptation of a system-wide shared housing approach for San Francisco, and beyond.

The COVID-19 crisis has clearly illustrated that “housing is health care.”

— Margot Kuschel, MD

Why Shared Housing Now in San Francisco — Alignment with Tipping Point’s Chronic Homelessness Initiative Goals

Shared housing is a programmatic solution that can increase access to San Francisco’s existing housing stock of 2-, 3-, and 4-bedroom rental units, as well as expand new construction housing solutions when housing is built rapidly and cost-effectively as shared apartments.

According to the City’s most recent Homeless Point-in-Time Count (PIT), a third of all people experiencing homelessness were staying with family or friends prior to entering homelessness, making house-sharing the most common prior living situation for homeless San Franciscans.

Because of the high-cost housing market, sharing housing is already a normative experience for almost half of all San Franciscans.

Since 2010, the growth in San Francisco’s rental housing market has been driven by households with incomes greater than $75,000\textsuperscript{10}. Even as the Mayor of San Francisco put in place eviction protections that prohibit tenants being evicted for nonpayment due to COVID-19 impacts, the risk of homelessness remains highest for very low-income households.

Recent census data indicates 45% of all San Francisco renter households are severely cost burdened according to HUD’s definition, paying more than 50% of their income for housing\textsuperscript{11}, and rental options for very low income households have become severely constricted, as seen in the above Joint Center for Housing Studies data chart.


\textsuperscript{11} American Community Survey 2018 1-year estimates San Francisco-Oakland-Hayward CA Metro Market https://census.gov/programs-surveys/acs/

*Note: Incomes are adjusted for inflation using the CPI-U for All items. Source: Joint Center for Housing Studies of Harvard University tabulations of US Census Bureau PUMS data, 2010 and 2018 1-Year Estimates using the Missouri Data Center Geocorr2018.
As a proven approach for most people, including chronically homeless populations exiting homelessness, shared housing can be innovatively deployed across all existing housing interventions, including rapid development of new units of supportive housing (using either a master-leasing strategy or direct landlord/client leases), Permanent Supportive Housing (PSH), Rapid Re-Housing (RRH), or interim housing. Shared housing can also be incorporated into unit acquisition utilizing flexible or unrestricted funds to acquire multi-bedroom unit apartments or single-family homes that house unrelated roommates. As a housing norm, shared housing can exponentially expand existing housing solutions across all program and housing types.

Shared housing is aligned with Tipping Point’s goals to reduce youth and chronic homelessness. Considering Tipping Point’s Chronic Homeless Initiative goal to reduce chronic homelessness by 50% in San Francisco, the creation of housing that optimizes the system capacities to prevent the “inflow” of people who will become chronically homeless is critical.

To achieve the goal of halving chronic homelessness, Tipping Point set an ambitious goal to partner with the City and create at least 2,200 new permanent supportive housing units through new construction, master-leasing, and the creation of a Flexible Housing Subsidy Pool (FHSP). Incorporating effective shared housing approaches will accelerate Tipping Point’s capacity to meet this goal for housing individuals, seniors, families, and transition age youth who are experiencing chronic homelessness across San Francisco.

Traditionally, efforts to meet housing demand have been slow and cumbersome, as providers rely on finding single-family households matching to available units, most of which they are unable afford. New construction of affordable housing can take years to complete and is costly. Shared housing is an approach that can maximize housing inventory in high-cost markets, strengthen systemwide housing efforts, and connect the most vulnerable households to permanent housing more quickly.
Shared Housing Essential Components

A 2019 national shared housing environmental scan, funded by the Hilton Foundation and Funders Together to End Homelessness San Diego, reviewed over 40 existing shared housing programs serving people experiencing homelessness. The summary key findings from the national e-scan were:

- All types of populations can be successfully served by shared housing, including single adults, single parent families, youth, college students, elderly, chronically homeless people, and people with Serious Mental Illness/Substance Use Disorder.

- The most vulnerable long-term homeless populations, those who have co-morbidities across medical, psych, and addiction and are the highest users of multiple systems, may need a higher level of health/housing care than a shared housing approach.

- No standardized fidelity model exists for shared housing. Existing promising practices indicate service components can be effectively delivered in a variety of ways and staffing configurations.

- Shared housing can be an effective housing option for people with serious behavioral health needs who experience long-term homelessness when delivered with fidelity to Client Choice/Housing First practices.

- Effective shared housing program tenants reported that shared housing reduced social isolation and loneliness.

Shared housing is not a new approach or model, it is a housing norm, and effective shared housing programs look the same as other effective housing interventions except for these two key additional dimensions:

1. The support services have an added layer of focus on preventing and addressing client conflict with housemate/s

2. Clear procedures for landlords and clients to understand what to do with roommate conflict (i.e. who will the landlord contact, what is the process if a tenant needs support for roommate conflict)
System-level Shared Housing Implementation

Shared housing is a system-level approach to housing and requires implementers to develop key components that work together to expand permanent housing options and enhance housing stability.

Not prioritizing the time and resources needed to build these components will result in a fractured effort that may realize some successes, though it is unlikely to achieve the impact that the shared housing approach promises. Those communities across the nation that excel in this work have developed the same core components that define their success in shared housing. These essential components include landlord engagement, tenancy/roommate agreements, roommate matching, and housing stabilization/conflict resolution roles. Each of these components depends on coordination via a designated intermediary organization, and clearly outlined roles and responsibilities within each component. The most successful shared housing models — as with any permanent housing intervention serving people who are experiencing chronic homelessness — are centered in client choice.
Client Choice — The Central Support

All successful shared housing programs are adaptive, iterative and are constantly changing based on client feedback and responses.

The ability for clients to choose roommates, unit type and location means that clients have agency and ownership over their housing solution. Centering client choice is an established best practice among PSH housing models serving the chronically homeless and has been shown to be positively related to housing satisfaction, residential stability, and psychological well-being particularly for those with serious mental illness (Srebnik et al., 1995). Whether shared housing functions as PSH or other housing interventions, successful shared housing models are tenant centered and offer choice at every step of the way, starting with the choice of whether to enter or leave a shared housing arrangement.

There are many opportunities to offer choices in shared housing, including those that maintain client and social support networks. Homeless service providers have been successful by placing groups who choose to live together (who were formally on the street or in tent encampments) into shared apartments that maintain the informal peer support networks that are grounded in shared lived experience. Other choices include choice of how to vet roommates, choice of the roommate(s), terms of a roommate agreement, unit and unit amenities, location and whether or not to engage in services.

Conversely, failure to center client choice in shared housing can be detrimental. A shared housing program serving people experiencing chronic homelessness in Toronto, Canada, lacked the crucial components of resident choice and did not adopt a formalized roommate matching program. As a result, resident satisfaction was low — residents did not feel like their housing was “home” and instead felt like they were living with strangers (Anucha, 2010).
Intermediary Organization — The Bridge Builder

Intermediary organizations serve the crucial role of bridge-building between the housing developer/housing provider and the client.

As service partners, they carry out the key roles and responsibilities for supporting sustainable and successful shared housing service supports.

In a wide array of service structures, successful shared housing intermediary organizational partners have all been responsible for managing, in some fashion, these key essential components, often in partnership with other system stakeholders. The Scaling Shared Housing box below summarizes key staffing roles for successful projects. Below are essential staff activities:

- Client messaging, and client engagement — educating and “selling” shared housing options
- Landlord recruitment
- Roommate matching/Coordinating tenancy agreements
- Case management, as needed, as funded
- Housing stabilization services
- Conflict mediation services
- Ongoing landlord retention and client mediation

Ideally intermediary organizations separate the housing liaison and case management responsibilities, having multiple staff, or system partners, who each have a specific role in the shared housing process. The reality of limited budgets and resources, however, can prevent a larger staff team framework. The critical lesson learned is that shared housing responsibilities be centrally managed and clearly assigned throughout the housing process. In effective shared housing programs, all staff roles maximize opportunities for client choice.
Landlord Engagement

In shared housing, the landlord engagement role is a fundamental foundation for all effective shared housing initiatives.

Ideally, to bring shared housing to scale, a system-wide landlord engagement platform is necessary for identifying and sustaining the landlord relationship. Most successful shared housing programs have their own landlord engagement staff or work in combination with a centralized housing procurement organization who provides both landlord outreach and ongoing landlord supports. Based on lessons learned from successful shared housing programs, key landlord engagement strategies specific to shared housing include:

- **“Selling” shared housing as a way to decrease vacancies**, ensuring the case management support for clients when possible, and delineating what benefits prospective landlords can expect, including lower vacancy rates when there is a “guaranteed” pipeline of placements if a tenant moves out. Ongoing communication with landlords that is both clear and transparent is crucial. *A shared housing program for youth in Florida, West Palm Beach Initiative to End Youth Homelessness, slowly grew its landlord network with constant communication that “units will not go empty”, and that multiple leases per unit does not mean increased risk of non-rent payments, but rather the opposite, with a pipeline of clients, and the first, last month and security deposit staying with the landlord if a tenant leaves early. Since 2017, the West Palm Beach Youth Initiative has successfully housed over 500 youth in shared housing using RRH assistance and some Family Reunification Vouchers. Commitment to clearly communicate benefits and support for landlords is key.*

- **Dedicate staff to liaise between tenants and the landlord**
  Some providers use landlord hotlines or centralized points of contact to ensure responsiveness. For shared housing programs serving vulnerable populations, it is essential to ensure an ongoing liaison role between the landlord and tenants. If multiple staff or agencies are supporting tenants, it is helpful to have one point of contact for the landlord.

- **Don’t oversell or over-promise**
  Be clear about the supports being provided to tenants, who does what, that roommates have chosen to live together and whom to contact in case of an emergency or crisis.
Provide landlord incentives
Communities and programs that are able to secure flexible funds to incentivize landlords are particularly successful in expanding the inventory of housing options. This is especially true in tight housing markets. Landlord incentives can include:

- Bonus payments for new landlords/units
- Small gift cards to incentivize referrals from one landlord to another
- Risk mitigation funds: unit damage assurance; vacancy payments to cover full/partial monthly rent when there is a room or unit vacancy
- Move-in assistance: application fees
- Landlords keep security deposit/last month rent if tenant moves out early

Ensure that roommates maintain separate leases
To align with most shared housing funding sources, roommates should have separate lease agreements with the landlord, or separate sub-leases if the unit is master leased.

Develop discharge/contingency plans that will work
Conflicts happen and with an appropriate conflict mediation strategy in place, many conflicts will not escalate to a roommate exiting the unit. Sometimes, however, a roommate will choose to or will need to leave for any number of reasons. If assuring vacancy payments is not possible, it is crucial to negotiate up front what happens when one tenant must exit the unit. This could include the landlord allowing vacancy for a certain period of time (1-2 weeks, e.g.) while another roommate is identified.

Use written agreements to clearly outline responsibilities and reduce confusion. Informal verbal agreements established around a shared housing arrangement are rarely effective, particularly when conflicts arise.

LANDLORD ENGAGEMENT IN SAN FRANCISCO: BRILLIANT CORNERS
In San Francisco, Brilliant Corners has developed a comprehensive HOUSING ACQUISITION STRATEGY that includes financial, staffing and services assurances to landlords.

This includes unit holding agreements, move-in payments, flexible funding to mitigate risk (unit modifications, rental arrears), and rent subsidies to ensure ongoing payment of rent.

STAFFING STRUCTURE includes staff with clear and separate duties for housing acquisition (landlord recruitment, engagement and retention), tenancy supports (tenant housing lease-up and stabilization) and operations (rental subsidy and fiscal management).

Though Brilliant Corners does not exclusively focus on shared housing, their successful housing acquisition model applies to shared housing arrangements for those experiencing chronic homelessness.
Roommate / Housing Match Process

Shared housing programs and organizations utilize a spectrum of informal to formal roommate matching strategies, with no standardized best practice.

Most shared housing programs use an initial paper survey to identify initial matches, matching roommates with similar preferences. A number of successful shared housing programs also facilitate a meeting or group mixer of initial matches for potential roommates to further determine if this is the best roommate situation for them. This second phase of matching can also be accomplished when all roommates meet and sign their lease agreement and a Roommate Agreement that delineates additional deal breakers between all roommates. Discussing “deal breakers” between potential roommates has been found to be critical for long term compatibility of the vulnerable population

housing by MICAH in Fredericksburg, VA. MICAH provides PSH for the chronic homeless population, housing over 200 people in shared housing PSH since 2017. MICAH begins each roommate match with the question, “who would you like to live with”, then follows with, “what are your deal-breakers when living with a roommate.” A conversation is then facilitated with initially matched individuals after which, when they decide to proceed, housing staff help to find available shared housing units.
Tenancy Agreements

Shared housing models include different types of tenancy agreements: a **client lease** between the tenant and landlord; a **landlord lease** type often utilized in interim and collaborative housing, held by the landlord and not the client; and a **Roommate Agreement** made between individuals living together. When roommates hold a direct lease with the landlord, the risk is transferred to the landlord. When a master lease is deployed, the lease transfers the housing risk and responsibility to the intermediary organization as landlords can depend on rents being paid on a regular basis despite vacancies. Regardless of the type of lease, landlords must follow all Fair Housing Laws, ensure the unit meets habitability standards, and cannot expel a tenant without a formalized eviction process.

The landlord is not a part of the Roommate Agreement. Roommate Agreements are signed between tenants and are an important tool for ensuring clearly defined roles, responsibilities and expectations for the individuals sharing a home.

These agreements can clearly define household rules and provide accountability while delineating conflict mediation procedures and the process for conflict resolution or the dissolution of a match.
Housing Stabilization Strategies

Housing stabilization strategies are critical for long term housing stability.

They can include intermediary organization staff and volunteer training; case management and peer supports as well as conflict mediation tools.

Trainings for staff and volunteers in effective shared housing programs include a range of: Conflict Mediation, Trauma-Informed Care, Housing First, Cultural Competency, and Motivational Interviewing, all which support a client-centered approach and increase housing stabilization staff capacities.

For high-need populations, it has been found that it works best for each shared housing tenant to have their own case manager.

Many programs have found that mental health needs are more visible in shared housing. For programs serving people with identified behavioral health issues, partnering with a Mental Health Specialist has been found to be critical, in addition to trained case management staff.

One key conflict prevention approach for roommates is to set clear roles, responsibilities, and expectations in a Roommate Agreement document. These roommate agreements, as utilized by some effective programs, can then be referenced in future conflict resolution processes. Other programs proactively promote problem solving skills and conflict resolution capacity-building, and some collaborative shared housing programs have successfully hired peers with lived experience to support conflict resolution skill-building in house meetings and other tenant support activities. Another important lesson learned by successful shared housing providers is to know when to move somebody to another unit, ending a match while ensuring housing stability as a core program value.
Shared Housing Funding

Shared housing programs that end homelessness are funded by a variety of federal, state, private foundation funding.

HUD funded programs mentioned earlier: RRH, PSH, Section 8 and other rental assistance programs, are key sources of shared housing assistance. Veteran rental assistance programs from the U.S Department of Veteran’s Affairs, including VA Supportive Housing (VASH) vouchers and RRH through the Supportive Services for Veterans Families (SSVF) program are also widely used for shared housing. Shared housing does not always require rental assistance resources. Individuals can use their own income, such as Supplemental Security Income (SSI), Supplemental Security Disability Income (SSDI), and employment income for shared housing rents. Based on existing projects, average rents usually range between $400–$500 per person in shared housing and can be slightly higher in high-cost metro areas.

COVID-19 federal relief has created greater flexibility for Continuum of Care (CoC) and providers to access and utilize multiple new streams of funding for shared housing, including Emergency Shelter/Solutions Grant, Community Development Block Grant, and HUD-funded RRH, PSH, Transitional Housing (TH) and prevention programs.

<table>
<thead>
<tr>
<th>Shared Housing works well for</th>
<th>Target Population</th>
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<tbody>
<tr>
<td>Homelessness prevention</td>
<td>i.e. elderly opening their home or shared housing to divert household from homelessness</td>
</tr>
<tr>
<td>Rapid-Rehousing (RRH)</td>
<td>for all populations, including chronically homeless populations</td>
</tr>
<tr>
<td>Transition Housing</td>
<td>i.e. Recovery Collaborative Housing; Interim Recuperative Care Housing</td>
</tr>
<tr>
<td>Permanent Supportive Housing (PSH)</td>
<td>for chronically homeless/disabled populations/veterans</td>
</tr>
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</table>
San Francisco’s Ecosystem for Shared Housing

The COVID Rehousing Resiliency Innovation Fund proposal recently put forward to the Governor by All Home, Corporation for Supportive Housing, United Way of Greater Los Angeles, LAHSA, Los Angeles Mayor’s Office, Tipping Point Community, The Steinberg Institute, Brilliant Corners, and Housing California, includes shared housing in the Post-Pandemic Housing Strategy.

The one shared housing example referred to in this report, Bay Area Community Services, is a successful collaborative housing model. As described in this white paper, there are multiple successful pathways for shared housing to be incorporated into San Francisco’s new housing plans, as a common understanding of shared housing success in other parts of the country is established.

With this emerging understanding of shared housing as a norm across our housing system, it is time to utilize a system-wide approach to developing successful shared housing practices for the majority of populations experiencing homelessness, including the most vulnerable people who have been living on the streets of San Francisco for a very long time.

“In alignment with All Home’s previous recommendations to the Governor’s office in 2019, we must not allow those who have been housed, even temporarily during this pandemic, to return to the streets.”

“Jurisdictions should be given maximum flexibility to determine what housing options are the best based on system modeling and gaps in their existing homeless service system and stock of permanent supportive and deeply affordable housing”


In addition to traditional acquisition/rehab of multi-unit properties PERMANENT HOUSING OPTIONS ALSO INCLUDE:

- ACCESSORY DWELLING UNITS and other Prefab/Modular construction — on public and private land
- RV, TRAILER PARKS long-term with connections to utilities, water and sanitation
- MOVING-ON PROGRAMS to create flow in and out of supportive housing
- Shallow subsidy to BRIDGE THE GAP to live in a private market unit
- Shallow subsidy to PAY THE RENT DELTA between income and rent in 60% AMI units
- SUPPORTIVE HOUSING with subsidy for operating expenses and services
- COMMUNAL/SHARED HOUSING
Case Studies of Effective Shared Housing Programs

Pacific House, Stamford, CT  Illumination Foundation, Orange County, CA  MICAH, Fredericksburg, VA

Below are mini-case studies of three effective shared housing programs now operating in Virginia, Los Angeles, and Orange County California. These successful exemplars support multiple paths forward for essential shared housing components and services to be incorporated into San Francisco’s housing plan.

Pacific House, Stamford, CT
Serves 125 people in shared housing developments, all PSH subsidized with affordable housing capital and rental subsidies

- All tenants moved from long-term homelessness now hold their own lease
- Tenants pay 30% of income to rent
- Key design factor: All rooms are private bedrooms with private bathrooms
- Landlord provides furnishings, utilities, case workers
- Support service funding from CoC, Shelter Plus Care, state, some private subsidies

PACIFIC HOUSING REHAB / ROOM
1 bedroom of 4 bedroom apartment (taking advantage of zoning for 4 unrelated people in housing unit)

COST / ROOM & TIME
$275,000 - gut rehab
1 yr acquisition, 2-3 yrs rehab
Furnish all rooms, metal furniture (bed bug prevention)

HOUSING STABILIZATION
Conflict Resolution Training
Roommate Agreements
Own refrigerator in room
Utilize Critical Time Intervention (intensive support up front)
Case Studies of Effective Shared Housing Programs

Pacific House, Stamford, CT  Illumination Foundation, Orange County, CA  MICAH, Fredericksburg, VA

Illumination Foundation, Orange County, CA
Serves 66 people in Micro-Communities (shared housing)

- Built five 6-bedroom homes for chronically homeless individuals
- All PSH with individual leases
- Common kitchen/living area fosters creation of community
- Intensive case management
- Counseling
- Housing retention
- Focus on health and referrals
- Also, two Recuperative-Care Micro-Communities, funded by hospitals. Interim Housing.

LIFEARK MODULAR SHARED HOUSING
Micro-Apartments, not “SROs” (Single Room Occupancies)
200 sq. ft. of private space (bedroom & bathroom)
Shared living/dining/ kitchen

COST
$168K per unit
Modular Housing
New material
Engineered plastic (HDPE)
Roto-molding process

SOURCES OF FUNDS
$1 million Housing Innovation Award
$1.7 million loan, Non-profit Finance Fund
$1.35 million debt
Case Studies of Effective Shared Housing Programs

Pacific House, Stamford, CT  Illumination Foundation, Orange County, CA  MICAH, Fredericksburg, VA

MICAH Ecumenical Ministries, Fredericksburg, VA
Serves over 200 people, all moved out of long-term homelessness into shared housing apartments.

- Targets chronically homeless population
- Encampment to Shared Housing Model
- Matching process: Found many people living in encampments have income, many with SSI, began to trial and error ways to increase affordability with shared housing.
- MICAH keeps together people who knew each other while in homelessness or match individuals based on interests and known deal breakers.
- Mostly housed in pairs, occasionally groups of three
- Negotiate directly with landlords, find brokers with many units willing to overlook barriers to housing.

**Impact:** Over 100 people housed in 2019  
(Shared Housing with PSH & RRH)

- < 10% of individuals in shared housing return to homelessness
- 56% decrease in chronic homelessness in Fredericksburg, VA since 2010

**LESSONS LEARNED**

- Honor client choice
- Invest time to understand deal breakers
- Shared housing reduces loneliness and isolation in individuals with Serious Mental Illness (SMI)
- Importance of transparency with clients about housing expectations
- Matching individuals with different levels of SMI disease burden, accompanied by mediation, can create an informal caregiver/care receiver relationship which surprisingly often works very well
- Be prepared to exchange roommates or relocate people if needed
- Creative solutions to help people feel like they have private and safe spaces (e.g. bedroom door locks and private mini fridges) are important for conflict prevention
Return to Homelessness Rates for Effective Shared Housing Programs

<table>
<thead>
<tr>
<th>Organization / Regional Entity</th>
<th>Location</th>
<th>Shared Housing Funding Source</th>
<th>Target Population</th>
<th>Total # housed in shared housing since 2017</th>
<th>Rate of Return to Homeless (based on 2018/2019 data)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MICAH</td>
<td>Fredericksburg, VA</td>
<td>PSH / RRH</td>
<td>Single Adults-Chronic Homeless</td>
<td>225</td>
<td>7%</td>
</tr>
<tr>
<td>West Palm Beach</td>
<td>Palm Beach County</td>
<td>RRH</td>
<td>Youth</td>
<td>258</td>
<td>9%</td>
</tr>
<tr>
<td>Illumination Foundation</td>
<td>Orange County, CA</td>
<td>PSH</td>
<td>Single Adults-Chronic Homeless</td>
<td>250</td>
<td>9%</td>
</tr>
<tr>
<td>Pacific House</td>
<td>Fairfield County, CT</td>
<td>PSH</td>
<td>Single Adults-Chronic Homeless</td>
<td>61</td>
<td>5%</td>
</tr>
<tr>
<td>LA Family Housing</td>
<td>Los Angeles County</td>
<td>RRH</td>
<td>Single Adults-Families</td>
<td>101*</td>
<td>16%</td>
</tr>
</tbody>
</table>

*Total people housed in shared housing since 2018
PSH: Permanent Supportive Housing
RRH: Rapid Re-Housing

Each of these case study organizations, including West Palm Beach Initiative to End Youth Homelessness and LA Family Housing, shared their most current rates of return to homelessness based on their 2018 / 2019 data.

This housing stability success in shared housing placements reflects the commitment each agency has made to the Housing First/client-centered approach they have for all of their housing assistance.

Shared housing is an established norm in their housing assistance portfolios. These rates of return represent the expected rates of return to homelessness for effective PSH and RRH programs in the first 12 months of being housed.

The client-centered framework is critical to shared housing success.
Summary and Future Inquiries

Across the United States, the COVID-19 virus has required every one of us to reimagine the role of housing in the mitigation of our current and dire public health realities.

With additional state and federal funding related to the COVID-19 crisis, new resources can now be targeted towards permanent housing solutions (specifically, the California COVID Rehousing and Resilience Innovation Fund, and Community Development Block Grant, and Emergency Solutions Grant federal resources). Ending homelessness is a complex problem, and shared housing represents a new opportunity for creative, effective partnerships to fundamentally shift practices, policies, and investments that can quickly change the course of expanding limited housing options for people experiencing or at risk of homelessness across San Francisco and the country. Below are a few summary questions to help further discussions on the expansion of shared housing as a systemwide framework across San Francisco.

Tipping Point supports a process of future inquiry and system capacity-building around the following queries:

- What lessons can San Francisco quickly adapt from other successful shared housing initiatives to rapidly increase housing options for moving people out of long-term homelessness?
- How can a client-centered framework be incorporated into a system-wide approach for shared housing across all housing and program types?
- How can housing developers adapt shared housing design and development into current housing efforts? What service partnerships are necessary?
- How can shared housing goals become prioritized and funded across all housing approaches to support better outcomes in housing stability, health, employment, and public health?