

Insights

Into Housing and Community Development Policy



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Assessments of Shared Housing in the United States

Shared housing, generally defined as a living arrangement in which two or more unrelated people share a house or apartment, is an affordable living arrangement in the United States, particularly in urban areas with high housing costs. Shared housing ranges from home sharing, where a homeowner rents out a room in the owner-occupied property to a person seeking affordable housing, to co-living, where an individual rents a private room in a single-family or multifamily building but shares common areas with other tenants. Shared housing can take different forms, and many U.S. and international shared housing organizations and companies facilitate shared housing arrangements or build formal shared housing developments.

Shared housing arrangements can vary from short-term, transient housing to long-term, permanent housing. The range of possible setup options means that shared housing can benefit many people, including those new to a city; those in search of affordable housing who may not qualify for or receive housing assistance; transient workers in need of housing while working on a contract; senior homeowners looking for long-term assistance to age in place; individuals wanting to live communally in an “intentional community”; families living in multigenerational arrangements; or homeowners simply wanting to reduce their housing cost burden. Indeed, the different shared housing models can offer flexibility for individuals not ready to commit to long-term housing solutions or for those wanting to save money for other housing options.

Shared housing can provide greater flexibility for a housing stock to meet current market demands by housing more people in a housing unit. High demand for housing in urban areas reduces the availability of affordable housing, increasing the price for housing and the housing-cost burden of residents in those areas. Housing affordability may be further reduced by restrictive building regulations and zoning codes in these areas, among other factors. In response to increasing housing costs, many people share housing to reduce their housing-cost burdens. Individuals living in shared housing weigh a variety of tradeoffs when deciding whether to share housing—including their willingness to pay—with preferences over privacy, communality, types of space, amounts of living space, and location, among other hedonic influences. Some individuals, facing economic constraints, choose to share housing because of the relatively lower housing cost compared with living alone, and yet others prefer to share housing regardless of price factors.

The paper finds that there are many different types of formal and informal shared housing arrangements, and that they can offer a range of benefits to residents, including reduced social isolation. They allow for flexibility in a housing stock and can allow individuals to live in more opportunity-laden locations, especially in times or areas where housing supply is more constrained. Two of the more common types of shared housing are home sharing and co-living; home sharing is a way for homeowners to reduce their housing costs and provide an affordable housing option to others. Formal co-living models, reinforced through the design of housing built specifically for co-living, are a rapidly growing sector of real estate markets, because they present a convenient way for young professionals to move to and live in a new city, often in communities nearby to desirable urban amenities and places of employment. Many cities and states in the United States and other countries are embracing shared housing models, through regulatory reform of the built environment to allow these arrangements and pilot initiatives of shared housing designed for particular populations, including low-income tenants, formerly homeless individuals, and other underserved households. Across different measures, there has been a small increase between 2000 and 2019 in the prevalence of households who share housing. Depending on the expansiveness of the definition for shared housing, the current rate of shared housing is somewhere between 3 and 20 percent of all housing units. Moreover, there are a substantial number of homes which might be called “undercrowded”, with 26 percent of homes having two or more bedrooms per person in the household. This suggests a potential capacity for greater shared housing.

This paper offers an overview of shared housing in the United States from both a theoretical and a practical standpoint. Overall, it addresses what shared housing is, examines which households live in shared housing arrangements and why, and discusses the various shared housing models available in the United States—including organizations that either directly provide or facilitate (often matching prospective tenants to providers) shared housing options. Section 2 gives a brief history of shared housing in the United States; details some of the economic, social, and health-related factors that play a role in the behavior of individuals who choose to share housing; and analyzes indicators showing the prevalence of shared housing in the United States. Section 3 describes the models and challenges of home sharing and co-living in the United States in more detail and draws on qualitative interviews that U.S. Department of Housing and Urban Development (HUD) staff have conducted with leading home sharing and co-living firms. Section 4 provides examples of federal and state initiatives in shared housing, including allowances for shared housing as an alternative living arrangement that assisted residents can use in HUD's Housing Choice Voucher (HCV) program and specific international research partnerships around shared housing between HUD and foreign governments.

Why Do People Share Housing?

Shared housing is a unique housing design and living arrangement that residents pursue formally or informally for a variety of reasons. In the United States, single-room occupancy (SRO) housing exemplifies a visible form of shared housing that rose with

industrialization and urbanization and declined with the suburbanization of American housing. In today's era of "reurbanization" of American cities—as seen from an upward trend in population growth starting in some cities in the 1980s¹—both renters

and homeowners live in many other types of shared housing arrangements and are motivated to do so generally by some combination of economic, social, and health-related factors. Some of these factors are detailed below.

Figure 1. A Typology of Shared Housing

Same Housing Unit		Same Building	
Flat Share	Unrelated roommates, often from the same generation and without children, living in the same house or apartment unit. Typically with individual bedrooms but sharing common spaces, including kitchens and baths	Co-Living	Individual renting of private and often furnished rooms, typically in multifamily buildings, with shared common spaces in individual units and in buildings. Frequently targeting adult professionals in high-demand housing markets
Multigenerational Household	Related or unrelated household with two or more adult generations	Single-Room Occupancy (SRO) housing	Affordable housing designed for low-income tenants renting small and sometimes furnished single rooms, with shared kitchens and baths in the building
Home Sharing	Renting out of homes by resident homeowners in exchange for services, typically senior homeowners looking for support to age in place	Co-Housing	Private, individually amenitized, self-contained units or homes clustered around shared space to form intentional communities, which can be organized formally as a homeowner's association or housing cooperative
Group Home	Private home for individuals needing social assistance, such as drug rehabilitation, often with an on-site resident manager		

Although SROs remain an important form of shared housing for certain housing users, shared housing has expanded to cover many other types of housing.

History of Shared Housing

Shared housing has been a common housing arrangement throughout U.S. history. Early co-living concepts can be traced back to the early 19th century in the form of single-room occupancy buildings and boarding houses in large urban areas.² These shared housing models offered affordable housing for people who came to urban areas to work. As metropolitan economies grew, however, overcrowding led to the perception and proliferation of unsafe conditions in boarding houses in many urban areas, and as safety regulations, building codes, and occupancy limits became commonplace, these housing arrangements either became tightly regulated or were largely outlawed by states and localities. SROs began to wane in the 1920s, and single-family homeownership became increasingly prevalent after World War II with the cheap production of housing, increasing incomes, the development of American suburbs, and the promotion of the nuclear family³ as a social norm.³ Many SROs were demolished or converted into other uses, like offices or hotels. Research has paired the reduction in SROs, which was often politically motivated,⁴ with increases in homelessness and the use of motels and hotels as informal housing for low-income renters with limited social capital.⁵

Technological advancements in the construction industry^{6,7} (especially

around fireproofing⁸ and ventilation⁹), regulatory reform,¹⁰ and advancements in public health¹¹ mean that it is now possible to build dense housing with lowered minimum unit sizes without creating unsafe and unsanitary habitation. Although SROs remain an important form of shared housing for certain housing users, shared housing has expanded to cover many other types of housing. Some of the most common types are detailed in Figure 1 and can be differentiated based on whether residents are sharing the same housing unit or the same building. Many shared housing arrangements, such as home sharing and co-living, are becoming increasingly common, as can be seen through the establishment and growth of these models in the formal real estate sector.

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Economic Factors for Shared Housing

Shared housing enables people to live more affordably by reducing their housing costs; shared housing most often occurs in metropolitan areas with high housing costs. Of course, shared housing is not for everyone: people have different preferences in their housing arrangements based on

many factors, like proximity to work; family needs; and preferences around amenities, individual space, and privacy. Hedonic pricing studies of shared housing in the form of Airbnb rentals (attempting to measure the contribution of various internal and external factors to the housing price) found that, across cities, individuals were willing to pay an additional premium for rentals that were listed as an “entire home” or “entire apartment” as compared to a private room or shared room, holding other factors constant.^{12,13} This finding shows that the norm may be for people to willingly pay more for privacy; however, these preferences may be limited by a person’s income, wealth, and how much they can afford to spend on housing costs. As a person ages, these preferences can change as well. Many people who can afford the option of living alone prefer the privacy and autonomy that living alone provides.

The financial situation of many people living in high-cost areas, however, may not enable them to live alone in preferred locations near their jobs or other desired amenities, such as public transportation, safety, entertainment, and other amenities associated with well-served urban areas. Shared housing provides a way to reduce housing costs while still living in a more preferred area. Indeed, shared housing represents a tradeoff in preferences between privacy and the opportunity to live in a higher-quality home or neighborhood than an individual or family could afford on their own. A survey of welfare-assisted families in unassisted private housing in the state of Virginia, for example, found that living in shared housing, as opposed to living alone, was associated with reduced rent burden and better physical housing quality.¹⁴

³ Generally defined as a couple and their dependent children, which is regarded as a basic social unit.

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Reasons for “doubling up” or sharing housing vary individually but come down to some tradeoff between social and economic factors.¹⁵ Economic factors include housing costs, income, expenditures, other expenses, and a person’s ability to pay for a housing unit. Research on home sharing indicates that economic factors are the main motivating factor for shared housing.¹⁶ Evidence from Zillow suggests a relationship between the unaffordability of rental markets and “doubling up” behavior. For instance, in 2017, Los Angeles had the highest share of adults living with roommates or adult parents (50 percent), while also being the third most expensive rental market in the country.¹⁷ Interviews with shared housing organizations indicate that economic factors are the primary reason people share housing.¹⁸

Lifecycle factors—such as age, marriage, and having children—also influence a person’s housing preferences. Traditionally, young adults rent housing until they have accumulated enough wealth or until they marry, at

which point they may have increased their income or accumulated enough wealth to afford the upfront costs of homeownership.¹⁹ Renting also provides people with flexibility to move for employment or other reasons, whereas homeowners are frequently tied to their area of residence. Moreover, the ability for shared housing to foster the sharing of childcare gives mothers more time to invest in their own human capital and improve their economic position¹⁹—key factors for consideration in addition to preferences for proximity to work, family, and amenities.

Sharing housing is also a viable option for those experiencing economic insecurity who need a place to live. After all, if an individual’s income is impeded due to a job loss, shared housing can help alleviate the financial burden of housing costs by sharing that cost with family or others. Economic downturns appear to influence the rate of shared housing. For instance, according to the U.S. Census Bureau, the number of shared households increased during the Great Recession.²⁰ A 2012 Census report found that in 2007, 13.9 percent of households, or 31.0 million households, included an additional adult; in 2010, that percentage increased by 3 million households to 34.5 million households, or 15 percent of all households. Of the roughly 31 million households that included an additional adult in 2007, 2.4 percent, or 5.3 million households, were households with an unrelated adult, and those figures increased to 2.7 percent, or 6.3 million households, in 2010. Most commonly, the additional adult in a household was a relative or child of the householder. These changes show that macroeconomic conditions can lead individuals to share housing to reduce

housing costs, and that they will often double up with family members first.²¹

Social Factors for Shared Housing

Although economic factors are the primary motivator for people sharing housing, there are many social benefits to consider in shared housing, including companionship—whether in the form of a housemate, a cohabitating partner, a relative, or a marriage. Most residents of shared housing report having at least occasional social events with the participation of the full household. They report emotional support and companionship as the best aspects about living in a shared house, and a lack of privacy, a need to compromise or restrict lifestyles, and having to cope with other housemates’ moods as the worst.²¹ Living with someone can increase social support and interaction; this increase can reduce loneliness, which can have positive health effects.²² Research indicates that loneliness is associated with reduced overall well-being, including both poorer physical and mental health.²³

In a 2010 study, He, O’Flaherty, and Rosenheck questioned why shared housing arrangements were uncommon or discouraged policy responses for formerly homeless people or people at risk of homelessness, and whether there were any adverse effects to sharing housing.²⁴ In doing so, they analyzed data from the Department of Health and Human Services’ Access to Community Care and Effective Services and Supports (ACCESS) program, a 5-year demonstration program meant to identify and evaluate the effectiveness of integrated service systems for homeless populations with serious mental

¹⁵ The costs associated with homeownership also play a role, including the downpayment and ongoing maintenance. Research points to wealth and income as some of the largest barriers to homeownership, particularly because of the large upfront cost in the form of a downpayment. Despite the link between homeownership and the building of wealth in the long run, owning is generally more expensive than renting, so financial constraints can be a barrier to homeownership and influence a person’s decision on whether to rent or own, and whether to live alone or share housing. Shared arrangements make housing more affordable by reducing housing costs for the individuals involved.

¹⁶ Manhertz, Treh. 2020 “Almost 3 Million Adults Moved Back Home in Wake of Coronavirus.” Seattle, WA: Zillow. <https://www.zillow.com/research/coronavirus-adults-moving-home-27271/>. Analyzing CPS data, Zillow research analysis reports that roughly 2.7 million adults moved in with a parent or grandparent in March and April of 2020. About 2.2 million of the adults were between 18 and 25 years old. The Zillow article notes that the living situation of this age group fluctuates in normal times, and the volatility of their living situation is exacerbated during the COVID-19 pandemic due to uncertainties in labor markets and of in-person attendance at universities.

illnesses.¹⁹ They found that shared housing did not negatively impact participants' mental health.²⁵

According to interviews with shared housing organizations, homeowners participating in shared housing programs are often senior citizens living alone.²⁶ Due to ties to one's home and community, most senior homeowners want to age in place, even if their homes cannot meet their physical needs.²⁷ In many cases, these seniors benefit from shared housing arrangements, not only because of reduced housing costs, but also the additional companionship, social interaction, and assistance with needs.²⁸ One study of home-sharers found that residents aged 70 and above with a roommate reported better health across multiple dimensions, including sleeping and eating better, feeling happier, increased physical activity and energy levels, and worrying less.²⁹

In many cases, seniors benefit from shared housing arrangements, not only because of reduced housing costs, but also the additional companionship, social interaction, and assistance with needs.

Like any other housing arrangement, however, shared housing requires compatibility among the individuals involved. Clashes in personality, work schedules, lifestyles, and noise levels can

lead to conflicts between individuals in shared housing. Indeed, one must consider many social factors when living with another person. These arrangements are based on the trust between the individuals involved. This trust includes the safety of the participating individuals and the property and the commitment of the individuals to pay their portion of the housing costs and split the labor for any domestic chores.

Trust is crucial in managing conflict.

Trust is crucial in managing conflict. Conflict can arise from power imbalances (between resident owners and tenants) or when tenants have different expectations for the household. Qualitative research has shown that individuals who have a greater commitment to sharing, did not choose to live in shared housing solely for financial reasons, and approach shared housing lifestyles with a willingness to compromise, are better at managing conflict.³⁰ The quality of relationships and the way in which residents choose to engage in them can greatly affect the social and health benefits of sharing housing.³¹

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Importantly, shared housing organizations often take on the burden

of trust in some form by vetting participants, arranging interviews between participants, following up with participants, and acting as mediators in case of conflict. Digitalization and the advancement of technology have also led to the capacity for individuals to vet new tenants; this practice lowers the risk of introducing an individual into a space who has different household and lifestyle expectations, but can also lead to discrimination.³² Digitalization can also facilitate the logistics of independent house sharing and remove barriers to contractual obligations, such as splitting utility bills.

Health Factors for Shared Housing

Social relationships are a major benefit of shared housing and can mitigate the substantial negative health effects that often accompany social isolation and loneliness. A meta-analysis of studies examining the connection between loneliness and health found increased mortality rates among those reporting loneliness, social isolation, and living alone.³³ Mechanisms for this increased mortality risk include poorer health behaviors when living alone, like poorer sleep, physical inactivity, and smoking. Being part of a social network at home is associated with conformity to certain social norms around health and self-care. Having social relationships can also provide individuals with self-esteem and greater purpose. Additionally, the decreased social isolation associated with shared housing can reduce the risk of domestic violence.^{34,35}

Health benefits can also stem from the economic benefits of shared housing.³⁶ Cost savings derived from shared housing can free up expenditures for families in shared households to invest in better food and in necessary medical costs,

¹⁹ The ACCESS (Access to Community Care and Effective Services and Supports) program was a 5-year demonstration that evaluated the impact of integrated services on outcomes of homeless people with severe mental illness. The program took place from 1994 to 1998 and was sponsored by the U.S. Department of Health and Human Services. The program provided funding and technical assistance to experimental and control sites in nine different states and provided funding for outreach and services at each site. Data was collected on participants at entry into the program and 3 and 12 months later. Outcome data was collected from 7,055 participants. For more information on the ACCESS program, see: <https://ps.psychiatryonline.org/doi/pdf/10.1176/appi.ps.53.8.945>.

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both preventive care and direct treatment.³⁷ Studies have found that shared housing can better support children with health issues ranging from asthma to malnutrition.³⁸ An array of economic and social factors influence the positive impact that shared housing can have on residents' health.

Health Considerations for Shared Housing During a Public Health Emergency

Shared housing can be associated with negative health impacts if it results in overcrowding. This association is especially pertinent given the time of publication, where the COVID-19 pandemic continues to affect the way of life across the world, and, by some metrics, seems to be spreading more quickly in areas with higher residential density. The connection between disease and density, however, is not immediately obvious. With COVID-19, some rural recreation areas in the United States have seen similar rates of infection spread as in dense urban areas. The geography of socioeconomics also plays a large role. According to urbanist Richard Florida, "There is a huge difference between rich dense places, where people can shelter in place, work remotely, and have all of their food and other needs delivered to them, and poor dense places, which push people out onto the streets, into stores and onto crowded transit with one another." These complexities have been addressed in the shared housing literature through the "voluntary vs. involuntary" lens, namely, delineating shared housing behavior and outcomes based on the constraints under which individuals either choose or are forced to live in shared housing.

Public health situations like the COVID-19 national emergency, ongoing at the time of this paper's publication, can present residents

sharing housing with some challenges, which are similar to challenges residents may face around other household expectations, like chores, rules about visitors, and other household activities, but are compounded due to the severity of the risks to health and livelihood. Shared housing residents who have come together through shared beliefs, like in many co-ops and other types of intentional communities, may be more willing to develop and comply with new household policies during emergency scenarios. For example, certain medium-sized co-ops in Oakland, California; San Francisco, California; Berkeley, California; Boulder, Colorado; Providence, Rhode Island; New York City, New York; and Austin, Texas have all published household policies that they developed and co-signed under COVID-19, many categorizing their allowable activities into different phases of the pandemic. The Centers for Disease Control and Prevention released safety information on living in shared housing during the COVID-19 pandemic, including limiting or avoiding nonessential visitors and stocking COVID-19 prevention supplies, such as soaps, sanitizers, tissues, trash bins, and if possible, cloth face coverings. Maximizing health and happiness during crisis situations involves a level of trust between shared housing residents that there will be compliance with agreed-upon

household expectations. It may also involve meeting certain housing quality standards to ensure that any resident who becomes affected by the virus can self-isolate without harming their housemates.

Pandemics such as COVID-19 are once-in-a-lifetime events, and, while governments should always invest in emergency preparedness, pandemics may present characteristics of a "black swan" event (that is, rare and unpredictable events despite post-hoc rationalizations for predictability), requiring ad hoc policies to respond to crisis scenarios. How residents and owners of shared housing make contingency plans to protect their health and safety during public health crises may play a lesser role in the overall health of residents in their long-term relationship with shared housing.

Sources: Florida, Richard. 2020. The Geography of Coronavirus. CityLab. <https://www.citylab.com/equity/2020/04/coronavirus-spread-map-city-urban-density-suburbs-rural-data/609394/>

Tina, Cynthia. 2020. COVID-19 Resources. Center for Intentional Community. <https://www.ic.org/covid-19-resources/>

Center for Disease Control. 2019. Living in Shared Housing. <https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/shared-housing/index.html>

Prevalence of Shared Housing in the United States

One can measure the prevalence of shared housing in the United States using multiple approaches. Here, we look at data captured by major federal surveys. We examine the following variables captured by the American Housing Survey (AHS), American Community Survey (ACS), and Current Population Survey (CPS):^v the number of unoccupied bedrooms in housing units, the number of families per household, the types of families in households, the relationship

of household members to their head of household, and multigenerational households. See Figure 2 for a summary of the analysis of these variables.

Data from the AHS shows that 76 percent of occupied housing units have more than one bedroom per person. Formal measures from CPS and ACS indicate that shared housing represents a less common but growing housing arrangement for American households, whereas AHS data shows the capacity for shared housing in the U.S. housing stock. Data from the

CPS and ACS show that, although the prevalence of shared housing varies substantially depending on the age of the household head, roughly 7 percent of households contain more than one family; 9 percent of households include subfamilies or secondary individuals (a steadily growing 2-percentage-point increase in share from 2000 to 2019); 4 percent of ACS respondents are not related to the head of household; and 20 percent of Americans live in multigenerational households with more than two adult generations (a steadily growing 8-percentage-point increase in

^vData from the Current Population Survey (CPS) and American Community Survey (ACS) provide information on household composition in the United States. The ACS is an ongoing household survey that samples approximately 3.5 million randomly selected households per year. The survey captures detailed social, demographic, economic, and housing data of the U.S. population. Surveys are conducted by mail through a questionnaire delivered to an address, via internet, through in-person interviews by U.S. Census Bureau field representatives, and by telephone.

The CPS is a household survey conducted monthly, using a probability sample of roughly 60,000 households. Households are interviewed by Census field representatives once a month for 4 consecutive months, and then interviewed again over the same 4 months, 1 year later. Households from each state and the District of Columbia are included in the survey. The survey provides information on the labor market and household composition and demographics. Data from the Annual Social and Economic Supplement (ASEC) of the CPS provides further detailed social and economic information on individuals in a household and household composition. ASEC data is used by the U.S. Census Bureau to measure poverty.

The American Housing Survey provides information on the housing stock, vacancies, housing costs, and the condition of housing units, among other detailed information on housing. The survey is conducted biennially in odd-numbered years. In 2017, the most recently completed survey, the survey sampled 114,860 housing units.

Figure 2: Metrics on the Prevalence of Shared Housing in the United States

Shared Housing Metric	Data Source	Time Period	Findings
Unoccupied bedrooms	American Housing Survey	2019	Of all occupied housing units: <ul style="list-style-type: none"> • 26% have 2+ bedrooms per person • 50% have 1-2 bedrooms per person • 24% have <1 bedroom per person
	Finder.com analysis of U.S. Census data	2017	<ul style="list-style-type: none"> • There are 33.6 million spare rooms in the United States • There are ~9.4% more bedrooms than people
Number of families per household	Current Population Survey	2020	<ul style="list-style-type: none"> • 94% of households contain one family • 4% of households contain two families • 2% of households contain three or more families
Types of families in households	Current Population Survey	2020	<ul style="list-style-type: none"> • 73% of households are primary families • 18% of households are nonfamily householders • 9% of households are subfamilies and secondary individuals
Relationship between household members	American Community Survey	2019	<ul style="list-style-type: none"> • 3% of people identified as nonrelatives in relation to the head of household
Multigenerational households	American Community Survey	2019	<ul style="list-style-type: none"> • 35% of households are one-generation households • 53% of households are two-generation households • 9% of households are three-generation households

The prevalence of shared housing in the United States likely ranges somewhere between 3 to 20 percent of households, depending on the dataset and definition used.

share from 1980 to 2016). The variance among these indicators paint a different picture depending on how shared housing is defined, demonstrating the importance of additional research to capture changes in Americans' living arrangements. Overall, these measures illustrate some degree of increase in the rate and prevalence of shared housing and suggest the capacity for further expansion of such housing arrangements.

Unoccupied Bedrooms

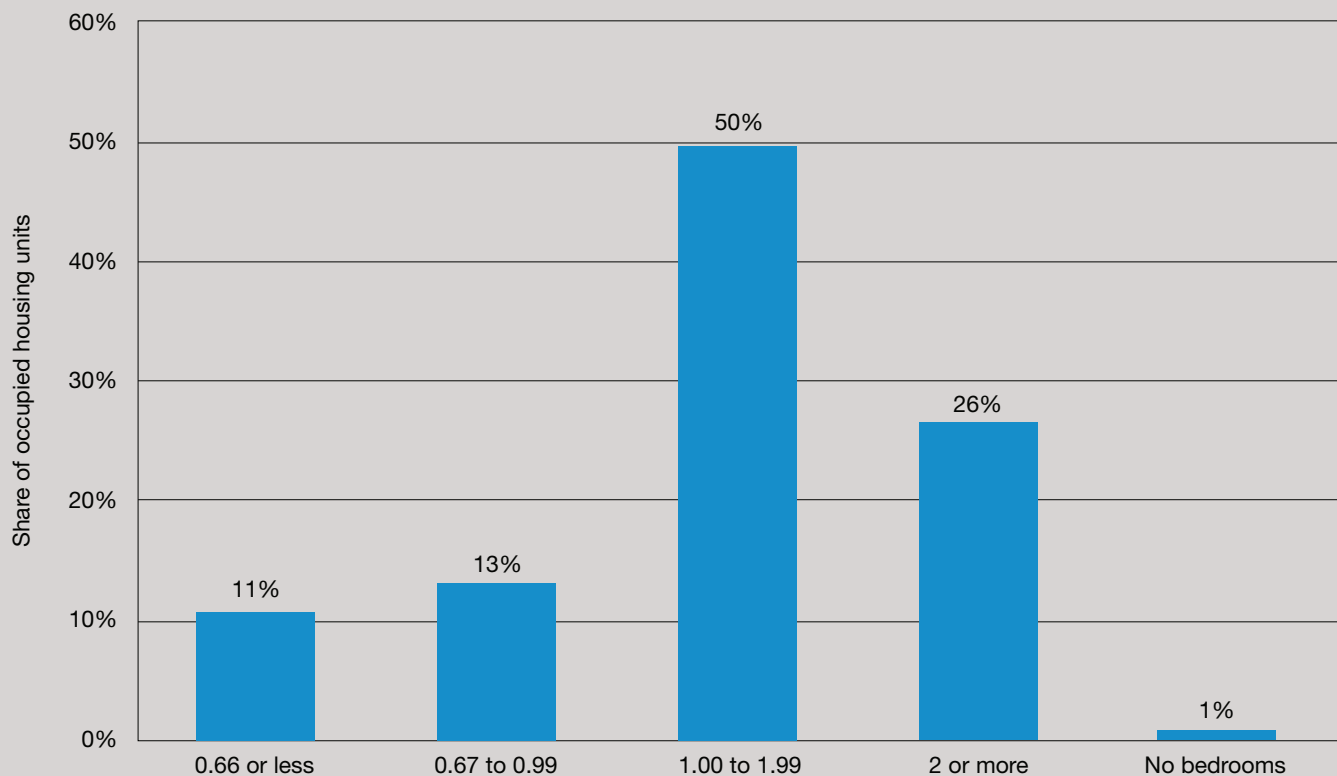
Data on unoccupied bedrooms represent one measure used to examine the capacity for shared housing in the United States. This measure indicates the capacity for homeowners to engage in home sharing, based on the presence of extra unoccupied bedrooms in a house. The AHS finds that 26 percent of occupied housing units have two or more

bedrooms per person, whereas 50 percent have between one and two bedrooms per person. Having more than one bedroom per person may make sense if residents have rooms they use as office spaces or guest bedrooms; however, couples typically share a bedroom, which would reduce the average number of bedrooms per person. The fact that just 24 percent of occupied units have less than one bedroom per person suggests that undercrowding is much more prevalent than overcrowding in the United States.^{vi} See Figure 3.

According to a 2017 analysis by finder.com, U.S. Census data show that there are approximately 33.6 million spare

^{vi} Undercrowding occurs when there are too few occupants in a housing unit. In context, this percentage is a national measurement of all housing units, and there is variation in crowdedness in different housing markets across the United States, where some markets have greater and lesser degrees of crowding and undercrowding in housing units. In some areas of the United States, there is an acute problem of overcrowding in housing units, notably in Indian Country/Tribal Lands.

Figure 3. Number of Bedrooms Per Person in Occupied Housing Units in the United States



Source: American Housing Survey, 2017 National – Rooms, Size, and Amenities – All Occupied Units

rooms in the United States. This finding is based on aggregate estimates of roughly 357 million bedrooms for 324 million people, or 9.4 percent more bedrooms than people.³⁹ This aggregate estimate is likely an overestimate of the availability for home sharing because it appears to include bedrooms in vacant housing for sale or rent and does not account for households that are using their additional rooms for essential purposes. Separately, a 2017 analysis of local real estate markets by Trulia examined boomer-headed households in the 100 largest U.S. housing markets, and they found at least 3.6 million unoccupied rooms, not counting offices or guest rooms, in these markets.⁴⁰ Either way, each of these estimates shows the United States' potential capacity to absorb demand for home sharing.

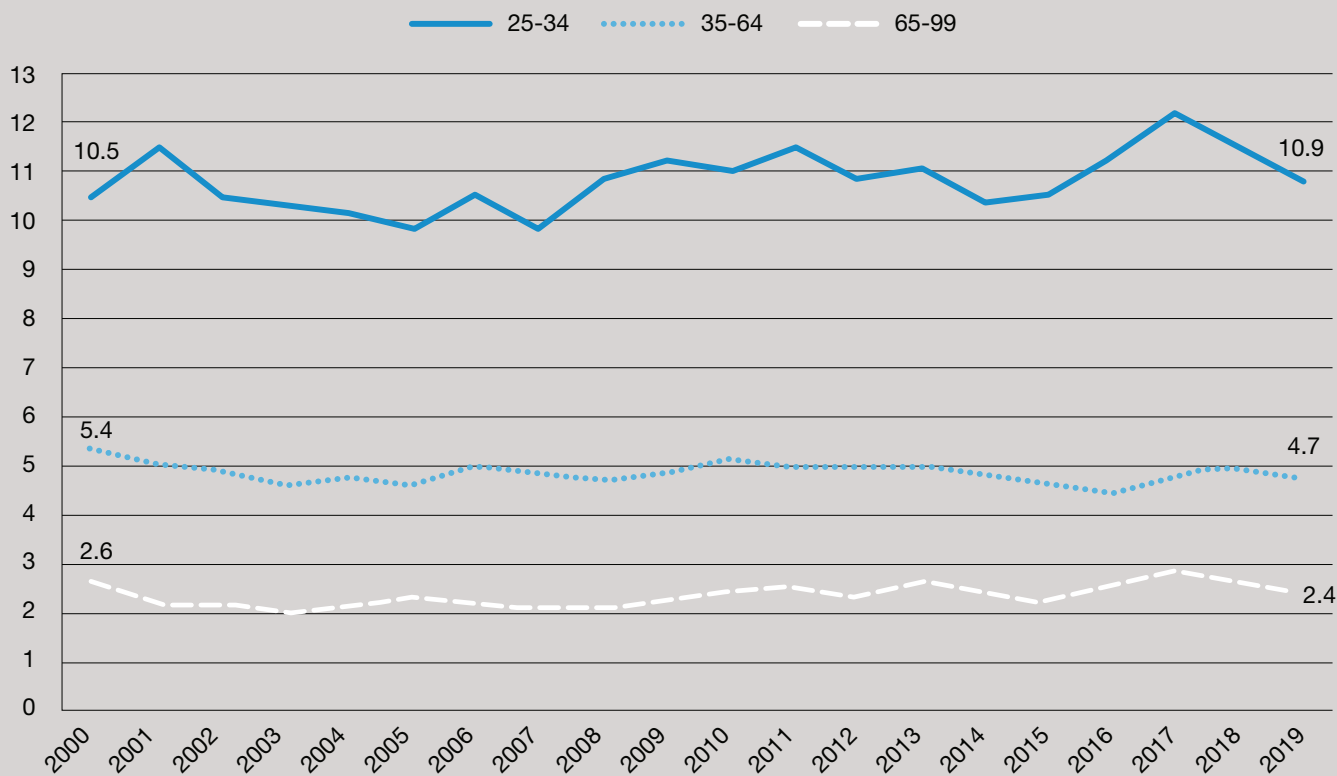
Number of Families Per Household

The Current Population Survey (CPS) counts the number of families living in a household, defining family as anyone related by blood, adoption, or marriage, whereas unrelated individuals are counted as a separate family. This measurement considers households with multiple generations as one family (for example, a married couple with children living together with grandparents would be counted as one family). According to CPS data, in 2020, roughly 94 percent of households contained one family; 4 percent of households contained two families; and 2 percent contained three or more families. By counting the number of families in a household, we can generally see that roughly 6 percent of households included more than one family, and that percentage includes

unrelated adults. These figures have been relatively stable over the past two decades. Since 2001, the percentage of one-family households increased by 0.9 percent at an annual rate of 0.045; the percentage of two-family households decreased by 1.06 percent at an annual rate of 0.063; and the percentage of three or more family households increased by 0.15 percent at an annual rate of 0.0075. This CPS data shows that among all households, sharing housing is relatively uncommon despite the possible capacity to do so.

In 2020, among households headed by those aged 65 and older, nearly 98 percent were one-family households and 2 percent were two-family households, including unrelated individuals. CPS data further suggests that relatively few senior-aged households contained more

Figure 4. Share of Households That Contain More Than One Family by Age Cohort of Householder



Source: Current Population Survey, NFAMS variable

than one family, indicating that there are few senior-aged households participating in shared housing relative to households in other age cohorts. See Figure 4 for a breakdown by age cohort.

Types of Families in Households

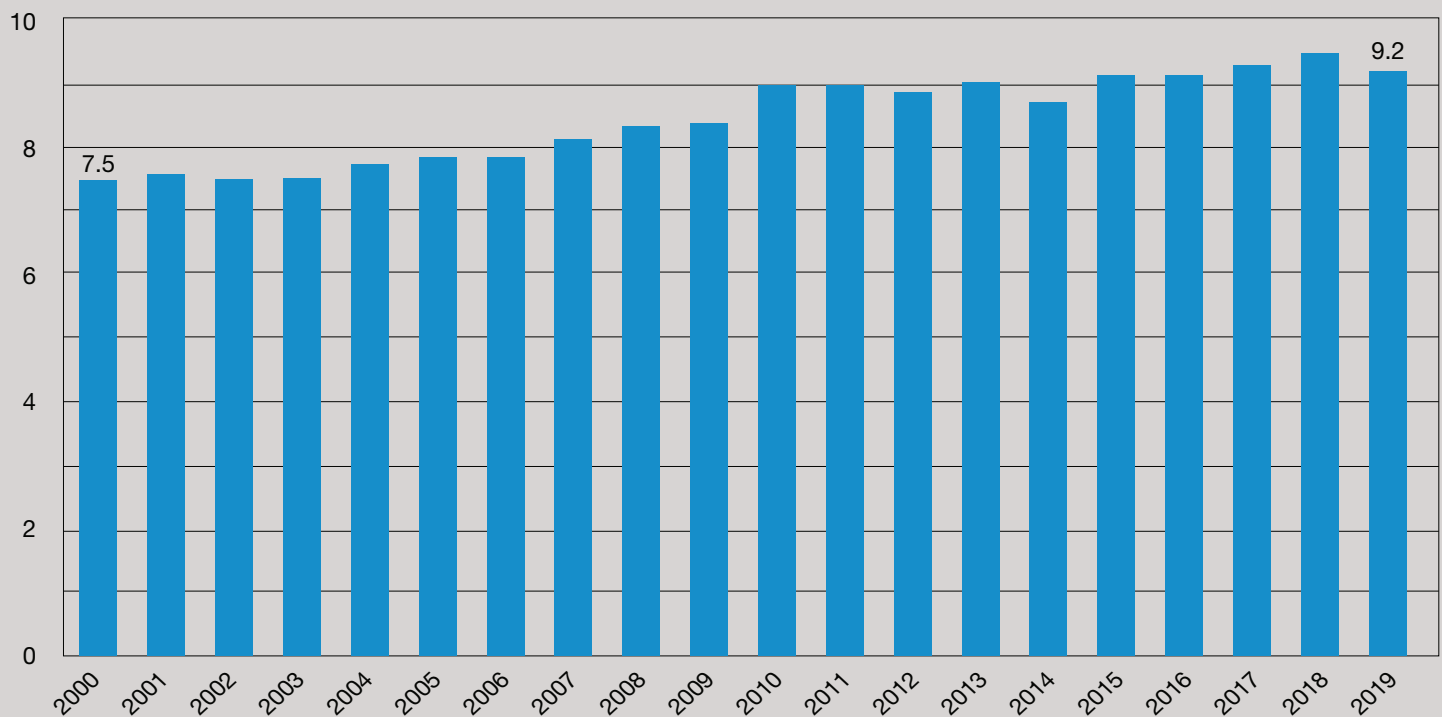
The CPS also counts the types of families living in a household, defining five different family types: primary families, nonfamily householders, related subfamilies, unrelated subfamilies, and secondary individuals. By this count, in 2020 primary families—defined as a group of two or more people related by birth, marriage, or adoption that is living together—make up nearly three-fourths of all households.^{vii}

Nonfamily householders, defined as a person maintaining a household while living alone or with nonrelatives, made up about 18 percent of households. Subfamilies (subfamilies do not maintain the household but live in someone else's home) and secondary individuals (unrelated roomers, boarders, resident employees) account for about 9 percent of the remaining household types. These data show that most households in the United States are occupied by primary families. Unrelated subfamilies and secondary individuals, who can be considered as sharing housing, make up about 6 percent of all households. See Figure 5 for the percentage of households with subfamilies or secondary individuals.

Related subfamilies are defined as a married couple with or without children, or a single parent with one or more children under 18. An example of a related subfamily is a married couple sharing the home of the husband's or wife's parents. In 2020, about 3 percent of households in the United States were related subfamilies. Unrelated subfamilies are defined as a married couple with or without children, or a single parent with one or more children under 18, and can include guests, partners, roommates, or resident employees and their spouses and children. In 2020, 0.18 percent of households in the United States were unrelated subfamilies. A secondary individual is defined as a roomer, boarder, or resident

^{vii} According to CPS data, in 2020, roughly 73.21 percent of households were occupied by primary families; 17.8 percent of households were occupied by nonfamily householders; 8.98 percent of households were occupied by subfamilies or secondary individuals. Over the past two decades, these percentages have been relatively stable. Since 2001, the percentage of primary families decreased by 2.54 during the period at an annual rate of 0.127; the percentage of nonfamily households increased by 1.15 during the period at an annual rate of 0.0575; and the percentage of subfamily and secondary individuals increased by 1.39 during the period at an annual rate of 0.0695.

Figure 5. Percentage of Households with Subfamily or Secondary Individual



Source: Current Population Survey

employee with no relatives in the household; this includes group quarter members not living with a relative. In 2020, about 6 percent of households in the United States were secondary individuals. During the same period about 9 percent of households included a subfamily or secondary individual.

Relationship Between Household Member and Household Head

The ACS captures the relationship of each individual to the household head. Among the 13 different types of relationships captured are “other non-relatives”—defined as people paying or working for accommodations. ACS data show that in 2019, 2.95 percent of respondents identified as other nonrelatives in relation to the head of household. Since 2001, that percentage has increased by 1.73 at an annual rate of 0.091.

A 2018 article from Harvard University’s Joint Center for Housing Studies examined the prevalence of shared housing among people aged 65 and older. Using 2016 ACS data, the author found that shared housing arrangements among people aged 65 and older are relatively small in scope but increasing. In 2016, roughly 879,000 people aged 65 and older lived with another unrelated person, whereas 12.8 million lived alone and another 21.7 million lived with a spouse or partner⁴¹:

Though the number and share of older adults living with unrelated roommates is small, both grew dramatically between 2006 and 2016. Over that time, when the older population grew from 38 to 50

million, an increase of 33 percent, the segment of the older population sharing their homes grew from 1.3 to 1.8 percent, and the number of older adults in these arrangements grew by 88 percent (from about 470,000 to nearly 988,000).

Separately, the Census released a report on shared households in 2012 titled, “Poverty and Shared Households by State: 2011,” which found that in 2007, 17.6 percent of households were shared households, and in 2010, that number increased to 19.4 percent.⁴² Also, the report found that in 2007, 16 percent of adults were additional adults in a shared household, and that in 2010, that number increased to 17.3 percent.⁴³ The report further found that most (80.8 percent) additional adults in shared households were relatives of the householder, whereas 19.2 percent were not relatives. Adult children of the householder were the most common additional adult at 47.1 percent, whereas 8.1 percent were siblings, 9.6 percent were parents, and 16 percent were other relatives.⁴⁴

Multigenerational Households

Finally, ACS data on multigenerational households in the United States is examined. Multigenerational housing is a common living arrangement in the United States; it is a household that consists of at least two adult generations. Most commonly, this arrangement occurs when grandparents live with their adult children and grandchildren. Multigenerational housing can provide a range of benefits for participating individuals. In addition to reduced

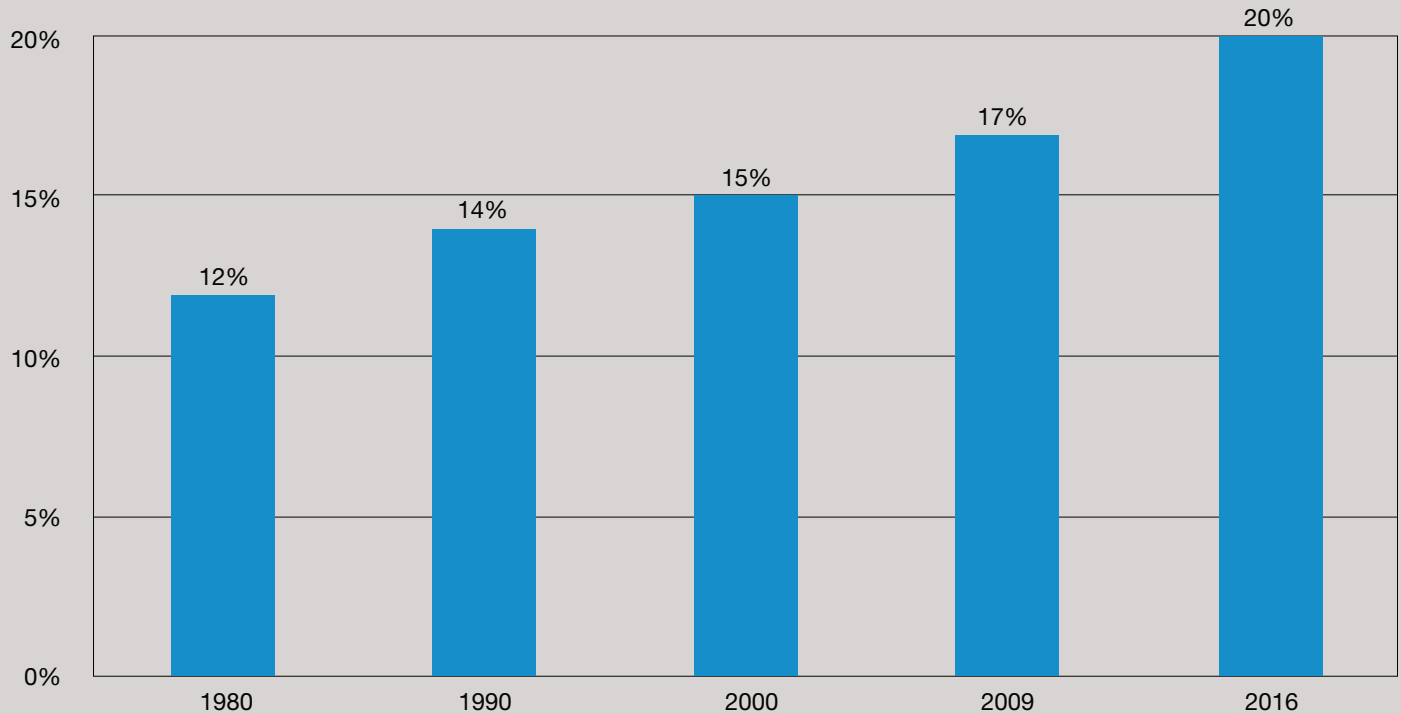
housing costs for participants, such arrangements can allow for grandparents to “age in place” in a familiar environment. Grandparents can also help parents supervise their children, reducing the costs for daycare and other childcare. See Figure 6 for the percentage of Americans living in multigenerational households.⁴⁵

In 2019, among all reporting adult households, about 35 percent were one-generation households, 54 percent were two-generation households, and 9 percent were three-generation or more households. Since 2001, the percentage of one-generation households increased by 0.63 at an annual rate of 0.033; two-generation households decreased by 5.07 percent at an annual rate of 0.267; and three or more generational households increased by 1.97 percent at an annual rate of 0.104. The share of households with three or more generations has increased in recent years.⁴⁶

Analyzing ACS data, Pew Research found that in 2018, 20 percent of the population lived in multigenerational housing, a 5-percentage-point increase from 2000.⁴⁷ In their analysis, they define multigenerational housing as housing that includes “two or more adult generations, or including grandparents and grandchildren younger than 25.” The increase in multigenerational households can be explained partially by the increase of racial and ethnic diversity in the United States and different cultural preferences.^{viii} Overall, based on varying methods of counting members of households, shared housing is a small but growing way of living in the United States.

^{viii} Pew Research shows that Asian and Hispanic populations are more likely to live in multigenerational households than White households, and these populations are growing more rapidly than White populations in the United States. Indeed, in 2016, the shares of households that are multigenerational are higher among Asians (29 percent), Hispanics (27 percent), and Blacks (26 percent) than among White households (16 percent).

Figure 6. Increasing Share of Americans Living in Multigenerational Households



Sources: Pew Research Center, 2018; Decennial census and ACS data

Shared Housing Models in the United States

We now provide an overview of two of the primary models for shared housing: home sharing and co-living. Home sharing and co-living are operated by both nonprofit and for-profit organizations in the United States, and they tend to range in the length of their leases and in their affordability. Several existing home sharing and co-living organizations were interviewed to obtain qualitative information about their operations for this section.

Home Sharing

Home sharing organizations are intermediary organizations that match shared housing seekers to shared housing providers. Home sharing is available to all

age cohorts, from young adults starting new jobs in big cities to retirees looking for extra income to help pay mortgages and property taxes. Most home sharing participants who share their homes are older adults, however.⁴⁸

Home sharing organizations have been operating in the United States for decades, with some current organizations having programs that began in the 1970s or 1980s. Home sharing organizations in the United States have adapted their models of matching home seekers and home providers over time. The National Shared Housing Resource Center (NSHRC) operates as a network for home sharing organizations in the United States, promoting best practices

among home sharing organizations and providing resources and learning opportunities for practitioners.⁴⁹ The housing model for home sharing organizations, including best practices, is explained on the next page.

Typically, home seekers and providers contact a home sharing organization seeking a home sharing match. Organizations often list their criteria for participating on their websites and allow participants to apply online through a website template, or via e-mail or telephone. For participants providing housing, the organization typically visits and inspects the unit prior to placing a participant seeking housing.⁵⁰ After participants apply, they are screened through background checks

Home Sharing Model

Vetting Process

Thorough vetting and interview processes help ensure a successful match is made between participants. Home sharing organizations interview home providers to understand the types of arrangements they seek. The information gathered includes preferences on desired rent payment; the type of services preferred, if any; and compatibility information, such as sharing with an individual or a family, work schedule, and so on. The vetting process—including applications, background checks, and participant interviews—helps maximize the likelihood of compatibility among participants. Through a trial period, follow up, and mediation, the organizations provide further assistance to ensure successful matches for participants.

Although shared housing organizations use similar models for matchmaking, they can differ in a variety of ways, including length of leasing, rent payment, services provided, and client base.

Length of Leasing

Home sharing organizations differ in the length of leasing arrangements for their matches—whether short-term (such as month-to-month leasing arrangements) or long-term (a year or more). For example, in San

Mateo, California, Human Investment Project (HIP) Housing participants seek and enter into month-to-month arrangements. On average, home sharing arrangements last 2 to 3 years in duration, with some arrangements lasting 10 years or longer. Other organizations facilitate month-to-month arrangements, which on average last 1.5 years. Participants move on for many reasons, including changes in lifestyle or living situations.

Client Base

Although most shared housing organizations are available to anyone seeking housing, the client base of some organizations differ. For example, Impact Justice in Alameda County, California, began a pilot program called The Homecoming Project, which matches formerly incarcerated people with participating homeowners providing short-term housing limited to 6 months. The Homecoming Project aims to reduce the recidivism rate among the formerly incarcerated by providing short-term, stable housing to help increase their chances to re-enter society. The Homecoming Project subsidizes homeowners and, like other shared housing organizations, screens participants, facilitates the matching process, and offers follow up support.

Some shared housing organizations adapt their shared housing programs to meet demand for their services.

For example, HomeShare Vermont began their home sharing program by matching senior-aged home seekers to senior-aged home providers. They found that the program gained interest in other age cohorts, however, and they then began an intergenerational approach to home sharing that did not restrict participants by age or income; this approach opened the program to more participants.

Payment (Exchange of Rent and Services)

When interviewing prospective home providers, shared housing organizations ask what type of rent payment or services the home provider is seeking, whether rent payment only, services only, or a combination of rent and services. Likewise, prospective home seekers are asked about their preferences and their ability to provide rent payment and services. Rent can range extensively depending on the location of the shared housing arrangement. Services can include housework, yardwork, pet care, fellowship and conversation, or running errands to the grocer or pharmacy, and so on. Services are often specified in terms of number of hours per week or month. Services typically do not include personal care.

Sources: Phone interviews with HomeShare Vermont (conducted on June 25, 2019) and HIP Housing (conducted on June 25, 2019)

and are interviewed by the organization, after which the organization arranges for the home seeker and home provider to meet.^{51-52,53} Finally, after a trial period, the participants enter into a more formal leasing agreement.⁵⁴ Once participants are settled, organizations follow up with participants to

ensure satisfaction and mediate in the case of conflict between participants.⁵⁵

Co-Living

Co-living organizations are a type of shared housing organization

that facilitate co-living—a housing arrangement in which a tenant pays rent for a private bedroom but shares common living areas such as kitchens, bathrooms, and laundry facilities with other tenants. Co-living is convenient for people just arriving to a new city

or for people looking for an affordable housing option in a high-demand area. Part of the co-living appeal is found in the convenience and all-inclusive pricing for renters, at the expense of reduced privacy and smaller living spaces. Co-living organizations typically bundle their rent, utilities, and Wi-Fi into an all-inclusive rate for renters. Many co-living providers offer fully furnished dwellings, including furnished bedrooms, but provisions vary across organizations.

Co-living buildings can range from large multi-unit buildings to renovated single-family homes with multiple bedrooms. Co-living buildings are built or renovated to maximize density by adding extra bedrooms, which can reduce the amount of square footage in a bedroom or common area, such as a living room, compared to traditional units. For new developments, co-living organizations advise developers on how to best optimize properties for co-living, while for renovations, co-living organizations advise property owners how to optimize current space for maximum density. Co-living buildings can be found in Atlanta, Chicago, Los Angeles, New York City, San Francisco, and Washington, D.C., among other major U.S. cities. The increasing market capitalization of co-living shows that it is a fast-growing real estate sector, with opportunities to significantly impact urban housing markets in the United States.¹⁸

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Co-living organizations often have user-friendly websites and mobile apps, which serve as one-stop shops for renters and prospective renters. Housing seekers can apply for membership and set up appointments for viewing units (some co-living organizations offer virtual tours), whereas current renters can pay rent and request services and maintenance. It makes sense that co-living is technology-driven, given its origin during the digital age and its typical target market, which are technology-savvy younger generations.⁵⁶

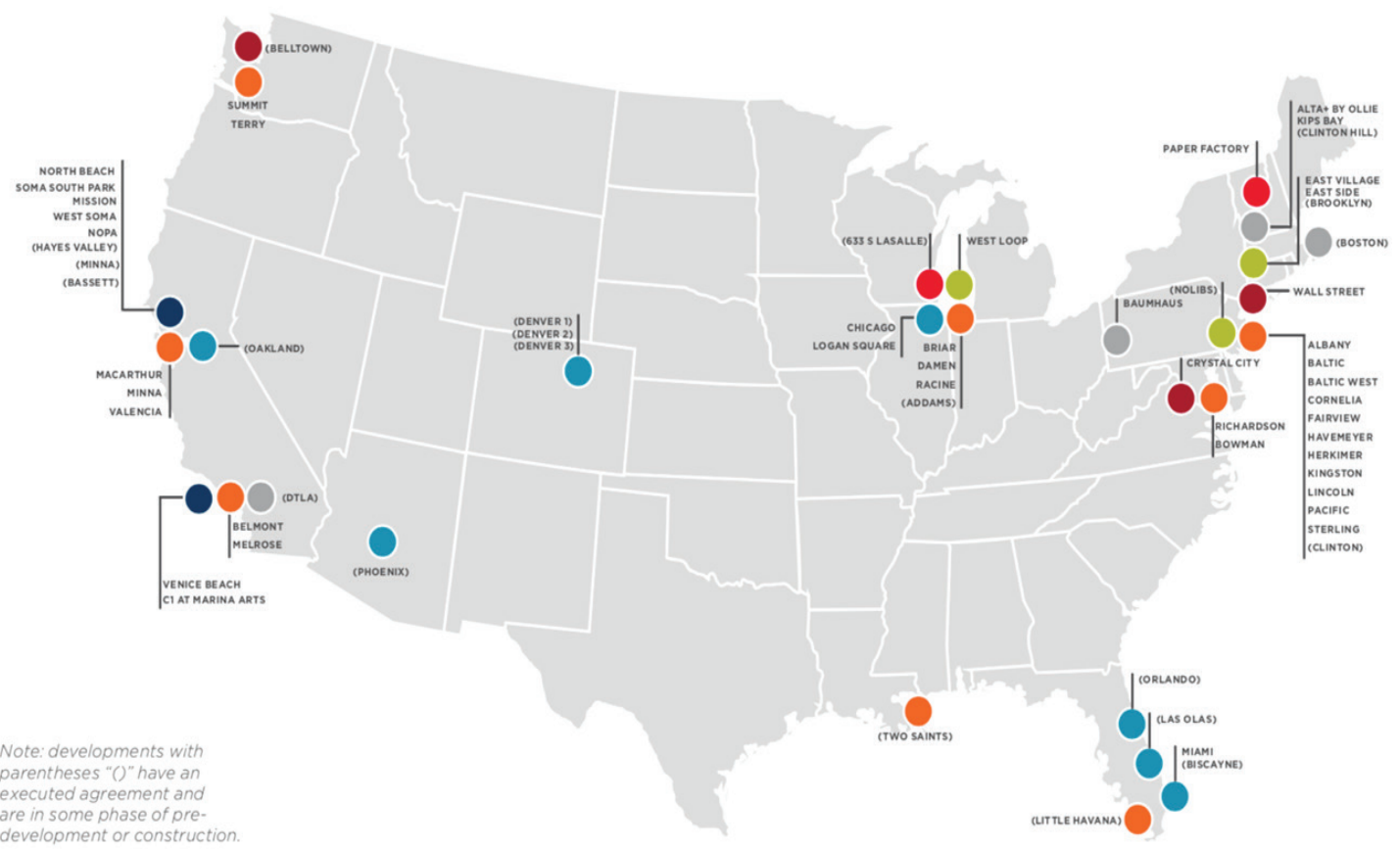
Variance in Co-Living Models

Co-living companies are typically organized into three different models: the operator model, the full stack (developer-owner-operator) model, and the single-family conversion

model.⁵⁷ Co-living organizations operate differently throughout the United States depending on local regulations, the types of co-living models in operation, and their target demographics. For example, Common is a co-living organization operating in eight major cities (as of 2020), with plans to expand to more U.S. cities.^{58,59} Common operates similar to hotels, in that it offers rooms and common areas with high-end furniture, weekly cleaning, household supplies (such as paper towels, toilet paper, and cleaning supplies), and monthly community-building events.⁶⁰ Common includes the costs for these amenities, including utilities and Wi-Fi, in the cost of rent, so that the price is all-inclusive for renters. Rent for these co-living arrangements is at or near the market rate for similar group house listings, but because co-living comes with furnished rooms and all-inclusive pricing, collecting payment for utilities or other amenities is no hassle. These higher-end co-living arrangements are typically marketed toward people earning incomes of \$60,000 to \$80,000, or who are college-educated young professionals moving to a new city and are seeking convenient housing.

¹⁸ Of the total investment in co-living specific to the United States through 2018, 55 percent was made in 2018. Moreover, combined capital investment fundraising in U.S. and international co-living housing markets has grown more than 200 percent annually since 2015. In 2019 alone, about \$3 billion in funding was secured for co-living development in the U.S. and international markets. Jones Lang LaSalle. 2019. Why investors are signing up for coliving. June 17, 2019. <https://www.us.jll.com/en/trends-and-insights/investor/why-investors-are-signing-up-for-coliving>.

Figure 7. Major U.S. Co-Living Developments*



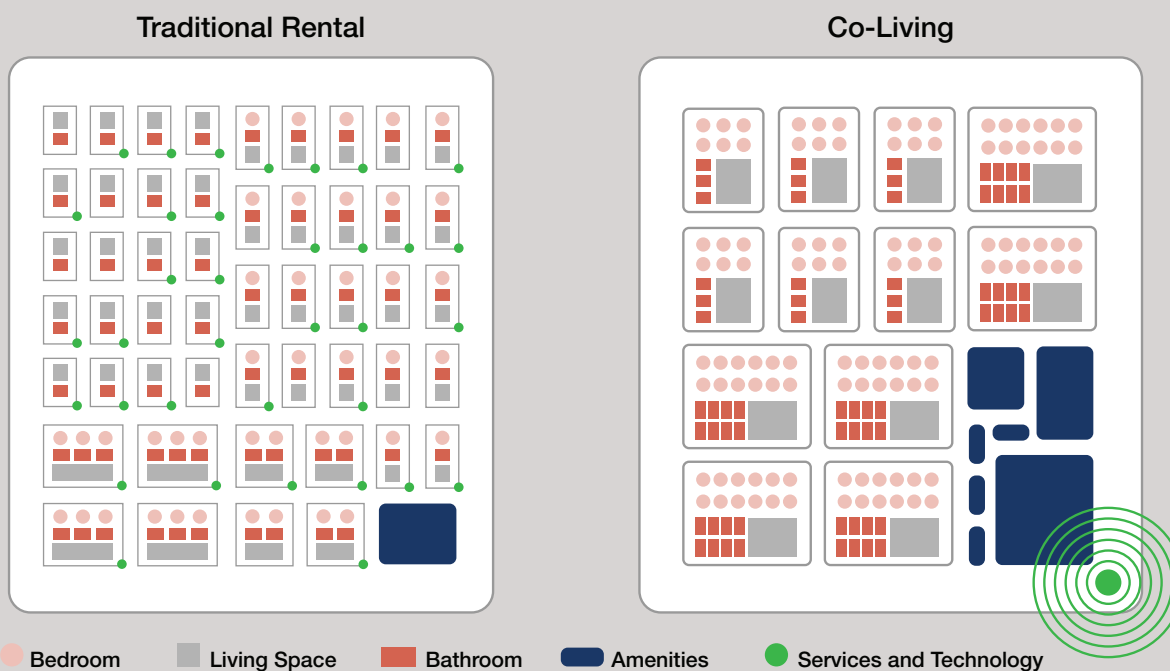
Note: developments with parentheses “()” have an executed agreement and are in some phase of pre-development or construction.

COMPANY	CURRENT U.S. BEDS ESTIMATED	BEDS IN PIPELINE LOWER BOUND
Common	731+	2,000+
Ollie	512+	600+
Quarters	293+	1,200+
Starcity	200+	1,600+
The Collective	125+	1,000+
WeLive	351+	400+
X Social Communities	970+	9,930+
TOTAL	3,182+	16,730+

Source: Cushman & Wakefield, https://cw-gbl-gws-prod.azureedge.net/-/media/cw/americas/united-states/insights/research-report-pdfs/2019/coliving-report_may2019.pdf (p. 39)

*Note this figure does not include every coliving organization in the United States. For example, PadSplit, based in Atlanta, has a current estimate of approximately 1,000 units, with an additional 2,000 units in the pipeline.

Figure 8. Common's Co-Living Model



Source: Common, <https://www.common.com/blog/2019/10/common-announced-as-winner-of-sharenyc-hpd>

Other co-living organizations offer fewer amenities, while still including fully furnished buildings and all-inclusive pricing for renters. These are generally

marketed toward temporary workers, and those earning lower incomes, who are seeking affordable housing.⁶¹ For example, PadSplit, based in Atlanta,

offers co-living housing at affordable prices, where the average income of their members is \$21,000.⁶²

Co-Living Model

Leasing

Co-living organizations vary in their leasing arrangements. Some organizations own and manage the unit or building and lease to tenants in traditional leasing agreements. Other organizations facilitate short-term rentals for property owners looking to rent out a property. Similar to home sharing organizations, co-living leasing arrangements can vary in duration from a single night to a full year or longer, depending on the co-living provider and the type of arrangement. The co-living provider is typically the leaseholder, so tenants sub-lease the rental space. For Common, the typical lease length is

around 12 months, but shorter leasing options ranging from 3 to 9 months are also offered. For PadSplit, members typically stay about 7.5 months.

Vetting Process

Co-living organizations vet prospective members to ensure a safe living environment for all tenants. To become a co-living member, individuals typically must apply through online applications. Some organizations charge one-time application fees. Once applications are received, co-living organizations usually run credit and criminal background checks. Once background checks are cleared, applicants are offered

membership and can begin applying to rent vacant units.

Rent Payments

Depending on the co-living organization and the leasing arrangement, rent payments can be due monthly or weekly. Co-living members are only responsible for the rent owed for their room, not the rent for the entire house or unit. Rent amounts can vary as well, with some organizations charging the market rate and others charging more affordable rental rates.

Sources: Phone interviews with Common and PadSplit conducted on January 24, 2020

Challenges Faced by Shared Housing Organizations

Shared housing organizations face a variety of challenges in their operations. Some include the availability of housing stock, financing availability, and local regulations that restrict shared housing.

Housing Availability

Demand for shared housing and services from shared housing organizations (both home sharing and co-living organizations) exceeds the availability.⁶³ In other words, there are many more people seeking shared housing arrangements than there are formal shared housing arrangements available. Finding available home providers is a challenge for shared housing organizations.^{64,65} The older that homeowners become, the less likely they are to share their homes. In some instances, by the time senior homeowners come around to the idea of shared housing, they need professional care beyond that which can be provided through shared housing arrangements.

There are many more people seeking shared housing arrangements than there are formal shared housing arrangements available.

Due to the lack of available home providers, and by nature of the arrangement, shared housing organizations cannot guarantee placement for home-seeking participants. Depending on the area, three to five times as many shared-housing seekers can exist as available providers.⁶⁶ When there is a waitlist, shared housing

organizations generally inform new home-seeking participants of other housing resources in the area.⁶⁷

Funding Availability

Funding for shared housing varies depending on the business model of the shared housing organization. Many shared housing organizations, especially home sharing organizations, operate as nonprofit organizations in the United States. As such, identifying funding sources can be a challenge, particularly when operating resource-intensive programs such as home sharing, where staff are needed for each phase of shared housing. Funding sources for nonprofit providers vary by organization, but include fundraising, donations, grants, state funds, and funds raised through partnership with other nonprofit organizations with similar housing objectives.^{68,69,70}

Securing funding—particularly financing for new loans—can also be a challenge among for-profit co-living organizations. Many lenders are hesitant because co-living is a relatively new housing model, and fewer underwriting guidelines have been established.⁷¹ Developers may be reluctant to engage an investment project involving the co-living model if there is ultimately the risk they would have to rebuild and renovate the building if the project is unsuccessful.⁷² For renovations, it can be difficult for owners to secure a traditional, lower-rate construction loan because co-living is a new housing model and lenders are not ready to underwrite the risk. Even if the owner can go through with renovations, the owner may have difficulty having the value of the property appraised without a comparable unit in the area.³¹

Despite these challenges with a nascent model, capital for co-living real estate development can be raised by pointing

to the potential returns. Indeed, many for-profit co-living models can charge higher rents and net higher profits than traditional types of multifamily apartment buildings.⁷³ These gains can motivate private investors who are willing to take on more risk to invest in developments built for co-living models.

Complying with Local Regulations

Depending on the jurisdiction, shared housing can be subject to the same or different land-use and zoning regulations as other housing types. Navigating local regulations can be a challenge, especially when organizations attempt to scale operations across cities and jurisdictions. These special housing types can be difficult for regulators to assess within local jurisdictions.

Residential zoning ordinances can restrict the ability to share housing, thereby restricting the availability of affordable housing in an area.⁷⁴ Zoning ordinances determine how land is used and what types of buildings and features are permitted or prohibited on apportioned land. Zoning is the act of partitioning land in a municipality for different purposes, such as for residence or commercial use.⁷⁵ Most land is not zoned federally in the United States; state governments have the authority to enforce zoning regulations, and states typically delegate that authority to local governments and municipalities.

Land-use regulations are traditionally put in place for reasons of public health and safety, and they also typically provide benefits to existing homeowners through restrictions on land uses and building allowances. Zoning regulations that set density restrictions, height restrictions, parking requirements, minimum lot sizes, and open space requirements, among other rules, can discourage development

³¹ Some appraisers will not appraise the value of the home without a comparable housing unit. For single-family homes, appraisers generally determine the value of a home using a comparison approach, where they determine the value of a property by comparing it to other properties within the area that are similar in size and room count. They determine value by looking at home sales in the area over the previous three months, and adjust that value based off of location, upgrades, and other variables. Assessing the value of a home can be more difficult without a comparable housing unit, which is the case with co-living residences in single-family homes. Source: phone interview with PadSplit conducted on June 30, 2020.

With the exception of a few localities, in the United States, the majority of land zoned for residential uses is zoned for single-family homes.

in areas where builders could otherwise maximize the number of units on land parcels and their occupancy to increase profitability. Of particular relevance, shared housing organizations can operate in multifamily residential zones, but with the exception of a few localities, in the United States, the majority of land zoned for residential uses is zoned for single-family homes. This section focuses on several local land-use regulations that especially affect shared housing opportunities: occupancy standards, density regulations, and rules around accessory dwelling units (ADUs). A brief overview of strategies to reduce regulatory barriers to shared housing is also provided.

Occupancy Standards

Housing regulations that impact shared housing organizations include occupancy standards, which limit the maximum number of people who may reside in a dwelling unit. For example, the “U plus 2” occupancy ordinance in Fort Collins, Colorado, restricts the number of unrelated people who may live in a house to three people.^{xiii,76} The city of Fort Collins has recently been considering amending their occupancy limit law to allow more people per dwelling unit, so long as they adhere to additional safety and community standards.⁷⁷ The current ordinance is unfavorable among students at Colorado

State University in Fort Collins because it reduces the availability of affordable housing by restricting the number of people who may live in a dwelling unit. By contrast, in Washington, D.C., occupancy limit laws allow up to six unrelated people to live in a single-family home.⁷⁸ Restrictive occupancy laws have a direct impact on the ability for residents to engage in shared housing models.

In Washington, D.C., occupancy limit laws allow up to six unrelated people to live in a single-family home.

Density Regulations

Land-use ordinances that limit the number of housing units per acre can adversely impact the availability of affordable housing in an area by reducing the overall supply of available housing.⁷⁹ These land-use ordinances can hinder not only population growth, but also economic growth in a city, due to constraints on labor markets and productivity.^{80,81} As employment grows in a city, the cost of housing in areas with density restrictions rises, pushing people to suburban or exurban areas. Density restrictions and restrictions on residential building features—down to parking and setback requirements—can affect the capacity for shared housing arrangements and whether homeowners can participate. The tightening of a housing market and associated increases in rents and home prices may lead more individuals to choose to share housing to save on housing costs but still live near a preferred location.

Restrictive occupancy laws have a direct impact on the ability for residents to engage in shared housing models.

Accessory Dwelling Units

Some local jurisdictions allow for homeowners to convert a portion of their house or property to an ADU. ADUs—also known as accessory apartments, secondary suites, in-law apartments, “granny” flats, carriage houses, backyard cottages, and annexes—are dwelling units on a single-family lot that are not the primary residence. There are physical limitations to ADU conversions, and some may be better suited for detached homes with larger lot space for conversion. ADUs require bathroom and kitchen facilities, and they can be connected or disconnected from the main housing unit. Commonly, homeowners with basements or attic spaces will convert those areas into a separate ADU.

ADUs provide an additional housing unit on a property at an affordable price. ADUs provide additional income for homeowners, despite their initial construction cost. ADUs allow for greater privacy for the homeowner than a home sharing arrangement, while still providing many of the same benefits of shared housing and affordable housing for the ADU tenant.⁸²

Local regulations may prohibit building ADUs because of density limits or concern over homeowners’ property values. Narrow land uses due to zoning in many cities prevent alternative housing options like ADUs, duplex

^{xiii} The “U plus 2” occupancy limit law, enacted in the 1960s, set the maximum permissible occupancy of a dwelling unit at one family and not more than one other person; or two adults and their dependents and not more than one additional person; or up to three unrelated persons in a dwelling unit located in an apartment complex containing units which were approved by the city.

Narrow land uses due to zoning in many cities prevent alternative housing options like Accessory Dwelling Units, duplex and triplex housing, and multifamily buildings.

and triplex housing, and multifamily buildings.⁸³ In January 2020, the California state legislature passed a bill expanding ADU permittance to two ADUs per single-family lot, including one full unattached ADU and one junior ADU that is converted from part of an existing residence. Washington, D.C. allows ADUs by-right in certain less densely populated neighborhoods and has rules around a home's eligibility for ADU conversion (for example,

minimum floor area), having a separate entrance, and other requirements. Most jurisdictions in the United States, however, have yet to allow for ADU development, despite the ease of their ability to increase the supply of housing in a flexible manner.⁸⁴

Reducing Regulatory Barriers

Reducing zoning and land use regulations can make housing more affordable in areas with high housing costs. For example, in 1969, Massachusetts recognized the need to increase affordable housing in suburban areas, which were predominantly zoned for single-family houses, and enacted the Comprehensive Permit and Zoning Appeal Law. That law simplified the permitting process and encouraged affordable housing development.⁸⁵

In 2017, California enacted laws to require local governments to adopt ADU ordinances to facilitate ADU development.⁸⁶ The law reduced restrictions placed on ADUs, including

building features, proximity to transit, parking requirements, and other regulations. Among major metropolitan areas in California, ADU permits increased from 225 in 2015 to 8,875 in 2019.⁸⁷ The addition of ADUs to the housing stock of major cities in California has helped to provide affordable housing units in these high-demand areas.

Although some land-use and building regulations are necessary for safety, others can impede the availability of affordable housing, particularly in densely populated areas. In recognition of the role regulatory barriers play in reducing the availability of affordable housing, the White House issued an Executive Order establishing the Council on Eliminating Regulatory Barriers to Affordable Housing, chaired by the Secretary of HUD.⁸⁸ HUD published a request for information on the topic of regulatory barriers to better understand how they impact local housing markets in areas with high housing costs.

Federal and State Programs and Initiatives for Shared Housing

Some federal and state programs and initiatives allow for shared housing. This section discusses the role of shared housing in HUD's Housing Choice Voucher (HCV) program and examines state shared housing initiatives in New York, Pennsylvania, and Massachusetts. This section also includes information on HUD's international research partnerships on shared housing.

HUD Housing Choice Voucher Program and Shared Housing

Shared housing is permitted in HUD's HCV program.^{xxiii} Rules on the allowable use of shared housing living arrangements in tenant-based rental assistance are specifically detailed under the HCV program. HUD regulations for shared housing occupancy

HUD defines shared housing as an assisted family sharing a housing unit (either a house or apartment) with another resident or residents.

are found in 24 CFR § 982.615 through 24 CFR §982.618. There, HUD defines shared housing as an assisted family sharing a housing unit (either a house or apartment) with another resident or residents. Assisted families can share housing with other assisted or unassisted families. Although the owner of the unit may reside with assisted families, assisted families may not be related to the owner, nor can housing assistance be paid on behalf of the owner. The shared housing unit must meet the housing quality standards (HQS) under 24 C.F.R. §982.401.

Rent Calculation for Shared Housing in HCV

Public housing authorities (PHA) are bound by the fair market rent (FMR) of an area when calculating housing subsidies for an individual. FMRs are used to determine payment standard amounts for the HCV program, in addition to payment standards for other HUD assisted housing programs. HUD calculates FMRs annually, with the goal of providing affordable housing to program participants within

^{xxiii} Other HUD programs fund home rehabilitation, including the Federal Housing Administration 203(k) rehab mortgage insurance program and the HOME Investment Partnerships Program managed by the Office of Community Planning and Development. Although these programs are not specific to shared housing, home rehabilitations can be done to facilitate shared housing.

an FMR area. FMRs are set high enough to include many units and neighborhoods but set low enough to serve as many program participants as possible. The current FMR definition sets the level at the 40th percentile of rent or the amount below which 40 percent of standard-quality rental units are rented.⁸⁹

HUD regulations for rent payments and voucher usage in shared housing are found in 24 CFR § 982.617. Rent in shared housing is calculated pro rata—by dividing the number of bedrooms to be rented to an assisted family by the total number of bedrooms available. So, for a family with a housing voucher that is entitled to occupy three bedrooms in a five-bedroom unit, their pro-rata share of rent used for calculating their payments would be three-fifths.

The Housing Choice Voucher Program Guidebook provides guidelines for PHAs in calculating rent for program participants to live in SROs, group housing, shared housing, and other special housing types.⁹⁰ For shared housing, the guidebook states that the payment standard for a family in shared housing is the lower of the payment standard for the family unit size or the pro-rata share of the payment standard for the shared housing unit size. An example from the guidebook (in the next column) helps explain this further.

Similar calculations are used in SROs, group houses, and other special housing types. In these special types of housing arrangements, program participants receive less subsidy than in traditional assisted housing units.^{xiv}

Furthermore, in a 2021 Notice from HUD's Office of Public and Indian Housing (PIH), HUD reiterated to PHAs administering HCV programs that shared housing is an allowable option for assisted families considering their housing

Example:

Household includes mother and 8-year-old daughter

Bedrooms available to assisted family: 2

Total bedrooms in the unit: 3

2 Bedrooms for assisted family

÷ 3 Bedrooms in the unit

.667 pro-rata share

2 BR payment standard: \$400

3 BR payment standard: \$565

$\$565 \times .667$ (pro-rata share) = \$377

\$377 is lower than the \$400 payment standard for the 2 BR family unit size

options. The notice enumerates the various models of shared housing offered across U.S. rental housing markets and the requirements needed for using HCVs in shared housing. The models include private for-profit co-living housing (such as a boarding house or any arrangement renting a single bedroom with a common living room, kitchen, and dining room); for-profit shared housing organizations (including online sites that match roommates into single-family homes and charge a fee for service); and nonprofit shared housing matching services.

State and Local Initiatives on Shared Housing

Several U.S. states and municipalities have launched shared housing initiatives and pilot programs to provide additional affordable housing. The following section highlights initiatives found in New York, Pennsylvania, and Massachusetts. These initiatives bring together developers, shared housing organizations, and local housing agencies to develop new housing or to convert existing housing stock for use as shared housing. The initiatives vary in scope: some are targeted toward

recently homeless populations, whereas others are home sharing programs marketed to seniors, and others are co-living developments with rents ranging in affordability from market-rate to extremely low-income.

New York

In New York City, the Department of Housing Preservation and Development (HPD) began the ShareNYC initiative in 2018.⁹¹ The goal of the pilot program was to create or preserve 300 affordable housing units in the Brooklyn and Manhattan boroughs through a competitive Request for Information (RFI) and Expressions of Interest (RFEI) process for soliciting proposals. Co-living corporations like Common and PadSplit partnered with developers and submitted proposals for co-living developments under the ShareNYC initiative.

ShareNYC is a flexible and innovative initiative under New York City's Affordable Housing 2.0 agenda, with a goal to create and preserve 300,000 affordable homes in New York City by 2026. Three proposals for three different sites were selected for the pilot initiative: two in the East Harlem neighborhood of Manhattan, and one in the Cypress Hills neighborhood of Brooklyn. Each site uses different developers and co-living organizations.⁹² The projects selected by ShareNYC show the range of housing users that could benefit from shared housing options, from formerly homeless individuals with service needs to a mixed-income community. The selected projects also demonstrate the range of shared housing designs that can be pursued to accommodate the needs and preferences of different types of shared housing users.

Pennsylvania

In November 2019, the City of Philadelphia's Office of Homeless

^{xiv} He et al. (2010) show that living alone is more expensive than living with someone else and deduce that the per-person cost of maintaining a standard of living is considerably lower with two people living together compared to one person living alone. The authors argue, however, that current housing voucher policies could be discouraging the use of shared housing living arrangements. As mentioned earlier in this paper, the authors investigated negative effects of shared housing that might explain why housing policies discourage shared housing but did not find anything to this effect. See He, O'Flaherty, and Rosenheck (2010).

Co-living Developments under the ShareNYC Initiative

Ali Fourney Center & Ascendant Neighborhood Development	L+M Development Partners & Common	Cypress Hills Local Development Corporation & PadSplit
<ul style="list-style-type: none"> • Neighborhood: East Harlem, Manhattan • Units: 36 • Target population: Homeless LGBT youth • Design: New 10-story building of four shared duplex units and one shared simplex unit. Fully furnished and with utility costs packaged into rent, with green roof and cooling, and onsite social services 	<ul style="list-style-type: none"> • Neighborhood: East Harlem, Manhattan • Units: 56 • Target population: Mixed income: one-third market rate, two-thirds from very low-income to moderate-income • Design: Two eight-story buildings with each wing designed under a different typology, with variation in sizes of common spaces and distribution of private and shared bathrooms 	<ul style="list-style-type: none"> • Neighborhood: Cypress Hills, Brooklyn • Units: 11 • Target population: Retention of existing tenants, who range from extremely low-income to low-income tenants • Design: Rehab of existing two-story SRO building to create spacious common areas, fully furnished units, and expanded outdoor recreational space, with utility costs packaged into rent

The ShareNYC initiative shows the range of individuals that can benefit from shared housing options, from formerly homeless individuals with service needs to a mixed-income community, and the array of shared housing designs that can be pursued to meet the needs and preferences of different types of individuals.

Services and the Department of Behavioral Health and Intellectual disAbility Services published a request for proposals to operate their shared housing pilot program called Share Place.⁹³ Share Place represents a subset of the Philadelphia Housing Authority’s (PHA) initiative to house individuals at risk of homelessness. In addition to providing multifamily housing for students at the Community College of Philadelphia who were formerly in foster care, and 10 units to house families, 18 three- and four-bedroom units were dedicated specifically to house around 50 unrelated homeless adults.

The program requires the PHA to rehabilitate the buildings to HUD housing quality standards and for a nonprofit entity or partnership to operate the program once the buildings

are occupied.⁹⁴ The responsibilities are split between property management and service coordination. The service coordinator has 24/7 on-call capacity and coordinates tenant services and handles the matching process (conducting interviews, screening participants, and mediating conflict). The property manager is the master lease holder and oversees intake, subleases, and rent payments, which are not to exceed 30 percent of participant income. Eligible participants are those who have a history of homelessness, earn income, and aspire to be a good housemate. Participants are required to work with an external case manager for at least 1 year. The city specifically emphasizes choice and control as essential components of Share Place, whereby participants choose whom to live with and develop mutually supported house rules through

a formal agreement. The initiative aims to prevent and end homelessness and was created to provide an affordable housing option for individuals leaving shelters, recovery houses, or other temporary living arrangements. The city justifies the program by highlighting its potential to reduce individual isolation and returns to homelessness, incarceration, and use of crisis services, and also to promote community-building.

The State of Pennsylvania’s Department of Aging began the Shared Housing and Resource Exchange (SHARE) housing initiative in 2017.⁹⁵ Funding for the initiative came federally from a “Money Follows the Person” demonstration grant from the Centers for Medicare and Medicaid Services. The pilot program was launched in the counties of Monroe, Pike, and Wayne. It was created to help senior homeowners aged 60 and up to age in place by matching them with an adult seeking affordable housing. The program operates like a home sharing program where tenants have their own bedrooms and provide companionship and services in exchange for low rent. Rent averages around \$350 per month, in addition to the companionship and services requested.

The Wayne County Area Agency on Aging coordinates the SHARE Housing Initiative through a typical home sharing model. The agency handles applications, interviews, and background checks for all participants. The agency interviews home providers, inspects the housing units, and introduces prospective matches. After a trial period, the participants enter a home sharing agreement. The agency follows up with matches and mediates in case of conflict. Since 2017, the program has made 32 matches.⁹⁶

Massachusetts

In 2017, the City of Boston created the Intergenerational Homeshare Pilot program.⁹⁷ The program was a collaboration between the city's Age Strong Commission, the city's Housing Innovation Lab, and Nesterly, a shared housing entity specializing in intergenerational housing in the Boston metropolitan area. The program matched senior homeowners with a spare bedroom with students in search of affordable housing. The pilot program was conducted over a short period in 2017 and quickly drew interest, receiving more than 80 applications in 3 weeks. The pilot program created eight home share matches during the period. The average rent paid by tenants was \$700, with some tenants paying less in exchange for providing services. Following the home share model, Nesterly handles the application process, conducts background checks, and facilitates matches. Nesterly also handles rent payment, which is set up online through their website.

The Intergenerational Homeshare Pilot program came about after the city released a 2014 report on housing in the city called "Housing a Changing

City: Boston 2030." The report found that senior citizens are the fastest growing demographic in the Boston area and make up the largest percent of homeowners. The report also estimated the availability of more than 38,000 spare bedrooms in senior citizen homes in Boston. After an evaluation of the pilot proved its value, in 2019, the city operationalized the program citywide, with the aim of matching 100 older adults with spare rooms to people in need of a room by June 2020.⁹⁸ Boston's home sharing program, launched based on evidence of the prevalence of senior homeowners and their spare bedrooms, demonstrates the data-driven justification to expand shared housing opportunities in a high-demand city.

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HUD International Research Partnerships on Shared Housing

HUD has several international research partnerships that focus on shared

housing. Two mentioned here are a grant to study multigenerational housing in Germany and a memorandum of cooperation regarding aging in place strategies with the Japan Ministry of Land, Infrastructure, Transport, and Tourism. HUD collaborates with experts in both countries to understand best practices for shared housing models in their particular contexts.

German Marshall Fund Grant to Study Multigenerational Housing in Germany

HUD provides funding through a grant to the German Marshall Fund (GMF) to study Germany's "Wohnen für (Mehr) Generationen" (Living with Multiple Generations) program. Through GMF's Urban and Regional Policy Program and in partnership with Harvard University's Joint Center for Housing Studies, GMF researchers will report on this federally subsidized program of private-public partnerships, which began in the 2000s and comprises 30 multifamily housing projects. The researchers seek to understand the details of the model and the program's applicability to housing models in the United States. The researchers began their study in September 2019 and will conclude in March 2021.

The benefits of multigenerational housing are similar to those of shared housing: the ability for senior homeowners to age in place and the increase in the availability of affordable housing for individuals. Indeed, many countries face similar challenges to the American issues of housing affordability and an aging population.⁹⁹ Aging populations require more care, and the large aging baby-boomer generation creates additional demand. (See the

⁹⁶ There are many shared housing organizations internationally, and these organizations operate similarly to those in the United States, where, after an application and vetting process by the matchmaking organizations, a renter is matched to a homeowner at a reduced rent in exchange for services. Similar to the National Shared Housing Resource Center in the United States, there are home sharing networks in other countries. For example, in the United Kingdom, Homeshare UK operates as a network for home sharing organizations. The network includes information on more than 20 home sharing providers across the United Kingdom.

International home sharing models, particularly those in Europe, can take on many forms. Most examples of shared housing in Europe focus on multigenerational housing by matching students seeking housing to senior homeowners with an available room. Students pay a reduced rent or a reduced rent and services to the senior homeowner in exchange for a room. The arrangement helps reduce the housing needs of students and reduce the need for developing additional student housing. Other shared housing arrangements are centered around community and independent living. The prevalence and types of shared housing programs that are present in other countries are influenced by sociocultural and historical factors around the types of living arrangements that groups and individuals are comfortable navigating.

appendix for information on Shared Housing for the Elderly.) In the United Kingdom and elsewhere, there is more demand for care than can be provided under traditional social services, and so alternative solutions, such as the multigenerational housing program in Germany, are being considered.⁹⁹

Many countries face similar challenges to the American issues of housing affordability and an aging population.

Memorandum of Cooperation between HUD and the Japan Ministry of Land, Infrastructure, Transport and Tourism

In 2017, HUD signed a memorandum of cooperation (MOC) with the Japan

Ministry of Land, Infrastructure, Transport and Tourism (MLIT) that focuses on aging in place among senior populations in both countries.¹⁰⁰ Both the United States and Japan are facing housing challenges associated with the demographic shift of an aging population. (See the appendix for information on Shared Housing for the Elderly.) In Japan, 28 percent of the population is 65 or older, and the birth rate is at a record low. In the United States, 16 percent of the population is 65 or older and the birth rate is also at a record low. The MOC focuses on research on policies and practices of aging in place in both countries.

Through the partnership, HUD and MLIT have exchanged research and evaluation on the topic of aging in place; provided briefings on housing conditions facing seniors, including policies on housing for seniors; and visited sites in each country to see how and why these housing models are implemented. The partnership

provides both countries with valuable information on best practices for aging in place.

Japan's Urban Renaissance Agency has a robust partnership with Chubu University located in Nagoya. For example, the Kozoji New Town Housing Project in Nagoya is partnered with Chubu University to provide housing for students in exchange for students volunteering to assist senior residents. The students receive a 20-percent discount on their own housing unit within the Kozoji New Town Housing Project in exchange for a minimum of 40 hours of volunteer work per year with seniors. This unique partnership increases multi-generational interactions with isolated senior individuals while providing companionship and assistance.

Conclusion

Shared housing in the United States, starting with single-room occupancy housing during urban industrialization, has a rich history in providing affordable housing in high-cost, high-opportunity areas. Indeed, as presented in this report, shared housing can benefit households, particularly those facing economic insecurity, with viable and affordable housing options. Sharing housing can also have significant social and health-related benefits through its lessening of social isolation and loneliness, two of the greatest health risks to Americans. This finding is especially true for senior individuals who prefer to age in place, a population that will increase in size during the next decade as baby boomers age into retirement.

As highlighted in this report, more Americans that share housing do so informally, as can be seen through changes in the number of families per household, the types of families in households, and multigenerational housing. Two of the primary formal methods of shared housing in the United States are home sharing and co-living, which are operationalized through both for-profit and nonprofit models. At the federal level, shared housing is also an allowable type of assisted housing in HUD's HCV program. Various state and municipal initiatives also use shared housing models to expand affordable housing opportunities to households; these opportunities are often targeted to certain populations, including senior residents who are aging in place and

formerly homeless residents who need supportive services and supportive communities. Further, shared housing can be a viable affordable housing option as locales across the United States reform land-uses and building allowances—ranging from higher occupancy limits to building allowances for accessory dwelling units—that result in greater regulatory flexibilities and increased housing supply. Overall, shared housing is an affordable housing arrangement in the United States that allows for a more efficient use of available housing stock and uses of future housing development and can be a particularly effective way to expand affordable housing options for American households of various ages and income levels.

Appendix A: Shared Housing for Seniors

Shared housing can particularly benefit senior populations by allowing them to reduce their housing costs and age in place. Research indicates that seniors prefer to age in place, in familiar home settings, rather than move to assisted living centers or other retirement

communities.¹⁰¹⁻¹⁰² Not every senior homeowner can age in place alone, however; the physical and financial demands of maintaining a home can become too difficult for some senior homeowners. Shared housing options—including home sharing,

multigenerational housing, and naturally occurring retirement communities (NORCs)—can alleviate some of the financial and physical demands of homeownership. Shared housing is also being pursued for senior households in HUD-assisted housing.

Growth in Senior Households and Aging in Place

Population projections for the United States indicate that by 2030, for the first time in U.S. history, more Americans will be age 65 and older than children under the age of 18.¹⁰³ By 2034, a projected 77 million Americans will be age 65 and older, roughly one in five Americans. This trend, due to the aging of baby boomers into retirement, demonstrates that housing for seniors will play an important role in the overall housing landscape in the coming decade.

Most senior Americans live in traditional types of housing. Among adults aged 65 and older receiving Medicare, 93 percent

live in traditional communities, whereas only 3 percent live in community housing with services and 4 percent live in long-term care facilities.¹⁰⁴ These demographics place more emphasis on senior-only housing. Studies show that seniors prefer to age in their own homes in environments with which they are familiar and have a sense of ownership, and that the likelihood of moving decreases with age.¹⁰⁵ So, as the population ages, aging in place is an increasing priority in senior housing.

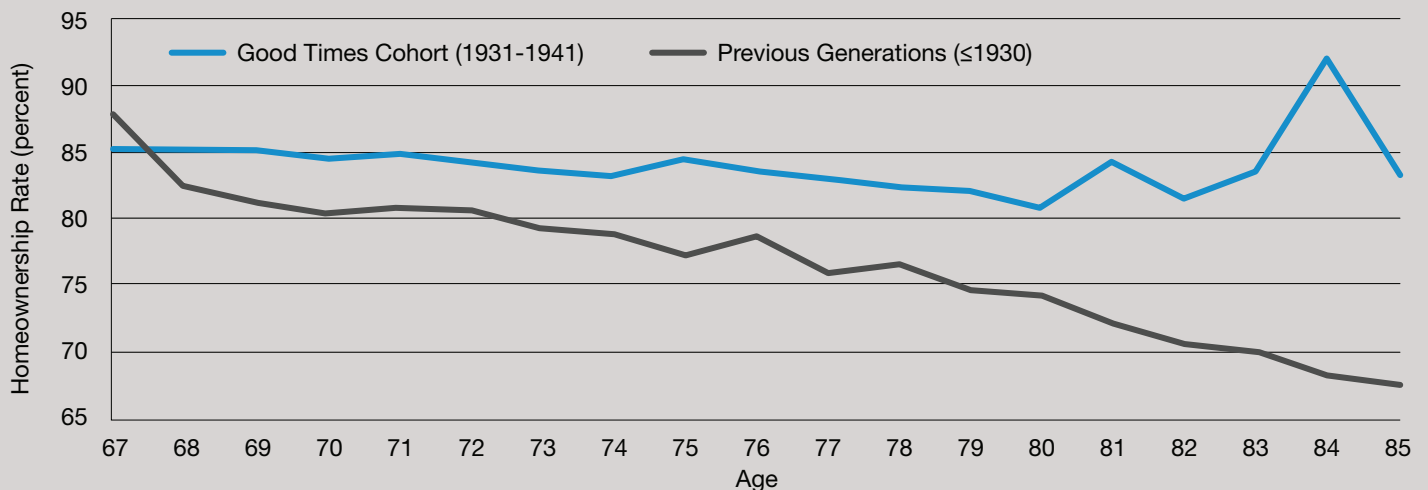
Trends in homeownership show that recently retiring generations have higher

homeownership rates than their cohorts before them.¹⁰⁶ These trends indicate that older homeowners are shifting their preferences and holding onto their homes for longer periods to age in place. The needs of the growing movement to age in place can pair well with shared housing arrangements.

A 2018 study by the Joint Center for Housing Studies on changes in housing tenure looked at the housing tenure transitions of adults age 50 and older.^{xvi} The author analyzed data from the Panel Study of Income Dynamics (PSID) and found variance in housing tenure among this

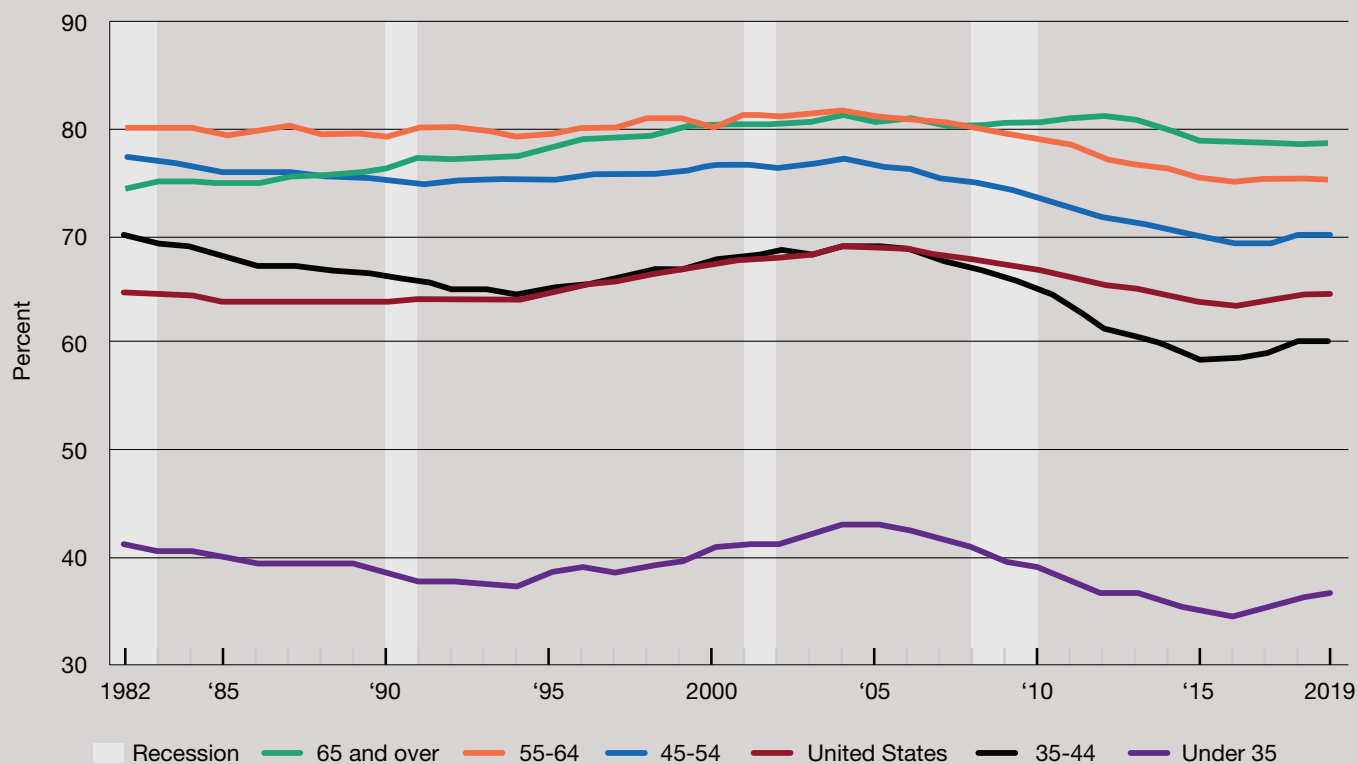
^{xvi} Several measures indicate that, not only is the United States population aging, it is also becoming more segregated by age. According to Joint Center for Housing Studies study, using the American Housing Survey (2017), one-third of households with a person age 55 or older live in communities that are age-restricted or where the majority of neighbors are 55 or older.

Figure 9. Historical Homeownership Rates for Household Heads Age 67 to 85



Source: Freddie Mac, www.freddiemac.com/fmac-resources/research/pdf/201901-Insight-02.pdf

Figure 10. Annual Homeownership Rates for the United States by Age Group: 1982–2019



Source: U.S. Census Bureau, <https://www.census.gov/housing/hvs/data/charts/fig07.pdf>

demographic, specifically, that 62 percent of adults age 50 and older always owned their home during this period, whereas 4 percent always rented during the same period. The

remaining 34 percent of adults 50 years of age or older in the study’s sample frame experienced housing tenure transitions of some combination of owning and

renting during this period, which shows that housing tenure among older adults is dynamic, with more transitions than may be more widely assumed.

Home Sharing

Senior homeowners who can live independently yet may find day-to-day tasks more difficult, or who could use extra income, could benefit from home sharing, a sub-type of shared housing. Home sharing is when a homeowner rents out a spare bedroom to another adult but shares common areas like

kitchens and living rooms. With home sharing, homeowners can reduce their housing costs with the additional income received from rent and, depending on the specifics of the home share arrangement, receive services in addition to rent. Home sharing is beneficial for senior homeowners

whose financial or physical abilities have recently changed, such as senior homeowners who have experienced a reduction in income from retirement, the death of a spouse, or unexpected medical expenses; home sharing may also benefit senior homeowners with reduced physical abilities.^{xvii}

^{xvii} Why would seniors facing housing affordability issues choose to share their home with new renters instead of taking out a reverse mortgage through a home equity conversion mortgage (HECM) loan? HECMs may not be beneficial for everyone. They tend to pay off for homeowners who plan to remain in their home for years; a household that is not planning on remaining in place might prefer an alternative that does not require a long-term commitment. HECMs can be useful for seniors facing financial shocks, like new health costs, who need an injection of cash, but if this is not necessary, receiving rent from a tenant could be sufficient. Some homeowners may determine HECMs to be a useful financial product where there is depreciation or price uncertainty in the market because the loan is locked in regardless of changes to the home value. If prices are rising, renting could be the better option because what is received from the renter would keep pace with market growth. These macroeconomic factors play an additional role on top of personal behavioral factors in influencing a person’s decision to engage in home sharing or co-living as opposed to other solutions to deal with housing unaffordability.

In some home sharing arrangements, senior homeowners can receive services from the renter, including help with housework, yardwork, pet care, and errands. These additional services are a benefit to the day-to-day living of senior

homeowners. When home sharing arrangements are set up by home sharing organizations, they inquire what type of payment the homeowner would like to receive, whether only rent or a combination of rent and services.

Although evidence from home tenure data suggests that many seniors prefer to age in place, not all who want to are able to do so. Aging in place can require investment in home modification that may be difficult for some homeowners.^{xviii,xix,xx}

Naturally Occurring Retirement Communities

A NORC is a building or neighborhood where there are a substantial number of residents age 60 years or older. These areas can be defined as a neighborhood, apartment building, or housing complex that was not originally intended to house seniors. Early research on NORCs defined them as housing developments not purposely built for seniors, in which more than one-half of the residents are age 60 or older.¹⁰⁷ Other research and jurisdictions define NORCs similarly but with different parameters around age and the proportion of residents above that age.

NORCs may also provide support services for senior residents. NORCs can be managed by nonprofit organizations that partner with community healthcare providers and social service organizations to provide on-site services based on the needs of the community. NORC services promote independent living, improve the quality of life for residents, reduce the use of emergency care, and slow the transition to assisted living and nursing care facilities.

In New York, Elder Law Section 209 defines a NORC as an apartment building or housing complex that was not predominantly built for older adults (age 60 and older); that does not restrict admissions solely to older adults; where at least 40 percent of the units have an occupant who is an older adult, and at least 250 residents of a building (or 500 residents of a housing complex) are older adults; and where a majority of the older adults are low or moderate income.

Hamilton-Madison House (New York, NY)

Many NORCs are found in New York City; one example is the Hamilton-Madison House in the Lower East Side neighborhood. The Hamilton-Madison House, a nonprofit settlement house established in 1898, manages the Alfred E. Smith Senior Services NORC and the Knickerbocker Village Senior Center NORC. The Hamilton-Madison House provides services to the local community, including programs for senior residents in New York City, such as daily meals, indoor and outdoor social activities, enrichment classes, and holiday events. The Hamilton-Madison House partners with other community organizations to provide special programs for seniors. The Hamilton-Madison House receives the majority of its funding publicly through agencies in the city and state, whereas a lesser amount comes from private donors.

Source: Hamilton-Madison House, <http://www.hamiltonmadisonhouse.org/>

Supportive Services in HUD-Assisted Housing

In recognition of the role of supportive services in aging in place, HUD provided funding for research on

supportive services for low-income senior residents of HUD-assisted housing. The HUD Supportive Services

Demonstration (SSD), also known as the Integrated Wellness in Supportive Housing (IWISH), aims to promote

^{xviii} In a 1990 study on senior homeowners' interest in home sharing and accessory dwelling units, David Varady examined why senior homeowners were or were not interested in home sharing or accessory dwelling units (ADUs). Through phone interviews, Varady found that need rather than capacity was the main reason homeowners were interested in home sharing or ADU conversion. Homeowners who had low income, outstanding debts, or were in poor health or physical condition indicated the greatest interest for home sharing and ADUs. Those residents interested in shared housing and ADU conversion, however, often lacked the physical or financial capacity to begin home sharing or to build an ADU.

^{xix} HUD offers financing tools that can be used for ADU development or conversion, including the 203(k) renovation loan insured by the Federal Housing Administration and the HomeStyle loan guaranteed by the Federal National Mortgage Association (Fannie Mae), a government-sponsored enterprise regulated by the Federal Housing Finance Agency.

^{xx} Generally, the FHA-insured 203(k) loan is more lenient about the borrower's credit and stricter about the types of renovations that are eligible, whereas the HomeStyle mortgage guaranteed by Fannie Mae is stricter about the borrower's credit and more lenient about the types of renovations that are eligible. These loans offer some simplicity because they combine the home and ADU under the same mortgage, rather than packaging the ADU renovation under a separate loan requiring its own set of processes.

and prolong aging in place for senior residents in HUD-assisted housing. The SSD^{xxi} provides funding for a part-time wellness nurse and a full-time resident wellness director, whose role is to implement a strategy for coordinating services. Among their responsibilities, they assess resident needs and interests; develop Individual Health Aging Plans (IHAP); engage with community partners for resources and services; engage with building management and maintenance to promote well-being; and work collaboratively to coordinate support services.

As of 2020, the 3-year demonstration is currently being implemented in

HUD-assisted multifamily properties in California, Illinois, Maryland, Massachusetts, Michigan, New Jersey, and South Carolina that predominantly or exclusively serve households headed by people age 62 and older. HUD has included a thorough evaluation as part of the SSD to produce evidence for Congress and stakeholders about the impact of the demonstration. The HUD-assisted properties that are part of the demonstration were randomly assigned to one of three groups: a treatment group of 40 properties that received grant funding to hire a resident wellness director and a wellness nurse and implement the SSD model; an active control group of 40 properties

that did not receive grant funding but received a stipend to participate in the evaluation; and a passive control group of 44 properties that received neither grant funding nor a stipend. The random assignment permits an evaluation that quantifies the impact of the SSD model by comparing outcomes at the 40 treatment group properties to outcomes at the 84 properties in the active and passive control groups. Results from the evaluation will demonstrate to HUD and housing researchers whether this specific model of shared housing for senior residents, that is, the co-residency of senior households and a wellness director in the same multifamily building, leads to better health outcomes for residents.

^{xxi} The demonstration was started in October 2017 and ends in September 2020. The SSD evaluation is expected to be completed in 2022.

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Insights

HUD Office of Policy Development and Research

Ben J. Winter, Deputy Assistant Secretary for Policy Development

Heidi Joseph, Director, Research Utilization Division

Sean Martin, Author, Social Science Analyst, Office of Policy Development and Research

Janet Li, Author, Economist, Office of Policy Development and Research

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