

A Vermonter's Guide to Homesharing



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Welcome!

HomeShare Vermont has 40 years of experience in helping people find the right match for a housemate. We have developed this Guide for those who don't have access to a homesharing organization or who choose to do it on their own. This guide is written for the person wanting to find someone to move in with them, not for people looking for housing.

Homeshare arrangements can include rent, a service component, or a combination of the two. Often, the more specific you are at the beginning, the easier the relationship will be.

Some of the keys to success will be:

Patience – Wait to find the right person rather than the first one to come along.

Flexibility – The best homesharers have been folks who don't sweat the small stuff. Also, don't expect to find the mirror image of you – be open to people who are different.

Reasonable expectations – Most homesharers lead busy lives so if you are looking for service, understand that there will be limits on their time.

Don't take it personally– Your home may be your "castle" but the location, cost, décor, and amenities may not fit with what someone else wants.

Communication – It is important to establish regular check-ins with each other to discuss what may or may not be working. Decide what form of communication suits you best.

Win-win – You both need to be satisfied with the arrangement for it to be a success. For a homesharing "match" to work, the needs you've both identified must be met.

We hope what follows helps you in your search for a homesharer.

Happy sharing! HomeShare Vermont

Please note: We would appreciate your feedback about this guide so please feel free to give us a call or drop us a line. We would like to know how it could be improved.



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Deciding to Homeshare

What is Homesharing?

Homesharing is a simple idea where two or more people share a home to their mutual benefit. A person offers accommodation in exchange for help around the house, rent, or a combination of the two. A successful homesharing situation will be of mutual benefit to both parties.

How Does it Work?

A homesharer receives their own bedroom plus shared use of the common areas such as the kitchen, bathroom, and yard. What they offer in exchange varies and is determined in advance by a mutual written agreement. Every homesharing arrangement is unique, depending on the needs, time, and abilities of the people involved. A successful homesharing match takes flexibility and willingness for each person to communicate with the other.

Why People Homeshare

There are lots of different reasons that people decide to share their home. Some like the idea of having another person around the house to offer companionship and security. Others are looking for a way to supplement their income. In many cases, people need help with household tasks to remain living comfortably in their home. Homesharing is for people of all ages, incomes, and abilities. It is about people helping each other.

An exchange of services is an excellent way to save money for both parties. The homeowner does not have to hire services from outside the home and the homesharer pays reduced rent in exchange. The type of services will vary depending on the needs of the homeowner.

What to Ask for Rent/Service

Every homeshare is different depending on individual needs. The key is that the arrangement be equally beneficial to both parties. It is highly unlikely that someone will offer high rent, pay half of all utilities, and provide services. If what you really need is service, you might ask only for a small share of utilities or a modest rent. If you need rental income, you might not ask for service.

As a rule, the more service needed, the less rent someone is willing to pay. For a no-rent situation, a reasonable service exchange would be a maximum of 10 to 12 hours per week.

All household members are expected to do their share of chores to keep common areas clean and safe. The services a homesharer may provide in lieu of rent are over and above these expectations. Examples of household services a homesharer might provide in exchange for reduced or free rent include:

- Pet care
- Housekeeping
- Laundry
- Shoveling snow
- Driving
- Meal preparation
- Errands
- Shopping
- Watering plants
- Yard work
- Taking out garbage and recycling
- Companionship

As you think about what you would like from a homesharing arrangement, consider what you have to offer a possible housemate. At the same time, potential homesharers will be deciding whether your home is a good fit for them.

Where to Begin?

Before you decide to homeshare, here are things to consider:

- Do you have a spare room to offer?
- What is your primary motivation for homesharing—income, service, or both?
- What services are you most interested in a housemate providing?
- Are you flexible enough to have someone live with you?
- Will the room(s) you offer be furnished or unfurnished?
- Do you need to make any changes to your home to share it comfortably?
- If you rent instead of owning your home, what will your landlord require for you to bring a roommate into your home?
- If you intend to charge rent, how will it affect any public benefits you might receive?

Think it Over

While homesharing has many benefits, it is not for everyone. Take time to make this decision; talk it over with family or friends who you trust. They might ask questions that help you better define what you are looking for and help clarify whether you want to move forward. Taking time to make a decision allows you to start the search in a positive and open way – an approach that is crucial to finding a successful match. Also, remember that homesharing is a landlord/tenant relationship. See Landlord/Tenant Law on page 10.

Finding Someone to Share Your Home

Once you've made the decision to share your home, there are many ways to find a potential housemate. You may already have a person in mind; perhaps this person is someone you know or was suggested by a friend. Whether it is someone you already know or someone you've just met, it is recommended that you screen prospective homesharers and write a formal homesharing agreement.

Where to Look for a Potential Housemate

To find a potential housemate, reach out to your community through various methods, such as buying an ad in a local newspaper, posting a flyer, or using online forums such as Front Porch Forum. Flyers or ads should be specific about your expectations. Be concise and positive while clearly stating your most important needs. Remember to preserve some anonymity by providing your phone number or email address rather than your physical address.

Many callers responding to your notice may be drawn to a word such as "free" rather than the cooperative nature of homesharing. It is important to write your ad carefully and ask a few trusted people to read it for feedback before you consider it the final version.

Word of mouth is a powerful tool in finding just the right homesharer! Use your network of friends, family, and colleagues to circulate your notice. This can be an effective way to spread the word around your community. Contact local churches or places of worship; they can be excellent referral sources.

Sample Advertisements

PRIVATE ROOM available in my cozy, well-kept downtown home in exchange for help (8-12 hours per week) with household chores, meal preparation and some errands. Companionable, non-smoker preferred. Sense of humor a plus! (802) 000-0000.

HOSPITABLE, outgoing elder man with a lovable canine companion seeks someone to share his two-bedroom condominium. Private bedroom and bath available for \$400 per month rent in exchange for occasional rides to doctor appointments. Smokers welcome! (802) 000-0000.

Non-Discrimination

You have the right to choose who you live with in your own home. However, you cannot advertise in any way which shows a preference for or against any person based on their race, color, religion, national origin, family status, disability, age, sexual orientation, marital status, or receipt of public assistance. It is legal, however, to state a gender preference in your ad providing it's a shared living space and not a separate apartment. Very often, couples or families are seeking housing. If you will <u>only</u> consider one person, it is legal to state that in your ad and, by doing so, you will save time and effort both for you and those looking for housing. See the Fair Housing section on page 9.

Screening Potential Homesharers

When you receive responses to your notice, contact prospects through phone, email, or text for a preliminary screening. Keep an open mind about people who might be different than you expected.

First Conversation Checklist: Questions to Ask

Briefly explain what you are offering or what you are looking for in a homesharer and ask the potential homesharer what they are looking for.

- When is housing needed?
- How much rent are they looking to pay?
- First and last name
- Contact information (telephone numbers, email)
- Why do they want to homeshare?
- Daily schedule. What do they do during the day?
- Are they looking for housing for just themselves?
- Are they a smoker or nonsmoker?
- Do they have pets?
- Do they have a car?

First Conversation Checklist: Information to Give

Assuming you want to consider this potential homesharer, and you haven't ruled them out based on their answers to the questions above, then share the following information as applicable.

- General location of the home (do not provide your street address)
- Number of bedrooms being offered
- Private or shared bath
- Amount of rent charged and/or services you need
- Are utilities included? If not, average utility costs
- Security deposit
- Number of people currently living in the home
- Available parking
- Availability of public transportation
- Pets in home now
- Smoker/nonsmoker

Again, according to Fair Housing standards you may NOT ask questions about a person's race, color, religion, national origin, family status, disability, age, sexual orientation, marital status or whether they receive public assistance.

Planning an Interview

If you feel that you have a good candidate, set up an interview. This is a great way to get to know and understand each other's personality, habits, and lifestyles.

The Sample Interview Questions (see page 13) will provide you with a starting point. Be sure to add questions that are important to you. Ask the person to provide you contact information for at least 3 references. These should be people who have known them for at least 1 year and should include past or present roommates, employers, or co-workers, and at least one landlord. Family members, friends, or romantic partners are not appropriate references.

It is also good practice to view a government issued photo ID. Using a false name or alias is the easiest way to circumvent a background check. Ask the person to bring an ID and note their date of birth to perform a background check (See Background & Reference Checks below).

Consider scheduling the interview at a neutral setting such as a coffee shop, library, park, restaurant, or via video conference. Bring a friend or relative along to get their impression of the prospective homesharer. If the person seems like a good candidate, a second meeting can be arranged at your home.

Don't be shy about stating what you want and asking questions. If you spend time clarifying each of your expectations at the beginning the more apt you will be to have a successful homesharing arrangement!

No decisions should be made at the interview. We suggest both people reflect on it for a couple of days. You may think of other questions later, or decide you'd like to meet again, talk on the phone, or video conference. Be sure to let them know how and when you will follow up with them. Often it will take meeting several people before you find the right one; it's not unusual to consider more than one candidate.

Before You Make a Decision

Before you make a final decision, you should complete background checks and talk to references. These steps can help you get a better idea of their character and personality.

<u>National Criminal Background Checks</u> - There are many companies on the internet that perform national criminal background checks for a fee. Unfortunately, there is no comprehensive database containing all criminal records, so there is no guarantee you will obtain a completely accurate record of criminal history. Although this is the case, it is an advisable as a screening tool.

Office of the Inspector General - https://exclusions.oig.hhs.gov/

This national database shows convictions for Medicare and Medicaid related fraud and patient abuse.

Vermont Criminal Information Center - https://vcic.vermont.gov/ch-information

This is a search for criminal convictions in Vermont only. You will need to provide your name and email address, the name and date of birth for the person whose background you are checking. Results are returned instantaneously, which you can view, save, and print. The charge is \$30 by credit card. This database applies only to those who have lived in Vermont.

National Sex Offender Registry - https://www.nsopw.gov/

A search can be conducted by name, street address, or address radius. If searching a specific name, type the first and last name. County and municipality can be added to refine your search. There is no cost.

Vermont Sex Offender Registry - https://vcic.vermont.gov/sor

Click the banner to "Search for Offenders in Your Area." You can search by first and last name, county, or municipality. Results will appear immediately and there is no cost.

Vermont Courts Online - https://publicportal.courts.vt.gov/Portal/

Limited access to some civil court case information is available to anonymous public users at no cost. Select "Smart Search" and enter the person's first and last name. This database likely applies only to those who have lived in Vermont.

Reference Checks

Reference checks provide an opportunity to talk to people who know your potential roommate and who can give you an opinion on their ability to be a good homesharer. At the interview, you should ask for appropriate references which may include past landlords, roommates, or employers. Ask for references who have known them for a substantial amount of time but are not family members or romantic partners. See Sample Reference Check Questions on page 15.

Be sure to include additional questions that are important to you. If the reference hesitates to answer a particular question tell them, you depend on their honesty in order to make an accurate decision about living with this person. Even if a homesharer offers to have references call you, always call them yourself. Do not accept calls from references unless you have left contact information for them to return your call.

Living Together & Settling In

Your interview has gone well, and the references were all positive. Now you might want to get together a second time for something more social—like dinner or coffee—to get to know the person better.

Trial Match

When you're ready to ask them to move in, we strongly encourage a trial match - a period to try living together and get acquainted. Typically, the homesharer stays with you as a guest for one to two weeks with the understanding that a final decision has not yet been made by either party. The trial period gives each of you a chance to get to know the other better and to help decide if you are compatible.

During the trial match, we suggest that the homesharer maintains their original housing situation so that either party can change their minds during this time. If you don't continue your match, the homesharer simply returns to their previous living situation and you can resume your search to find someone who is the right fit.

We suggest that no rent or utilities are paid during the trial period so you can more easily ask them to leave if it doesn't work out. Homesharers should not add new services to their home such cable until after the trial period.

The homesharer should not move all their belongings; they should bring no more than a suitcase. If the prospective homesharer has a pet, it should come along for the trial period so you can experience life with the new animal.

Homesharing Agreement

When you begin your trial match, you should draft a Homesharing Agreement which outlines the expectations of both parties. See the sample Homesharing Agreement at the end of this document. The sample is just a starting point. You may add or remove items as you see fit. Wait to sign it until after the trial period, as you may wish to make changes or decide to end the homesharing arrangement.

An important part of the agreement is the amount of notice either of you would provide if deciding to end your homesharing match. What notice would you want if your partnership ended unexpectedly? Very often, people will use a 30- or 60-day notice period.

Consider involving a family member or friend in completing a homesharing agreement if you need help.

Formalizing the Match Agreement

If you decide to continue your homesharing arrangement following the trial match, you and your homesharer should review your agreement and make changes if needed before signing. At this time, the homesharer should begin to pay rent or provide any services that are part of your agreement. The homesharer vacates their other housing and moves into your home.

Depending on what the homesharer has and whether the home is already fully furnished, you might want to consider having them put some of their belongings into storage. There are many self-storage companies to keep furniture and other items that you may not want moved into your house.

You, as the person offering the housing, have the right to set the house rules. Make sure you both agree on things such as:

- Where will they store their food? (Typically, a separate cabinet and a shelf in the refrigerator are provided)
- Will they receive mail at the house?
- Will you allow smoking?
- May they have visitors? Daytime/overnight?
- If they will be away overnight, do you expect them to tell you or give advance notice?

These are just a few of the topics that you may want to define in the agreement.

Safety

An in-depth interview, references, and background checks are conducted as a way to find a reliable and trustworthy homesharer. In addition, there are basic precautions that should be taken when inviting someone new to share your home.

- Keep jewelry and money in a safe place.
- Store prescription drugs in your own bedroom, not in commonly used areas.
- Do not ask your homesharer to help with your finances.
- Do not share your credit card information or social security number.

Tips for Living Together Well

Living with someone will always have its ups and downs; it may take a while to adjust to someone new, especially if you're accustomed to living alone or only with family. There are things you can do to ensure a smooth and successful homesharing arrangement.

- Be flexible and open-minded.
- Maintain good communication. Your roommate is not a mind reader, and they may not realize that they are doing something that is bothering you.
- Check in regularly with your homesharer; you may wish to eat meals together once a week or plan a weekly activity. These weekly check-ins are a good way for both of you to discuss things are going well and discuss any issues.
- Review your Homesharing Agreement periodically to see if anything has changed.

As in all relationships, disagreements and problems may arise from time to time. Below are some suggestions about how to successfully address problems. Remember, it is much easier to deal with a small problem than wait until it becomes a big one.

- Talk with your homesharer if an issue arises. If needed, have someone help you.
- Discuss one issue at a time.
- Clearly express the problem as you see it without blaming, accusing, or being defensive.
- Listen carefully to what the other person is saying.
- Clarify what you think the other person is saying by paraphrasing ("It sounds like you are saying, thinking, feeling...").
- Brainstorm solutions. List the different solutions and the steps towards implementing the solution. Respect every idea.
- Choose a solution that you both feel will work the best.

Ending Your Homesharing Arrangement

While many homesharing relationships last years, others end sooner. In our experience, most homesharing relationships end because of the changing needs of one person or the other. Your roommate may have found a job elsewhere or may have saved enough money to buy a house. You might decide that the living situation is just not meeting your needs and you'd like to ask them to leave.

Every homeshare ends eventually and, while change can be hard, the Homeshare Agreement can facilitate the transition. If you decide to end the homeshare arrangement, follow the notice period outlined in the Agreement.

If you are finding it difficult to tell the truth about why you want someone to leave, there are ways you can make the transition more comfortable for everyone. Keep open communication and try to negotiate an agreeable exit strategy. The 30- or 60-day notice period can be less awkward if you avoid personal attacks or delicate issues.

To prevent misunderstandings, it's best to give notice verbally and in writing. On the rare occurrence that a person fails to honor your request to leave, you should seek advice from an attorney on the legal steps to end your homesharing relationship.

Other Considerations

Fair Housing

When advertising to find a roommate, you must comply with Federal and Vermont Fair Housing laws. Federal Fair Housing laws prohibit a discriminatory preference based on any of the following protected categories: race, color, national origin, religion, sex, familial status, and disability. Vermont's Fair Housing Act adds six additional protected categories: marital status, age, sexual orientation, gender identity, receipt of public assistance, and victims of abuse (or survivor of domestic violence, sexual assault, or stalking). There are two components to fair housing laws for roommates and shared housing: advertising and decision-making.

Advertising: Fair Housing laws prohibit discriminatory advertising in all housing, including roommate situations. However, advertising which expresses a preference based upon gender is allowed in shared living situations where people share a bathroom, kitchen, or other common areas.

Decision-making: Although the prohibition on discriminatory advertising applies to roommate and shared housing situations, Federal Fair Housing laws do not apply to your decision of who to live with. You can choose to live with whomever you want—it is your home. However, it is *illegal* for you to advertise or otherwise make a statement expressing a discriminatory preference.

For more information about Fair Housing in Vermont, please refer to the <u>Guide to Fair Housing</u> <u>for Families in Vermont</u> by CVOEO's Fair Housing Project. The Guide is published in languages other than English at <u>www.cvoeo.org</u>.

Landlord/Tenant Law

Homesharing is a landlord/tenant relationship; even if you do not charge rent, certain laws still apply. An excellent resource is the <u>Definitive Guide to Renting in Vermont</u>. This publication addresses a variety of topics including non-discrimination, eviction, and security deposits.

Public Benefits and Property Taxes

If you receive any public benefits such as 3SquaresVT or Fuel Assistance, rental income may affect those benefits. Please consult with your case manager prior to entering a homesharing arrangement.

Likewise, if you have a roommate and you receive assistance in paying your property taxes, the gross income of your homesharer must be reported to the State of Vermont as part of your household income. Please consult with your tax preparer prior to entering a homesharing arrangement.

Security Deposits

Security deposits are rare in homesharing arrangements. However, if you ask for a security deposit, there are legal requirements to consider. A security deposit can be retained by a landlord for repairing damages beyond "normal wear and tear," unpaid rent or utility bills owed by the tenant, or to cover expenses for removing belongings left behind after move out. Some city ordinances require that security deposits be held in interest-bearing accounts and landlords are required to give the earned interest to the tenant when they move out. Check your local laws to see if your municipality requires landlords to take any additional steps. The <u>Definitive</u> <u>Guide to Renting in Vermont</u> offers information about security deposit laws.

Homesharing with Family

Your daughter just graduated from college. A part-time, low-wage job is all she has found so far. She simply cannot afford to live independently. She has returned home.

Your adult child's marriage is coming to an unexpected end after 20 years. They have no place to go and can't afford a market rate apartment. They need to move back in with you.

In our culture, there is an expectation that children will grow up, leave their parents' home, and make a home elsewhere. We thrive on the notion of independence, but circumstances often get in the way. Unemployment or underemployment, health concerns, changes in relationships, and other hardships can make independent living difficult. And there may be any number of other reasons why adult offspring choose to live with their parents, siblings, or other family members.

We strongly recommend that people who live together, including family members, create a Homesharing Agreement. Entering into an agreement helps all parties to express expectations for living together. It establishes the basis for shared living - what each person will give and receive from the other.

Failure to have an agreement can result in misunderstanding. This is especially important when one family member is fragile or in a challenging period of transition. We may be reluctant to place any requirements on that person. However, everyone needs to give something of themselves, depending on their abilities. The agreement can always be revised later to reflect changing realities.

We encourage you to write your agreement *before* moving in together. Some of the most important areas for an agreement include rent, household chores and services, and lifestyle expectations.

Resources

HomeShare Vermont – 1.802.863-5625

A homesharing program serving the Vermont counties of Chittenden, Addison, Franklin, Grand Isle, Lamoille, Washington, and Orange.

Vermont 211

Dial 2-1-1 for community resources like senior services, disability services, counseling, healthcare, and much more.

Senior HelpLine - 1.800.642.5119

A toll-free information, referral, and assistance resource for people age 60 and older and their families. It is staffed by professionals at Vermont's Area Agencies on Aging who can answer a wide variety of questions.

Support And Services at Home (SASH) - 1.802.863.2224

A statewide organization that provides coordinated support designed to keep people in their own homes. SASH offers a range of services from exercise classes to coordinating care after a hospital visit.

Cathedral Square - 1.802.863.2224

A nonprofit organization that owns and manages properties for seniors and individuals with special needs throughout Vermont. They offer subsidized and market-rate rentals.

National Shared Housing Resource Center

National resource for information about homesharing programs and shared residences.

Definitive Guide to Renting in Vermont

A publication from the Champlain Valley Office of Economic Opportunity (CVOEO) and the State of Vermont.

SAMPLE FORMS

Sample Interview Questions

Tell candidates what you need for rent/services and what space and amenities you are offering.

Why do you want to homeshare?				
 Have you shared housing before (other than with immediate family)? 				
 What is your current living situation? (Need to move by certain date? Notice period? Current rent)? 				
How long have you lived in the area?				
Where have you lived before?				
What is your work and education experience?				
 What is your daily routine? (work days/days off/evenings; regular activities; work schedule) 				
What are your interests? What do you like to do in your spare time?				
Are politics important to you?				
• Do you expect to have guests?				
Daytime Evening Overnight Romantic Overnights				
Will you be spending time away (vacations, weekends)?				
For how long are you looking to homeshare?				
 Are you comfortable letting me know when you are leaving and when you expect to be back? 				

Services

- If there is a work exchange, ask about his or her ability and interest in providing any services, such as pet care, grocery shopping, lawn care, etc.
- If you are asking your homesharer to drive you as part of the service exchange, ask to see their valid license and insurance card. Can you drive a stick shift? ______
- What kind of cooking do you do? (If you are asking for help with cooking, please specify your food preferences) ______

About your Home (List what options are being offered for the physical space of your home)

- Number of bedrooms ____
- Furnished or unfurnished room _____
- Private or shared bath _____
- Parking _____
- Accessibility _____
- Laundry facilities _____
- Storage space (including space for food storage) _____
- Internet and Cable Service (if not provided can it be added at homesharer's expense?) _____

Home-related questions for the candidate

- Will you bring furniture with you, and if so, what? _____
- Do you own guns or other weapons? (If yes, where do you keep them/where would you keep if homesharing?)
- Do you want internet service and/or cable? ______
- Discuss how you would like to handle food expenses (i.e., whether food would be shared or bought separately)

Health/Legal Information

- Are you a smoker? Indoors/outdoors?

- Do you use cannabis products (smoking/edibles)?
- Have you ever been convicted of a crime? If so, please explain.

• Do you have any visitors who've been convicted of a violent crime or sexual offense?

Do have any health issues or allergies that would impact homesharing?

Sample Reference Check Questions

Hello, my name is ______.

Your name was given to me by ______as a reference. I am considering renting them a room in my home. Do you have a few minutes to answer some questions?

- How do you know _____?
- How long have you known them? ______ Are you still in touch? ______
- If an employer reference: Would you hire ______ again?
- How would you describe them?
- How does ______ handle disagreements?
- Do you know of any substance abuse that has been a problem?
- Does ______ have any mental health problems that might impact a homesharing arrangement?
- Would you recommend ______ for homesharing?
- Would you have any reservations about ______ as a roommate?
- Hypothetically speaking, how would you feel about this person sharing a home with a loved one, such as your mother or grandmother?
- Do they work well with others and share responsibility well?
- Do they show initiative?
- Do they follow through on commitments??
- How are their communication skills?
- Is there anything else you'd like to add that might help me decide if they would make a good roommate?

Thank you for your time!

Sample Homesharing Agreement

We, ______ and ______

Person offering the home

Person moving into the home

agree to participate in the following arrangements to begin on ____/____.

Perse	Person offering home I,, agree to provide the followi		, agree to provide the following:
Yes	No	Item	Specifications
		Bedroom (can it be decorated, painted?)	
		Parking	
		Linens	
		Laundry Facilities	
		Furnishings	
		Other	

Person Moving In I,, agree to provide the followin			
Yes	No	ltem	Specifications
		Rent in the Amount of \$	Due on:
		Share of Utilities (heat/electric/internet/cable/phone)	
		Exchange of Services for	hours/week to include:
		Housekeeping	
		Simple household maintenance	
		Meal preparation/eating together	
		Grocery shopping/errands	
		Transportation	
		Yard work/snow shoveling	
		Laundry	
		Companionship	

Yes	No	Clarify the following items:	Specifications
		Kitchen privileges/food storage	
		Use of common areas	
		Mail	
		Phone/Internet/Cable	
		Visitors	Daytime: Nighttime:
		Pets	
		Guns/weapons in the home	
		Schedule	Home: Away:
		Emergency contact list	
		Plan for on-going communication	

We also agree to the following: _____

Loans or gifts of money or substantial property are not part of this agreement and are strongly discouraged. Participants may amend their homesharing agreement by mutual agreement. Each participant agrees to give an advance notice of ______ (period of time) in the event she or he desires to end the homesharing arrangement.

Signature of person offering the home

Date

Signature of person moving in

Date