

The Missing Link Between Aging and Housing Policy

Home sharing as preventive infrastructure for aging and housing leaders.

Published by HomeShare Oregon · homeshareoregon.org

About this brief

The demographic reality, where home sharing fits in the continuum of aging support, how it advances homelessness prevention and aging-in-place goals, and the infrastructure that makes implementation practical.

The Aging and Housing Systems Are Colliding

Older adults are the fastest-growing population experiencing homelessness in the United States, representing 20 percent of the unhoused. They also remain unhoused longer than other adults once they lose housing. (USAging, Doors to Housing for Older Adults.)

The collision is structural, not individual. Each pressure on its own is manageable. Stacked, they push older adults out of housing that still meets their physical needs.

PRESSURE	EFFECT
Fixed incomes	Housing instability as taxes, insurance, and maintenance outpace income.
Rising housing costs	Cost burden: one in three older households pays more than it can afford.

PRESSURE	EFFECT
Living alone	Isolation, and no second income or second set of hands in the household.
Loss of a spouse	Income shock and loneliness arriving in the same month.
Health changes	Forced moves, often premature, often to settings with more care than needed.

Most older adults do not need more care. They need more stability.

For decades, aging policy and housing policy have largely operated in parallel. Today, states increasingly recognize they must be planned together. Home sharing sits at that intersection, helping older adults remain housed, connected, and financially stable while creating immediate housing capacity from homes that already exist.

FIGURE	WHAT IT REPRESENTS
75%	Of the 58 million Americans aged 65 and older want to remain in their current home as they age.
4.5M	Are cost-burdened, living alone, and independent in daily activities.
About half	Of seniors will experience at least one housing transition in their final 15 years.
About 11M	Of those moves will be driven by affordability or isolation, not medical necessity (estimate).

The opportunity: 44 million American homes hold a spare bedroom. Each one filled keeps an older adult in the home they own and takes someone off an affordable housing waitlist.

Where Home Sharing Fits

Home sharing is preventive aging infrastructure. It is also homelessness prevention infrastructure. Not housing construction, not caregiving, not institutional care: the intervention that helps people remain housed before a crisis occurs.

The same intervention that helps an older adult remain safely housed also prevents future housing instability, shelter entry, and premature institutional placement. On the continuum of aging support, home sharing is the step before the first move, and it can be self-directed through a platform or case-managed through a program.

STAGE	WHAT IT IS
Aging in place, alone	Independent, but carrying every cost and every quiet evening alone.
Home sharing	Self-directed (platform) or case-managed (program). The step before the first move.
Independent senior living	Age-restricted community, no medical services. Home sharing can also be offered here.
Assisted living	Residential care with help for daily activities.
Memory care	Specialized residential care for cognitive impairment.
Skilled nursing	Twenty-four hour medical care.

Home sharing addresses the two most preventable drivers of displacement: affordability and isolation. Rental income closes the fixed-income gap; a compatible housemate ends the empty house. Those are exactly the drivers most likely to force unnecessary moves.

The continuum is porous in home sharing's favor. Inside independent senior living, the most common destabilizing event is the death of a spouse: a residence priced for two on an income now sized for one. A community that offers home sharing gives that resident a way to stay housed and accompanied.

Two systems meet at this intervention. The aging system, made up of Area Agencies on Aging and state aging departments, and the housing system, made up of HUD, Continuums

of Care, and housing agencies, both reach the same older adults. Home sharing is one intervention that serves multiple policy goals at once.

Home Sharing Directly Advances USAging's Doors to Housing Priorities

USAging, in partnership with the National Alliance to End Homelessness, launched Doors to Housing for Older Adults to strengthen partnerships between Area Agencies on Aging and Continuums of Care. The initiative documents the gap: 81 percent of AAAs already provide a housing or homelessness program, but only 20 percent operate one focused on prevention or intervention. The aging network is built to respond. It is not yet built to prevent. Home sharing maps directly onto the initiative's priorities.

USAGING GOAL	HOME SHARING RESPONSE
Prevention	Rental income stabilizes older homeowners before housing loss; vetted rooms house cost-burdened renters before shelter entry.
Housing navigation	Adds an immediate, real housing option navigators can put on the table in the first conversation.
AAA and CoC collaboration	A shared, co-branded referral network, with each partner seeing the data on its own referrals.
Social connection	Built-in companionship: another person in the home, every day.
Community integration	Existing homes become housing resources; no construction, no new facilities.

The prevention math distinguishes home sharing from response-side interventions: a match made upstream means an older adult never enters the systems that cost the most, in dollars and in dignity.

A match made upstream means no eviction filing, no shelter entry, no emergency rehousing, and no premature institutional placement.

Home sharing prevents homelessness before people enter crisis systems, one of the few interventions that operates entirely upstream and creates housing without construction. It is

not a replacement for housing navigation, coordinated entry, or case management. It is an additional housing option those systems can offer. States are increasingly pursuing all six of these goals at once, and home sharing advances every one through a single intervention: aging in place strategies, homelessness prevention initiatives, housing navigation programs, social isolation reduction efforts, older adult housing stability, and cross-agency aging and housing partnerships.

The Field Already Knows What Successful Home Sharing Requires

Strategies for Scaling Shared Housing, the National Symposium on Shared Housing report many states treat as the blueprint, identifies ten components necessary for a sustainable home sharing program. The list is right. It is also the reason home sharing has stayed small: historically, every organization had to build all ten capabilities itself.

The ten components fall into three buckets. **Safety and compliance** covers a screening process, written home sharing agreements, risk management, and fair housing compliance. **Operations** covers ongoing monitoring, adequate staffing levels, and data collection. **Community infrastructure** covers complementary alliances, volunteer support, and trial periods preceding a match.

Each bucket has stopped programs in a different way. Safety and compliance is where liability fear lives: organizations do not want the exposure of introducing two strangers, and improvised screening cannot carry that weight. Operations is where budgets break: the four-decade record of community case management proved home sharing works, at \$5,000 to \$15,000 in staff time per match, which is why those programs run deep and stay small. Community infrastructure is where the trust problem lives, and trust is the single largest factor that has kept home sharing a small intervention: inviting an unknown adult into your home requires confidence in physical safety, financial security, and social compatibility all at once.

Home sharing works. The hesitation is about execution. Four decades of successful programs settled whether home sharing works. What keeps organizations on the sidelines is uncertainty about how to execute it well: screening, liability, compliance, staffing, data. The blueprint defines what is required. Shared infrastructure removes the uncertainty.

Why Shared Infrastructure Matters

Every state, agency, and community organization does not need to build its own screening system, matching platform, reporting framework, compliance framework, participant agreements, and data infrastructure. Shared infrastructure carries the operational weight once, for everyone, and lets each organization focus on what only it can do: outreach, trust, and participant support.

HomeShare Oregon Delivers the Blueprint

Organizations do not need to build home sharing infrastructure from scratch. HomeShare Oregon operates the nation's only nonprofit technology platform for home sharing, running at scale nationwide as a direct-to-consumer solution. A successful statewide pilot in Oregon proved the model, and the platform is now rolling out to other states through partner organizations: a statewide priority achieved by activating the local organizations stakeholders already trust, without any of them building the ten components themselves.

FIGURE	WHAT IT REPRESENTS
85,000+	People have joined the platform.
80%	Of reported matches remain stably housed at six months.
\$700	Average monthly savings versus market rent.
96%	Of home sharers report feeling less lonely.

The model has three layers. A **partner organization** brings trusted relationships, community reach, and referral pathways. **HomeShare Oregon** provides screening, agreements, matching, compliance, data, reporting, and operations. **Older adults** gain housing stability, rental income, and companionship. Partners choose HomeShare Oregon

because they can launch a home sharing program in weeks, not years; deliver homelessness prevention without adding significant staff; generate board- and funder-ready outcomes and referral tracking; expand housing options for older adults without building new units; and keep the trusted community relationship while HomeShare Oregon manages operations.

How HomeShare Oregon Addresses the Ten Components

The ten components below were defined by the National Symposium on Shared Housing in *Strategies for Scaling Shared Housing*, sponsored by Affordable Living for the Aging.

COMPONENT	HOW THE PLATFORM DELIVERS IT
Screening	Third-party identity verification and Checkr background checks on every participant, results viewable by either party; partner eligibility screening applied before invitation; compatibility matching across schedules, habits, values, and expectations.
Agreements	Proven home sharing agreement templates covering shared spaces, guests, and quiet hours; partner-mandated execution supported, as the City of Portland requires for its homeowner incentive.
Trial process	Secure messaging before contact information changes hands, structured conversations before commitment, and getting-acquainted terms built into agreements.
Monitoring support	Customer success and in-product guidance for self-directed participants; case-manager routing for those who need depth, in companion with partner programs.
Staffing efficiency	Intake, screening, matching, and follow-up run on the platform; operational staffing sits on the HomeShare Oregon team, not the partner's.
Data collection	Applications, screenings, matches, and exit reasons collected automatically; the refundable deposit drives honest exit reporting; partners receive board- and funder-ready reports.
Risk management	Verified identity, reviewable background checks, written agreements, and deliberate matching place informed responsibility with participants; partners introduce the option without underwriting the outcome.

COMPONENT	HOW THE PLATFORM DELIVERS IT
Fair housing framework	Uniform, documented process for every applicant; homeowner choice protected by the Mrs. Murphy exemption (42 U.S.C. § 3603(b)) and Fair Housing Council v. Roommate.com (9th Cir. 2012).
Alliances	The model itself: HomeShare Oregon brings infrastructure, the partner brings community trust; the platform plugs into partner organizations rather than competing with them.
Volunteer enablement	With operations on the platform, a volunteer's role is referral, not case management: a card at the front desk, a mention at coffee hour, a line in the newsletter.

The platform delivers the infrastructure required across all ten components. Partners remain responsible for community engagement, referrals, and participant relationships: the work only a trusted local organization can do.

Meet Organizations Where They Are

Home sharing programs have historically been case managed, proven across four decades in Portland, Burlington, Boston, and the Bay Area. The newer platform model trusts into the system itself and operates economically at scale. The hybrid combines both, typically 80 percent platform and 20 percent case-managed, calibrated to the partner's capacity.

	CASE-MANAGED	PLATFORM	HYBRID
Screening and matching	Case manager interviews each party and brokers each match.	Identity verification, background checks, and compatibility matching by the platform.	Platform screens and surfaces matches; case managers review or broker where needed.
Ongoing support	Continuing case-manager relationship.	Customer success and in-product guidance.	Most participants self-direct; those who need depth get it.

	CASE-MANAGED	PLATFORM	HYBRID
Cost per match	\$5,000 to \$15,000 in staff time, often grant-subsidized.	\$7,000 flat year-one license (\$5,000 after): one match a year equals the case-managed cost.	Scale economics, with staff time reserved for those who need it.
Reach	Bounded to the metro or county of the program staff.	Statewide or national, rural and urban.	Platform reach plus local depth.
Best fit	People with complex circumstances who need a human guide.	People seeking income or companionship, not caregiving.	Both populations, on one shared system.

One successful match can offset the annual platform cost. A single case-managed match costs \$5,000 to \$15,000 in staff time. The platform license is \$7,000 in year one and \$5,000 in subsequent years, across every match it produces.

Even case-managed programs need the infrastructure layer. The case-managed model proved home sharing works. It did not solve data management or compliance, and spreadsheets cannot. On shared infrastructure, a case-managed program gets automatic data collection, documented consistent intake (the foundation of fair housing compliance), identity verification and background checks, and funder-ready reporting. Choosing case management is choosing a service model; it should never mean rebuilding the operational layer that already exists.

If Home Sharing Belongs in Your Prevention Strategy, Here Is How to Start

A partner pilot is replicable, audit-ready, and runs on infrastructure already operating at scale nationwide. You choose the model: pure platform, hybrid with your case managers, or infrastructure powering an existing case-managed program.

Partners receive: a co-branded landing page live across your service area; full HomeShare Oregon platform access during the pilot; identity verification, background checks, and matching software; vetted home sharing agreements and document templates; monthly

engagement reports and ready-to-publish marketing content; CRM data exports filtered to your stakeholders and mapped to your case fields; backend tech support handled by HomeShare Oregon, not your staff; and early national partner pricing locked in for the post-pilot license.

Partners provide: an internal champion or designated coordinator; promotion of the co-branded page in your newsletters, social, and existing client channels; warm referrals from your existing programs to home sharing; introductions to local trusted institutions such as congregations, senior centers, and neighborhood organizations; and quarterly check-ins and honest feedback, so the playbook is ready for sister organizations.

The pilot runs on a twelve-month timeline. **Months 1 to 2, stand up:** co-branded landing page built, partner team trained, data integration mapped, communications drafted.

Months 3 to 4, soft launch: first referral channels live, first participants screened and matched, early feedback folded into the playbook. **Months 5 to 12, scale and document:** all channels active, monthly reporting to your board and funders, outcomes documented as a replicable model for the network.

Pilot outcomes partners can report: participants enrolled and screened, matches made, housing stability at six months, rental income generated, and honest exit data on every participant who did not match. A pilot also answers the questions states are asking: whether home sharing can increase housing stability, reduce social isolation, generate measurable prevention outcomes, expand housing options without new construction, strengthen coordination between aging and housing partners, serve as meaningful waitlist relief for a housing authority, and how home sharing income interacts with HUD income certifications and benefit eligibility, for providers and for seekers.

States are increasingly aligning aging and housing policy. Home sharing is one of the few interventions that advances both at the same time.

The blueprint is defined. The question is no longer whether home sharing works. The question is whether aging and housing strategies can afford to leave it out.

Start the conversation at homeshareoregon.org/partner.

Sources

- National Symposium on Shared Housing, *Strategies for Scaling Shared Housing* (Affordable Living for the Aging).
- USAging, *Doors to Housing for Older Adults*.
- HomeShare Oregon, *Home Sharing as Preventive Aging Infrastructure* (2026).
- AARP and NCOA, elder financial exploitation and abuse prevalence.
- 42 U.S.C. § 3603(b); *Fair Housing Council of San Fernando Valley v. Roommate.com, LLC*, 666 F.3d 1216 (9th Cir. 2012).