

Supportive Services for Veterans Families (SSVF) Shared Housing Toolkit

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Introduction

Communities across the United States are struggling to provide affordable housing. It is becoming increasingly difficult to locate safe, affordable studio and one-bedroom units for single persons who want to live by themselves. Shared housing offers a solution to this housing crisis by providing options for more affordable units within a more diverse portfolio of housing options.

While not limited to U.S. Department of Veterans Affairs (VA) programs, shared housing easily fits into Supportive Services for Veteran Families (SSVF). Other VA and HUD programs may utilize shared housing as well, such as Housing and Urban Development – VA Supportive Housing (HUD-VASH) as indicated in [Section 8 Housing Choice Vouchers: Revised Implementation of the HUD-Veterans Affairs Supportive Housing Program](#).

Some of the benefits of shared housing are:

- Increased access to a larger, more diverse, housing market
- Reduced housing cost burden
- Reduced living expenses
- Increased social networks and decreased social isolation
- Sustained independent housing
- Help with community integration

This toolkit discusses shared housing basics, benefits, requirements within SSVF, and strategies focused on roommate-matching and landlord engagement. This toolkit also briefly discusses how to manage shared housing during an infectious disease outbreak. Resources and examples are shared at the end of the document.

Shared Housing: Basics

Shared housing is defined as two or more people, who are not part of the same household, but live in one permanent housing rental unit, sharing the costs associated with maintaining that housing, such as rent and utilities. At the most basic level, shared housing is having a roommate or housemate.

Shared housing is not a new or separate program. Instead, it is a way to describe several situations where Veterans choose to live with other people as part of their overall housing needs, choices, and preferences. Shared housing encompasses renting spaces in larger houses or separate units together, and Veterans choosing to live with people who are not a part of their household/family as defined by the [SSVF Program Guide](#) as well as people they did not know previous to program entry.

Note: Some grantees or communities may want to initially try shared housing arrangements with a limited group or pilot initiative. While shared housing is allowable and an available option for all Veterans enrolled in housing assistance programs, the mechanics and nuances of supporting these types of relationships and housing solutions may require some testing and ongoing adjustments.

Shared Housing: Benefits

Most communities simply do not have enough housing stock to provide every Veteran their own unit. Shared housing offers benefits to Veterans who are open to living with other people while working toward their preferred long-term housing goal. This housing approach can be used across populations and promote equitable outcomes for historically underserved or disenfranchised populations, particularly Black, Indigenous and People of Color (BIPOC) and individuals identifying as LGBTQ+. Shared housing, based on the choice of the Veteran and their housing goals, can provide a step into the competitive housing market that allows individuals to build rental and credit histories while being supported more deliberately in gaining or increasing their income.

Housing Access and Financial Benefits

There are multiple additional benefits of shared housing that can improve housing access and sustainability for Veterans. The primary benefits include:

- Increased Access to Diverse Housing Markets with Desirable and Affordable Housing Options:** Shared housing creates an opportunity for Veterans to choose from more diverse housing options. These housing options might be newer, larger or more expensive, but because the Veteran is able to share costs with a housemate or roommate, they become more accessible and affordable. This may also lead to the Veteran being able to live closer to a job, community services, family, healthcare, and/or community amenities.
- Reduced Housing Cost Burden:** Veterans in shared housing may become less [rent burdened](#), giving the household greater control over their living expenses and a better sense of self-sufficiency. Rent amounts for larger, multi-bedroom units are proportionally cheaper for each individual in a shared housing arrangement. Individuals who live together also share the costs of utilities and potentially, other living expenses – such as groceries and household supplies. Any additional cost sharing arrangements, could lead to being less burdened by living expenses and help provide more control over their budget.

Increased Affordability

The chart below is an example of how significantly rent burdens can be reduced in Shared Housing situations. This example assumes a standard fixed SSI income amount of \$783.00 per month. This example assumes the Veteran will ultimately take over the full rent amount, either after traditional or Shallow Subsidy supports end.

Expanded Options

When considering the rental market in terms of bedroom units, SSVF grantees can greatly expand the overall number of units and bedrooms within its landlord outreach and engagement with a shared housing strategy. While it is clear that not every rental listing within a community will be leased by people exiting homelessness, the exponential growth in the overall number of housing opportunities is clear. By expanding landlord and unit engagement to multi-bedroom apartments and houses communities, we can greatly enhance the available choices offered to Veterans looking for permanent housing. The following example shows the number of listings and associated rental listings from a single day search on a popular rental search website.

- 1 Bedroom: 43 Listings; 43 Veterans
- 2 Bedroom: 87 Listings; 174 Veterans
- 3 Bedroom: 85 Listings; 255 Veterans

Total bedrooms available utilizing 1, 2, & 3 Bedroom Unites: 472 (+429 from just 1 Bedroom)

Type	Rent Reason/Actual	Cost Per Person	Rent Burden
1 Bedroom	\$850	\$850	108%
2 Bedroom	\$1050	\$520	66%
3 Bedroom	\$1300	\$433	55%

*Assuming one adult per bedroom, with rent split evenly

Psychosocial Benefits

The benefits of shared housing extend beyond financial benefits. The primary psychosocial benefits may be:

- Increased Social Networks and Decreased Isolation:** The Covid-19 pandemic has highlighted the physical and mental affects isolation can have on people living alone. By having one or more roommates, a Veteran naturally has more opportunities for social interaction, possibly relieving some of the stress and feelings of isolation and provide social support
- Sustained Independent Housing:** Veterans with limitations that may make it difficult to maintain independent housing may benefit from having a roommate and the natural supports that exist within these types of relationships. For example, a roommate may be able to help another roommate with shopping or encourage daily exercises and socializing. Having someone that is able to assist with chores may also help a housemate with physical limitations or challenges.
- Improved Community Integration:** A roommate may know about community networks and opportunities that aren't familiar to the Veteran and help connect them with local groups or amenities. Having opportunities to find out about activities in the community can help the roommates socialize meet new people, find new resources, and increase their sense of belonging to a community.

Increased Opportunities to Improve Problem-Solving Skills: When roommates are first preparing to move in together, it will be important for them to have frank conversations about house rules, expectations and boundaries, both personal and physical. This can help avoid future misunderstandings and improve active problem-solving skills. SSVF case managers can help Veterans anticipate possible problem areas and assist with mediation and resolution development.

Core Principles and Considerations

Veteran Choice and Housing First

SSVF is committed to aligning programing and services with housing first principles, including ensuring Veteran choice in their housing goals and services. SSVF case managers can help Veterans identify and match with potential roommates, while ultimately respecting and honoring the Veterans final choice about moving in with someone.

Veterans must have the opportunity to choose with whom they share housing; including friends or other social connections with whom they already have a relationship; this could include persons currently paying or living in market rate housing. Programs and staff should work to set up a process by which Veterans can communicate their safety considerations, roommate preferences and expectations to then be matched with a potential roommate (see [What Makes a Good Match?](#)), prioritizing open and safe communication. Matching is not simply a process of linking two roommates on paper, but rather one that prioritizes safety and includes individual preferences and sometimes difficult conversations about roommate preferences and expectations concerning race, ethnicity, age, gender identity, sexual orientation, religion, and disability. Sample forms for roommate expectations and matching can be found [here](#).

Permanence, Not Forever

Shared Housing is considered permanent housing and affords each tenant their own tenancy rights. However, living with roommates may not be the long-term solution or desire for some Veterans. While Shared Housing allows a more affordable, diverse housing market for people seeking permanent housing; it is also providing Veterans an opportunity to build financial capacity, landlord references, credit, and other skills needed to live independently in the future. Shared Housing may be the permanent arrangement for some Veterans, but for others, such arrangements may be an interim permanent housing solution that allows them to build toward greater future housing stability. Both are considered successful shared housing engagements.

Shared Housing Targeting

Case managers should not be screening for shared housing “eligibility”. Instead, program staff should discuss shared housing as one of the many types of housing options available to the Veteran. They should explore the Veteran’s past rental history and living situations, how those living situations unfolded, and anticipated income available for new housing. Program staff should also discuss what expectations the Veteran has about living with one or more people. Lastly, Veterans should also be made aware of length of time it may take to secure each type of housing in addition to the costs associated with each type of unit (such as rent and utilities). This will help Veterans make an informed choice about their housing preferences.

Natural Challenges

There are many benefits to shared housing but it is important for case managers, housing specialists, and Veterans to be aware of some of shared housing’s limitations and challenges. Understanding and anticipating these challenges will help Veterans make an informed decision about whether shared housing is an appropriate resolution to their housing crisis. It will also assist case managers in helping the Veteran navigate potential issues with roommates and landlords. Acknowledging challenges and working through them ahead of time can help set Veterans up for better housing stability.

- **Roommate Conflicts:** It is nearly impossible to avoid some type of conflict when two or more people live together. Ideally, roommates will be able to work through these conflicts and resolve them in a way that works for all involved. However, some situations may require a third party, such as a case manager, to intervene and help with conflict resolution and mediation. Case managers or program staff should let Veterans and their roommate(s) know they are available to mediate roommate issues and should be prepared for situations where a roommate arrangement simply is not going to work.
- **Landlord Issues:** Program and system partners should communicate the separate lease requirement early in discussions with a landlord and work to help them understand the benefits of shared housing and the support the program offers to landlords. Working with and supporting landlords is discussed in more depth below (see [Working with Landlords](#)).
- **Case Manager/Housing Specialist Involvement:** Program and system staff may need to spend additional time working with Veterans, helping them to match with a roommate and work with the roommate to resolve any issues that may arise while a Veteran is still enrolled in the program. Case managers may need additional training in mediation and conflict resolution to assist Veterans and their roommates when issues arise.
- **City, County, or State Regulations (code enforcement):** Some cities or counties will have limitations regarding the number of individuals who can be housed in an apartment, that are not immediate family. Landlords should be aware of this when they are leasing; however, it is recommended that program staff are trained or have access to expertise related to local tenant law for multi-bedroom units.

Roommate Agreements

Many roommates live together without needing a written agreement that describes the overall expectations within the unit. However, some Veterans may benefit from having a written Roommate Agreement. Roommate

Agreements might cover quiet hours, visitors, a chore schedule, shared costs not included in the lease, and/or a list of who is responsible for taking care of public areas, etc. Roommate Agreements are non-binding and not required in shared housing. Should a Veteran request an agreement or if difficult conflict arises, program staff can facilitate the development of an agreement with input from all roommates involved. A sample Roommate Agreement can be found [here](#).

Matching Roommates

One of the most important aspects of a successful shared housing situation is the matching of roommates. There are many things to consider when matching a Veteran with a potential roommate. However, it is also true that roommate matching, and coordination may very well happen organically with limited input from the supportive service and case management staff.

Veterans who choose shared housing need to be supported in finding a roommate, whether that roommate is part of SSVF or not, as part of their housing search plans. Case managers should help guide Veterans toward making the best choice for the situation and not choose a roommate for them.

What Makes a Good Match?

Most people have lived with another person at some point in their life. They either lived with their family, a spouse or partner, a school roommate, or a friend. Most have opinions on what makes a good or bad roommate based off personal preferences. After a Veteran agrees to exploring a shared housing situation, program staff must work with the Veteran to identify the Veteran's housing expectations and what the Veteran is looking for in a roommate. This conversation should include information about:

- Sleep Schedules: Is the Veteran/roommate a morning person? A night owl?
- Work Schedules: Does one roommate have the night shift? An early shift?
- Cleaning Tendencies: Does the Veteran need everything in order? Or do they leave things around their shared spaces? In-between? How do the roommates handle cleanliness in personal space vs communal space?
- Chores Expectations: Which roommate will do which chores? What are the roommates' expectations for taking care of basic chores?
- Settling Disputes: How will disputes be settled? Who should be contacted if mediation is needed? What happens if the roommate situation becomes unsafe?
- Preferred Environment: Would the roommates prefer a sober household? Prefer living with others who use substances? Do either roommates smoke? Are there any severe food allergies that the roommate needs to be aware of?
- Sociability Expectations: Are roommates expecting to be social in the home? Are they able to social distance from non-roommates if needed? Can they respect quarantine guidelines when required? Are the roommates on the same page in terms of health measures and efficacy to public health suggestions, or lack thereof?
- Deal Breakers: what are the deal breakers for the roommates? Who does the roommate refuse to live with? Maybe they are fine with living with a smoker but smoking in the unit is a deal breaker. Or they are fine with living with someone who is not sober but bringing alcohol into the unit is a deal breaker.

Case managers should have frank conversations about possible deal breakers, including racism, prejudice, and possible bias. When having the roommate conversation with BIPOC Veterans, it is important to understand the impact of institutionalized racism and racial bias and case managers involved in these types of conversations should look for culturally responsive training opportunities to aid working through these considerations with Veterans. Prioritizing sensitive conversations centered in cultural humility and understanding about racial trauma, bias, and prejudices can help mitigate these issues and is critical for successful roommate matching efforts. SSVF may want to collaborate with partners rooted in communities

and neighborhoods of color to better facilitate the conversations or locate potential roommates and community supports.

Roommate Matching Examples from the Field

The following are simple examples of how some communities are approaching roommate matching efforts for Shared Housing in non-Veteran populations. These examples could be applied to Veterans served in SSVF.

Dorm Room Lessons: In Southern Florida, a group of providers is partnering with a vendor who provides roommate matching services for incoming freshmen at local universities to support dorm matching. The providers are paying a nominal fee to have the roommate questions tailored to their homeless population. The company operates a “swipe right, swipe left” phone app that allows clients to respond to roommate and living preferences. Case managers assist with completing the preferences with those clients willing to participate. This then creates a possible roommate “pool” for different clients. The application is only a basic step in identifying who might want to live together; final arrangements are only made once both clients agree or have met each other. The providers also plan to use this app as a “pitch” to landlords to demonstrate the providers are using due diligence in matching tenants.

The Dating Game: In a large City, all of the shelter and rapid rehousing providers came together to do a “Speed Dating” style roommate event. For all willing or interested homeless singles, the providers offered coffee and snacks and a timed speed matching process where different clients from different shelters/settings met others looking for a roommate. At the very same event, the providers invited their property manager and landlord contacts, and roommate partners were introduced to 2-3 bedroom unit options on the spot. The RRH provider then provided the necessary financial assistance and support to follow the clients into housing. While this was pre-COVID, other communities have begun piloting similar processes over video conferencing platforms.

Early and Often: In a Balance of State CoC, the CoC has incorporated potential roommate questions directly into their Housing Problem Solving and initial assessment process. Households needing assistance are asked about their willingness to have a roommate(s), whether their housing and location preferences would require a roommate to afford, and other basic questions. This accomplishes two things: 1) providers have an early and ongoing platform to explore potential roommate and shared housing options, and 2) the idea of shared housing is built directly into the client and provider culture creating early expectations, that while assistance is available, a positive housing outcome may include roommates for those who are willing.

Maintaining Good Roommate Relations

Once a Veteran is matched with a roommate and they move in together, program staff, sometimes in coordination with other service providers, may use their position as a neutral party to help keep the shared housing situation on track. This may involve stepping in to help roommates resolve an issue, working with a roommate to avoid an eviction, or mediating between the roommates and the landlord. Case managers are encouraged to help the roommates learn to resolve issues themselves and to reach out before the housing situation becomes unsafe. If more than one client is moving in together, programs should ensure that each client has their own case manager or advocate. This helps each client feel that their side is heard during mediated arguments and conflicts.

Roommate Safety Plans

Case managers and program staff should develop plans around ensuring the safety of people involved in shared housing. While most roommate situations are peaceful with the occasional roommate conflict, sometimes situations become unsafe quickly and a safety plan can help minimize violence and time spent outside of permanent housing. Case managers should have a plan for how to remove the Veteran from the unsafe situation, regardless of whether or not the Veteran is the perpetrator or victim. This may mean using Emergency Housing Assistance or non-VA funding to put the Veteran into a hotel room for a few nights while the situation cools down or other living arrangements can be made. Additional supportive services may need

to be provided depending on the situation. Once the Veteran is safe, the case manager should work with the Veteran to determine their needs and next steps towards addressing the housing crisis.

Working with Landlords

Landlords and housing owners are key partners in facilitating successful housing solutions. Landlord recruitment, communication, mediation, and responsiveness to challenges or emergencies are key aspects of promoting good partnerships in the community and successful housing situations for individual units. These same principles apply to shared housing situations, with some additional nuances and considerations to keep in mind.

What Makes a Good Match?

Finding landlords is integral to having a successful shared housing situation. SSVF must build strong relationships with local landlords and should identify larger units available to rent in shared housing situations. Shared housing offers an opportunity for landlords to rent to Veterans and utilize their larger units or properties at the same time.

Landlords agreeing to shared housing situations will need to be aware that each enrolled Veteran receiving a subsidy must have their own lease and each enrolled Veteran receiving a subsidy will pay their rent separately. Leases should be standard leases and include any potential fees and if any utilities are included. Case managers should also work with landlords to discuss any leasing dealbreakers (smoking, quiet hours, etc) and communicate them to potential renters. They should also have, with the Veteran's permission, the contact information for any program staff involved with helping the persons living in the unit. Landlords will still need to provide all required documentation to receive subsidized rent payments.

Landlords are still required to follow all state and local housing laws, including fair housing, housing and occupancy codes, as well as laws focused on how many unrelated individuals can live in the same unit.

Maintaining Good Landlord Relations

While some landlords will find shared housing advantageous, others may need some help seeing the benefits of shared housing. Advantages of shared housing may include:

- **Filling larger units faster:** Landlords with large units can start filling rooms quickly, instead of leaving the full, multi-bedroom unit empty.
- **Handling landlord/tenant issues separately:** While no one wants to deal with evictions, separate leases allow landlords evict the problematic tenant. Additionally, if agreed upon ahead of time, a case manager can work quickly fill the room with a new person. The landlord would also be avoiding the costs associated with turning over a unit and can still receive rent from the remaining residents.
- **Program Staff can help with conflict:** like non-shared housing situations, landlords will have contact information for case managers (with Veteran consent), who will be able to help mitigate tenant issues before they get to the level of eviction.

Case managers or housing navigators/locators should start bringing landlords on board before they have a Veteran ready for housing and before units are available so they can minimize how long the lease-up process takes when a Veteran agrees to shared housing. Case managers and landlords should discuss:

- What level of support the case manager can provide to the landlord and Veteran after move-in.
- Whether or not the program enrolling the Veteran can pay for damages and/or security deposits.
- Whether or not there is a local risk mitigation fund and what it covers.
- When can the Veteran and other roommates begin moving into the unit (especially if they are moving in at different times)

This conversation is likely, a variation of the conversation most case managers and housing navigators/locators are already having with landlords. Community samples of talking points for landlords' conversations can be found [here](#).

When a Roommate Leaves

Sometimes roommates live together a long time and sometimes shared housing situations do not work out. Landlords and case managers should agree on who is responsible for refilling open rooms. Case managers need to be prepared to help switch roommates or relocate a Veteran if the housing situation is not successful for any reason, and the Veteran is still enrolled in the program. If landlords agree to hold a room for a Veteran, case managers should work with the current roommates to try to find a suitable replacement for the lease as soon as they can. This might take some time, as the new roommate will need to be approved by the other roommate(s) and will need to choose to live in the unit.

REMEMBER
SSVF cannot provide vacancy payments when a Veteran leaves housing. Case managers will need to quickly fill vacant rooms when needed and work with landlords to keep rooms available if a Veterans is not able to move in right away.

Unit, Lease, and Subsidy Requirements

Within SSVF, the process for calculating rental subsidies for shared housing is similar to calculations for non-shared housing. This section will walk you through the process of calculating rental subsidies for shared housing.

Fair Market Rent and Rent Reasonableness

Shared housing arrangements include similar Fair Market Rent and Rent Reasonableness requirements as single household units, with some variation that requires prorated calculations and unit considerations.

Fair Market Rent

Fair Market Rent (FMR) is a payment standard, updated annually, and used to approximate how much rent should be for a unit, depending on its location, size, and including utilities. SSVF grantees are not required to use FMR as their payment standard, but may use it as a guide for sharing the cost of rent with a Veteran. Rent reasonableness is a process used to ensure that the rents paid are reasonable in comparison to rents paid for similar units in a similar location. Rent reasonableness is also used to ensure that Veterans do not pay more for housing because they are receiving a form of publicly-funded housing assistance.

Following a few simple steps will help program staff determine what the parameters are for a Veteran utilizing shared housing. Resources related to rent reasonableness are listed at the end of the document.

Rent Reasonableness

Rent reasonableness is a process used to ensure that the rents paid are reasonable in comparison to rents paid for similar units in a similar location. Rent reasonableness is also used to ensure that Veterans do not pay more for housing because they are receiving a form of publicly-funded housing assistance. SSVF program staff will need to determine whether or not the rent for the unit is reasonable.

- **Step 1:** Find similar units: Once a unit is located for a Veteran, the SSVF program staff will need to locate units similar to the chosen unit. These units should be similar size with similar amenities in similar locations.
- **Step 2:** Determine reasonableness of rent: SSVF program staff must compare the chosen unit's rent to rents of similar units in a similar neighborhood, with similar amenities. SSVF program staff should compare the total rent to the total rents of similar units, as well as the "per person" rent that each roommate will pay. If the rent for one person is reasonable compared to rents for a person renting in

other similar units, then the shared housing unit meets rent reasonableness standards. This should be documented just as rent reasonableness for the unit is documented.

Determining Rental Subsidies and Contributions

With shared housing, rental subsidies are calculated based on a pro-rated calculation per Veteran, since the subsidy covers only part of the housing. The process for determining how much a Veteran contributes to rent does not change if they chose to live with one or more roommates. Veterans receiving SSVF rental assistance will continue to work with SSVF staff in a progressive manner to scale their rent subsidies to meet their individual needs.

In shared housing the Veteran and the roommate(s) need to determine whether or not the rent will be split equally amongst roommates or divided proportionally (e.g. the person with the main bedroom pays a little more). Once housing has been identified, this should be discussed amongst the tenant with support of case managers when needed. SSVF grantees are encouraged to work with Veterans and their roommates to ensure the rent division is equitable and fair, and equally agreed upon.

When the Veteran knows how much rent is, program staff will need to determine how much subsidy the VA program will provide and for how long. This calculation should identify how much the Veteran will contribute towards rent. Rent calculations can get complicated with multiple people, especially when the rent is not split evenly. SSVF should treat individual Veteran rent contributions on a case-by-case basis consistent with strong RRH practice.

Note: SSVF Shallow Subsidy services may be provided in shared housing situations. In these cases, SSVF must determine Rent Reasonableness of the unit and calculate the amount of the subsidy payment based on the prorated rent specified in that Veteran's lease.

Regardless of whether a Veteran is roommates with one or more individuals who are also receiving a housing subsidy, each Veteran receiving a housing subsidy should have:

- Documentation of an appropriate inspection (if required)
- A separate security deposit (provided by each roommate or through a program)
- A separate lease
- Documentation of how much each roommate is receiving as a subsidy (if applicable) and how much they are contributing to rent
- Roommate Agreement (if requested)

Each Veteran is responsible for working with their individual case manager or program staff to meet the documentation requirements of their enrollment. Because each subsidy or voucher is directly connected to a person, the VA has no restriction on Veterans with subsidies living with other individuals (Veteran or not) with or without subsidies.

Rent Contribution Examples:

SSVF RRH Subsidy: Jennifer is enrolled in SSVF and interested in sharing housing with a roommate. Her case manager knows of a unit where a roommate has moved out and the case manager thinks that it would be a good living situation for Jennifer. The house has two other people living in it and the full rent is \$2,550 a month, meaning that Jennifer's rent would be \$2,550 divided by 3 people or \$850 per person. Jennifer meets with the roommates and everyone agrees that Jennifer would be a good fit for the house, so Jennifer and her case manager review the lease and any required documentation. The case manager determines that the rent of \$2,550 for a three-bedroom house is reasonable, so Jennifer signs a lease for one of the bedrooms at \$850 a month. Jennifer's case manager works with her to determine when she can begin contributing to the rent and what supports she needs to stabilize her housing crisis.

SSVF Shallow Subsidy: Kamal and Gerry moved in together a few months ago as part of a shared housing arrangement supported by traditional RRH support. Both Veterans are working but their housing market still makes it difficult to afford the full rent on their current incomes. The SSVF Grantee determines that both Kamal and Gerry fit the need for SSVF Shallow Subsidies – their service needs are relatively low but their income is not yet enough to afford a two bedroom unit without a subsidy. SSVF begins providing Shallow Subsidy to each Kamal and Gerry (separately as part of their individual enrollments) and work with the landlord to negotiate a freeze on rent increases during the two-year shallow subsidy period.

SSVF and Private Market: SSVF staff had a Housing Problem Solving conversation with Helene to understand her housing crisis and identify possible housing solutions. Helene was able to identify a friend, Kelsey, still living in the area as a resource. Through further conversation, Helene and her case manager realized that Kelsey was also looking for a more affordable housing solution. Kelsey is not a Veteran and is not eligible for housing assistance. The SSVF case manager arranged to meet with both Kelsey and Helene to discuss supports the program could offer Helene. After meeting, the housing navigator identified a unit that could meet the needs of the Veteran and her friend. The housing navigator was able to negotiate with the landlord, to allow for separate leases for the unit. After a few months in the unit, it was clear Helene would need some ongoing support as her employment income was still not enough to sustain housing with SSVF support. The case manager and Veteran discusses options for ongoing housing supports and agreed to transition Helene into SSVF's Shallow Subsidy services. The SSVF case manager was able to negotiate a freeze on any rent increases for the next 18 months in exchange for the guaranteed support for Helene; this benefited Kelsey as well, given her budget was still very tight, and increase in her rent would likely be problematic as well. Both roommates could now afford their individual rent responsibilities in the unit and had a level of stability guaranteed for the foreseeable future.

Utility Allowances

While many units may have utilities included with the rent, some units will require the roommates to work out how utilities will be paid. They will need to decide which roommate will cover which utilities and/or how much they will cover. When it comes to overall expenses, roommates should divide the shared costs along the same proportion used to divide rent, i.e. if the rent is divided equally, then shared utilities should be divided equally as well.

Veterans are not required to receive a housing subsidy to be paired with a roommate in shared housing.

Habitability/Housing Quality Review

All units receiving SSVF assistance must have a completed habitability inspection. If multiple Veterans are living in the same unit, the unit only needs to be inspected once, but a copy of that inspection must be included with each Veteran's program documentation. SSVF grantees should refer to the [SSVF Program Guide](#) for more information about habitability inspections.

Separate Security Deposits and Assistance

Regardless of how many households are living together, security deposits and rental assistance payments must be made separately for each enrolled household. For example, if two Veterans, both receiving SSVF Rapid Rehousing (RRH) Temporary Financial Assistance (TFA), are living together, the SSVF grantee will need to issue a separate payment for each Veteran's assistance. This is required under program regulations.

Lease Requirements

Each household or family must have a separate lease. Separate leases must allow:

- Each person in the unit to be responsible for maintaining their own independent tenancy.
- One person to remain in the unit if their roommate(s) leaves for any reason.
- Veterans to take full advantage of local tenancy laws.
- Landlords to evict one roommate while allowing the other to stay (if the situation requires) and to continue to receive rent from the tenant who remains

Shared Housing Without Subsidy

Some Veterans will choose a shared housing situation, even when they are not receiving a rental assistance TFA through SSVF. Because SSVF includes a full suite of supportive services, of which rental assistance is one service, Veterans may be enrolling in SSVF to receive services other than rental assistance, such as a security deposit or General Housing Stability Assistance or stay enrolled in the program for additional services once their rental assistance has ended.

Once a Veteran has moved in, the case manager should assess if he/she would benefit from continued case management until they are no longer eligible for the program. Program staff may also work with roommates to resolve conflicts and develop problem solving skills, especially to mediate issues that may lead to evictions or unstable housing situations. It’s important to remember that, unless a Veteran is determining the roommates to formally be part of their “household”, the other tenants in the unit are not eligible for TFA just because a Veteran has moved in. SSVF Rapid Resolution services may lead to Veterans entering into new shared housing situations when they sign a lease.

Shared Housing and SSVF Shallow Subsidy

SSVF Shallow Subsidy services may be used in a shared housing situation and offer a unique opportunity for longer-term shallow rent subsidies for Veterans who have generally fewer service needs but need housing assistance to maintain permanent housing. Shallows Subsidy’s two-year assistance commitment may open up new opportunities for landlord engagement efforts and further support affordability needs for Veteran households. The following is an example of how rental affordability may translate in a Shared Housing arrangement. Rent burden calculations assume a fixed monthly SSI income of \$783.00 per month.

Type	Unit Rent	Lease Rent Per Person	Shallow Subsidy Amount (50% Rent)	Veteran Contribution to Rent	Rent Burden
1 Bedroom	\$750	\$750	\$375	\$375	48%
2 Bedroom	\$1,000	\$500	\$250	\$250	32%
3 Bedroom	\$1400	\$466	\$233	\$233	29%

*Assuming one adult per bedroom, rent split evenly

Shared Housing and Public Health

Persons experiencing homelessness are at a higher risk for contracting infectious diseases while they live in places not meant for human habitation and congregate shelters. When an infectious disease becomes prevalent in a community, homeless service providers should work to move persons experiencing homelessness into housing situations where they can isolate and recover from the disease or remain well. These housing situations may include shared housing.

SSVF and VA Program Offices encourages all providers to familiarize themselves with [CDC Guidance](#), follow program guidelines, and have a plan in place for Veterans who live in shared housing who may have been exposed to an infectious disease and/or test positive. SSVF should coordinate with local VAMC and health resources when needed. SSVF should be prepared to provide information and voluntary guidance to Veterans during times when there are community-based infectious disease outbreaks.

Resources

Fact Sheets and Presentations

- [Shared Housing Fact Sheet \(for sharing\)](#)
- [Shared Housing Presentation from 2018 RRH Conference](#)
- [SSVF Shared Housing Webinar, National Webinar Series](#)
- [Shared Housing Presentation: 2019 Permanent Housing Conference](#)

Rent Calculations

- [Rent Analysis Worksheet](#)

Roommate Matching

- [Friendship Place Roommate Interest Form](#)
- [PATH General Roommate Matching Questionnaire](#)
- [Housing Preferences Worksheet](#)

Roommate Agreements

- [PATH Roommate Agreement Sample](#)

Equity Resources

- [SSVF National Webinar Equity Report](#)
- [Racial Trauma and Trauma Informed Services](#)
- [Orientation to Racial Equity](#)