



**Home Share Oregon**  
**1616 NW 13<sup>th</sup> Ave.**  
**Portland, Oregon 97209**

**November 4, 2021**

**City of Portland. Testimony requesting support for Home Share Oregon**  
**Submitted by Tess Fields, Executive Director, Home Share Oregon.**

**Home Share Oregon Mission:**

The mission of HSO is to disrupt the housing crisis by encouraging and incentivizing homeowners to become a valuable part of the solution. By putting to work underutilized housing inventory, i.e., spare bedrooms, Home Share Oregon will expand access to affordable housing for vulnerable populations and keep people who are mortgage burdened in their homes. By educating homeowners about the benefits of home sharing, and connecting people and fostering independence, Home Share Oregon will become a critical piece of the “puzzle” to alleviating the affordable housing crisis without the need for new infrastructure or raising a single tax dollar.

**Governing Board**

- Stan Penkin: Chair
- Homer Williams: Chair
- David Groff: Treasurer
- Merrill Liddicoat: Secretary
- Charles Swindells
- Homer Williams
- James Dirksen
- David Groff
- Sam Miller
- Brad Perkins

**Introduction:** Home Share Oregon is a 501c3 organization designed to prevent the rising number of homeless Oregonians. We help homeowners keep their homes and reduce mortgage burdens while creating more affordable rental units through our hybrid, online

Home Share Oregon. Tess Fields, Executive Director. 1616 NW 13<sup>th</sup> Ave. Portland, Oregon 97209  
[tess@homeshareoregon.org](mailto:tess@homeshareoregon.org). 503.459.9157

home sharing, compatibility matching program ([www.homeshareoregon.org](http://www.homeshareoregon.org)). As middle-low-income Oregonians continue to struggle with the rising cost of housing and homeowners remain challenged with increased mortgage rates, matching these constituencies helps both parties, creates financial resilience for vulnerable homeowners and housemates, builds communities, promotes social determinants of health, and stabilizes shelter for families and individuals (reference: [UW-report-homesharestudy2021.pdf \(washington.edu\)](#)).

While solutions to the housing crisis have been focused on building more moderate to low-income housing, and millions of dollars in resources have been directed to the “chronic” homeless, there are no programs available that directly address homelessness PREVENTION. The problem of unhoused Oregonians is out pacing current solutions.

Home Sharing is an international movement (Home Share) and is celebrated in many countries and home share programs have been running successfully in several states across the country. Reference:

[SHARE Sonoma | SHARE Sonoma County offers a free Home Sharing Program for anyone living in Sonoma County](#)

[Home sharing - Home Share Vermont - Welcome - Home](#)

[Shared Housing Services](#)

[Welcome to HIP Housing](#)

While successful home sharing programs exist internationally and across the country (reference: Home Share International, Promoting Housing Worldwide), Home Share Oregon is the only program in the State of Oregon to provide this service. We are uniquely positioned to **prevent** housing displacement and home foreclosures before they start and help vulnerable homeowners and housemates, build financial resilience.

The average cost for a one-bedroom apartment in Portland is estimated between \$1,700-\$1,900 monthly. The average cost of home sharing is between \$500-\$800 monthly. In fact, in 2020, it is reported home share participants across the country:

- Saved \$23 million in rent
  - Earned \$31 million in rent
  - Potentially saved \$150 million in affordable housing costs
  - Potentially saved \$14 million in healthcare costs
- (Source. Silvernest.2021)

Acknowledged by major foundations and government agencies across the country, home sharing contributes to:

- Eviction Prevention and Defense
- Housing Stabilization
- Homeowner foreclosure prevention

Utilizing the Oregon census, research shows there are 1.5 million owner occupied homes across the state of Oregon with an available spare bedroom with many residing in our largest city, the city of Portland. A 2% penetration means we could house 30,000 people affordably, with no new infrastructure. Simultaneously, 1 in 3 homeowners are mortgage burdened. Seniors, particularly, are vulnerable. Many find themselves alone due to death/divorce and are living on a fixed income (sometimes as low as \$400 per month) and are at an increased risk of losing their homes. Many seniors would like to age in place, do not need, nor can they afford financially exorbitant assisted living facilities, and are more than happy to provide reduced rent in exchange for assistance with some basic household chores and companionship.

In fact, social isolation due to living alone, in our senior population and the impact on health is alarming and has brought focused attention from the AARP, a strong endorser of home sharing.

Research [shows](#) that many seniors are affected by social isolation – the absence of meaningful social relationships – particularly those with low incomes. Studies have found that isolation and loneliness are worse for health than obesity, and prolonged isolation is comparable to smoking 15 cigarettes a day. Similarly, older adults who describe themselves as lonely face a 59% greater risk of functional decline and a 45% greater risk of death, according to AARP Foundation.

## Costs of Social Isolation

Social isolation is associated with significantly increased premature mortality risk from all causes, including\*:



**50%**

increased risk of developing dementia



**29%**

increased incident risk of coronary heart disease



**25%**

increased risk for cancer mortality



**59%**

increased risk of functional decline



**32%**

increased risk of stroke

Initial funding for Home Share, Oregon was utilized to launch the program and educate the public broadly, about the home share model. A communications plan was implemented which incorporated 2 television commercials, 1 radio ad and the broad dissemination of marketing collateral for the public. Home Share Oregon also executed a successful press strategy. Media coverage has been renowned, and our efforts applauded as an “obvious” solution which has been overlooked, as access to affordable housing has continued to decline. At this time, Home Share Oregon has received write-ups in the Oregonian, Portland Tribune, NW Examiner, Eugene Weekly, Medford Times, and the Tillamook News. Television coverage includes KATU and Fox 12. Additionally, Home Share Oregon has been selected as a lead non-profit in the State, to receive prime coverage for KATU's end of year giving campaign.

The results of Home Share Oregon's education campaign were overwhelming. What began with a question, “will people if educated and supported, share their homes,” was met with a resounding YES!

### **Data and Demand**

- 2,132 families and individuals trafficked our website
- 633 individuals signed up to Home Share
- 176 background checks were completed
- 332 phone calls and 127 e-mails from individuals across the state contacted the organization to learn more
- 116 individuals were provided with referrals to non-profits and additional government agencies who provided more extensive social service support including drug and alcohol counseling, assistance with SSDI, as well as referrals for the Meals on Wheels program.

The result of the ad campaign was overwhelming. Calls were fielded from local counties and cities requesting programmatic support so they could fully implement Home Share Oregon to meet local demands for housing.

Home Share Oregon's efforts were recognized by the State of Oregon, and we were awarded a grant designed to serve families in Lane and Jackson counties who have lost their homes due to natural disasters, i.e., wildfires.

### **Home Share Oregon, Organizational Goals**

Home Share Oregon has 4 goals:

- A. Culturally normalize home sharing through an extensive education campaign and a compelling public affair, state-wide outreach program.
- B. Provide direct client support for more vulnerable populations including seniors, individuals and families impacted by natural disasters, homeless youth, and children aging out of the foster care system, etc.

- C. Build a home-owner rapid response program designed to recruit and train homeowners willing to provide housing for families displaced due to a natural disaster (fires, etc.)
- D. Engage in advocacy efforts with local and state governments to pass initiatives designed to decrease barriers to home sharing and incentivize homeowners to join the home sharing movement.

*It costs the state, counties, and cities approximately \$20,000.00-\$40,000.00 annually, per person, once an individual falls into homelessness or \$500,000 per year to serve 25 people on the low end, and up to a million dollars per year to serve 25 people annually. Covid 19 has created more urgency to our housing crisis. A study published by Portland State University estimated as the eviction moratorium is suspended, "Oregon may be forced to spend between \$720 million and \$4.7 billion to respond to displacement of this magnitude in the short term if additional eviction supports are not adopted."*

*(Reference: [Updated Cost of Oregon Evictions Report- June | Portland State University \(pdx.edu\)](#))*

*Home share Oregon intends to serve, by 2023, 1,000-3,000 Portland City residents and make home sharing a cultural norm across our state. It is the most cost-effective thing we can do. Our overall annual budget is 1.2 million. The cost savings to the county is unquantifiable as investing in programs and organizations in which housing destabilization is prevented, is the MOST cost effective thing we can do.*