

## APPENDIX 3-B

# Checklist for Potential Homesharers

### Sharing Tasks, Space, and Things

- \_\_\_\_\_ What area of the house will be shared and what areas will be private?
- \_\_\_\_\_ Who is responsible for household tasks?
- \_\_\_\_\_ Cleanliness standards for ALL rooms in the house.
- \_\_\_\_\_ Furnishings?
- \_\_\_\_\_ Personal possessions (TV Stereo, cookware, dishes, linens, tools, etc.)
- \_\_\_\_\_ Laundry
- \_\_\_\_\_ Storage space

### Money

- \_\_\_\_\_ What is the rent? When is it due.
- \_\_\_\_\_ Who pays utility bills?
- \_\_\_\_\_ Share phone and phone bills?
- \_\_\_\_\_ Buy food together?
- \_\_\_\_\_ Security deposit?

### Habits & Preferences

- \_\_\_\_\_ Daily life (work, sleep, wake-up and bathroom schedules)
- \_\_\_\_\_ Temperature preferences for summer and winter
- \_\_\_\_\_ Smoking
- \_\_\_\_\_ Pets
- \_\_\_\_\_ Noise level
- \_\_\_\_\_ Religious preferences
- \_\_\_\_\_ Alcohol use
- \_\_\_\_\_ Television habits
- \_\_\_\_\_ Music preferences
- \_\_\_\_\_ Telephone habits
- \_\_\_\_\_ Home entertaining (overnight guests, visitors such as family and friends)

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### Meals

- \_\_\_\_\_ Eat together? Schedule?
- \_\_\_\_\_ Shopping and preparation of meals
- \_\_\_\_\_ Kitchen privileges
- \_\_\_\_\_ Use of refrigerator, freezer, pantry, and kitchen storage space
- \_\_\_\_\_ Food preferences
- \_\_\_\_\_ Special diet

### Getting Along

- \_\_\_\_\_ What are our needs for socializing and privacy?
- \_\_\_\_\_ Are there any activities we would like to share?
- \_\_\_\_\_ How will we handle changing needs? Problems? Disagreements?

### Medical Considerations

- \_\_\_\_\_ Medical Conditions other home sharer(s) should know about?
- \_\_\_\_\_ Medications? List available somewhere?
- \_\_\_\_\_ Exchange doctors' telephone numbers?
- \_\_\_\_\_ What arrangements will be made in the event of injury or illness?

### Emergency Contacts (Number to call in case of emergency)

- \_\_\_\_\_ Exchange emergency contacts

### Neighborhood

- \_\_\_\_\_ How close is public transportation
- \_\_\_\_\_ Shopping, food, drug store, banks, etc.
- \_\_\_\_\_ Churches
- \_\_\_\_\_ Driving considerations
- \_\_\_\_\_ Errands
- \_\_\_\_\_ Parking considerations – garage, driveway, street parking

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### Security

- \_\_\_\_\_ Keys to the house
- \_\_\_\_\_ Alarm system
- \_\_\_\_\_ Smoke detectors
- \_\_\_\_\_ When is the house to be locked?
- \_\_\_\_\_ Insurance – liability – fire/theft

### Beginning & Ending

- \_\_\_\_\_ How long is home sharing agreement to last?
- \_\_\_\_\_ How much notice is needed to terminate the home sharing agreement? What other arrangements
- \_\_\_\_\_ Written agreement?
- \_\_\_\_\_ What happens when one roommate wants to leave?

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### Getting Along

While there are many benefits to home sharing, problems or disagreements can certainly arise. We have all experienced conflicts at some time with family, friends, or housemates. Dealing with problems does not have to be a negative experience; in fact it can be a growing and uplifting experience. Here are a few suggestions to successfully deal with small problems before they grow into BIG problems.

1. Express clearly the problem(s) as you see it, how you feel, and what you'd like to have done to change the situation
2. Discuss one issue at a time without being defensive
3. Make sure you agree on what the problem(s) is/are.
4. Listen carefully to what the other person is saying, thinking, and feeling about the problem.
5. Investigate different solutions and steps for resolving the problem(s). Don't disregard or reject any ideas.
6. Discuss possible solutions. What are the good points about each? What are the drawbacks?
7. Choose a plan you are both comfortable with.
8. Decide how you will implement the plan. What are the steps? Who will do what, and when.
9. Decide on a time to discuss progress and or other problem(s).
10. Recognize what you've both accomplished in working out the problem(s).

## APPENDIX 3-C

### **AGREEMENT BETWEEN PARTIES WHEN THERE IS A SHARED OWNERSHIP PURCHASE**

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Most persons who have a disability are unfortunately also persons who have low incomes. Because of the low-income factor, in order to become homeowners it is often necessary that two or more persons share in the home purchase. Sharing living space on a long-term basis can present many challenges, and the need to deal with unforeseen situations. Persons with disabilities often need the support of others to carry out their daily functions, including care of the home, assistance with money management and medical conditions.

These matters suggest the need to have an agreement in advance of the purchase, which is signed by all parties, so that each person's responsibility is clear. Each agreement will have some differences, however, listed below are the primary items which should appear in most agreements. Such an agreement can be prepared by a lawyer, or with the help of a social service support agency, or other knowledgeable friends.

1. **DOWN PAYMENT:** and fees associated with the purchase, including closing costs for title insurance and documents fees. If each co-owner does not contribute a similar amount, this should be spelled out, and if those who pay less are to pay the other person back over time, the terms should be stated.

**Portion of Ownership:**

It is possible that each person may own a different percent of the total home. This should be in writing.

2. **INABILITY TO PAY ONE'S SHARE OF THE MORTGAGE:** In the event one of the owners is later unable to continue to pay his/her share of the mortgage, the options should be stated. Who might assist? Is there provision for a loan? How long can this situation continue?

3. **WHEN ONE OWNER DECIDES TO LEAVE THE HOME:** In the event one person must leave the home due to medical needs, income problems, or if one person decides to leave for another type of living environment, what will happen a) to their equity in the home, and b) their share of the ownership. Someone must quickly pick up the costs covered by this person. Will the remaining owners rent part of the house? Will someone assist them in finding a solution? Assistance could come from a circle of friends, family or a support agency.

4. **HOUSEHOLD FUNCTIONS:** In order to live successfully, various functions of the household must be carried out. Will these be shared equally, or will different persons accept different assignments based on their capabilities?

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5. **HOUSE RULES**: With more than one person sharing the space, what about having friends in overnight? What about the possibilities of friends or relatives moving in? Put this in writing so there is no misunderstanding.
6. **DEATH**: In the event of someone's death, who gets their share of the equity? Will it be the other homeowners, family, friends, or an agency? Everyone must agree in advance.
7. **ABUSE OF THE PROPERTY**: If one person abuses the property in a manner that requires major repairs, how will that cost be recovered? What if there is a dispute? Who will help resolve it?
8. **NATURAL DISASTER**: What if there is a natural disaster, such as a storm causing major damage? Insurance may cover part of it, but what if a large sum of money is needed? Where will it come from?
9. **EXTERIOR MAINTENANCE**: Who will arrange for such items as grass cutting or snow removal?

There are usually answers to all of these and other questions. However, to avoid a frustrating situation it is best if they are faces and put in writing before anyone actually buys a home.

A **checklist** is available on these and other related matters, when persons are considering home ownership. By making sure all items on the list are met, a much greater probability of success is assured. Request the **Home Ownership Worksheet**.