

## Roommate Rules

“Sometimes I feel like I’m being nibbled to death by a duck.”

That’s how Jennifer Harbart, a 60-something Chicago homeowner describes her room-mating situation with Ellen, a woman who has rented a room in Harbart’s house for 20-plus years.

Ellen’s little habits, from talking during TV programs and accidentally tossing out Harbart’s treasures, to refusing to pick up a piece of trash outside because she doesn’t own the house, often are maddening to Harbart.

## Platonic Marriage

So if you’re thinking that the emerging communal housing models for aging sound ideal, you first need to find roomies that you can stand to live with.

Warns Harbart: “It’s like a platonic marriage.”

She outlines some of the issues to consider before saying, “I do,” along

with the advantages and downsides of sharing space.

## House Rules

Agree to some house rules at the outset to avoid developing bad habits and building resentment.

If it’s important that visitors take off their shoes at the door and put them on a rack, don’t do it *for* roommates when they move in. And if you expect to share parking and gas expenses when you do the driving, speak up the first time you go out.

“It’s hard to change a habit,” says Harbart. “If you let them get away with something once, they’ll do it forever.”

## Bills

What’s included in the rent? What’s not? Figure out how you’ll split household expenses, including utilities, cable TV, and cleaning, as well as outdoor maintenance like landscaping, snow removal, and pool upkeep.

## **Overnight Guests**

Agree on what's acceptable with regard to overnight guests, whether those are grandkids or love interests.

## **Trump vs. Clinton**

"Politics these days can be vicious and break up friendships," says Harbart. If you're an avid Trump supporter and your roommate felt the Bern, you can see how easily trouble can brew. The same goes for an atheist and an ultra-religious person living together.

Be certain that your political and religious views are compatible or see if you're able to disagree without damaging the relationship.

## **Oscar Madison vs. Felix Unger**

Hoarders and neatniks tend not to mix well. "Ellen is a bit of a hoarder, but she keeps the living room tidy," comments Harbart. "I don't care what her bedroom looks like."

Ground rules about how shared spaces are kept can keep the peace.

## **Hands Off, Noses Out**

You're sacrificing privacy when you have someone living with you, and Harbart sometimes leaves the house

when she wants to have a private phone conversation.

Other daily challenges: Harbart likes to use her late mother's antique silver cutlery daily because it makes her feel closer to her mom. But Ellen isn't careful with it has accidentally tossed some forks in the trash. Now Harbart keeps a close tab on those items.

Harbart's rule of thumb: Keep your hands off personal items and your nose out of private business.

To that end, the two maintain their own kitchen cabinets and have separate sides of the fridge.

## **Emergencies**

When Harbart fell and injured herself last year, she realized the importance of roommates having access to one another's medical information.

Be able to provide your roommate's basic medical history, medications the person is taking and their allergies, and contact information for the person named as the health care power of attorney.

## **No Diaper Changes**

What happens if roommates have a disabling illness like a stroke or dementia or have a serious accident? Are caretaking and diaper changing included in your deal? If not, have a

plan and know who to call in a catastrophe.

## **Taxes, Insurance, Uncle Sam**

Before getting a roommate, be sure you're adhering to Landlord and Tenant Act in your state, and if you have a HOA, be certain you're following all its rules.

Call your insurer and accountant to understand the implications of having a roommate on your taxes (rent is income, for example) and on your insurance, and remind tenants to get a renter's insurance policy. Harbart had a fire in her house and her homeowner's policy didn't cover her Ellen's possessions.

## **Landlady to Friend**

Despite the challenges of her co-living situation, Harbart says hers still is a house full of laughter and humor and there are advantages to having and being a roommate.

## **Cash Cushion**

Before getting a roommate, Harbart decided that she'd be certain that she

could carry all her expenses *without* her tenant's contribution. The rent provides a cash cushion and lets her spend more freely on supplies and classes for her art hobbies.

## **Safety**

"I'm very active and people expect to see me at certain places on certain days," comments Harbart. "If I don't show up, someone is going to check on me." That's not the case with Ellen, who is more of a homebody. For her, it's an advantage that someone is watching out for her.

## **Second-Opinion Shopping**

Whether it's telling you a yellow blouse is unflattering or helping you to decide it's time to see another doctor for a second opinion, it's helpful to have someone to bounce ideas off of, especially if you've known one another for many years and are tuned into each other's wishes and opinions.

And know that roommate relationships evolve.

Ellen used to refer to Harbart as her landlady when she introduced her to people.

Now they both call one another friends.

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