#### WHITEPAPER

Shared Living: The Most practical, fastest and best solution for today's global housing crisis

## 1. The Challenge: The global housing crisis

The global housing crisis is a widespread issue impacting millions of individuals across various demographics. Whether it's students aspiring to study in major cities, young professionals embarking on their careers, or seniors seeking companionship and practical support, affordable housing is becoming increasingly elusive.

### Key Issues:

- Enormous shortage of affordable Housing:
  - Metropolises worldwide: Major cities around the globe are grappling with a significant deficit in affordable housing. In many urban areas, waiting lists span 10 to 15 years, with shortages ranging from 100,000 to over 2 million homes per country.
  - Rising housing prices: Households in numerous cities are dedicating 40-50% of their income to housing. While dual-income households might manage, single individuals or those with limited earnings find it increasingly difficult to afford suitable accommodation.
- Limited space and environmental regulations: Scarce building land and stringent regulations are stalling new housing developments, exacerbating the shortage and driving up costs.
- **Relocation after major life events:** Events such as divorce often force individuals, particularly those in midlife, to move back in with parents or sell their homes due to unaffordable living costs.
- Loneliness and social isolation: Seniors and single individuals are facing growing challenges related to social isolation and a lack of companionship, impacting their overall well-being.

**Conclusion:** The urgency for a swift, affordable, and flexible housing solution has never been more critical to address the immediate needs of diverse populations affected by the housing crisis.

# 2. The Solution: Shared Living

Shared living emerges as an immediate and viable solution to the housing crisis, offering a

multifaceted approach to housing affordability, accessibility, and community building.

### Benefits of shared living:

- Cost Savings:
  - **Primary financial advantage:** Sharing a home can reduce housing expenses from 40-50% of net income to just 20-25%, making previously unaffordable housing options accessible.
  - Access to better housing: With two incomes, tenants can afford more desirable and centrally located homes in major cities, areas that were previously out of financial reach.
- Financial security:
  - **Guaranteed payment compliance:** Dual incomes provide a higher guarantee that rental obligations will be met, reducing the risk of payment defaults and enhancing financial stability for all parties involved.
  - **Extra financial flexibility:** Lower housing costs mean both tenants have more disposable income to allocate towards education, hobbies, or supporting family members, thereby improving their quality of life.
- Accessibility: Individuals gain quicker access to housing in urban areas that are typically unaffordable for single-income households, expanding their opportunities for personal and professional growth.
- **Community building:** Living together fosters stronger social connections, encourages collaboration, and mitigates feelings of loneliness and isolation, creating a supportive community environment.
- **Sustainability:** Sharing resources such as energy and space significantly reduces the ecological footprint, promoting environmentally sustainable living practices.

### A Personal Touch:

From our own experiences, the founders of Just-Roomies discovered the profound benefits of shared living. During their search for affordable housing in Amsterdam and Paris, they found that shared living not only provided a practical solution but also fostered meaningful social connections and mutual support among housemates.

# 3. Why Just-Roomies?

Just-Roomies stands out as more than just a platform for shared housing. It offers a unique and supportive experience tailored to the needs of those seeking shared living arrangements.

### What makes Just-Roomies unique?

- Accessible and fair: Just-Roomies connects individuals in a straightforward and transparent manner, ensuring fair opportunities for all users to find compatible housemates.
- **Personalized matches:** Our **patented unique algorithm** matches residents based on a variety of criteria, including interests, goals, lifestyle, and financial stability. This advanced matching system ensures deeper compatibility and harmony between housemates.

- **Flexible and practical:** The platform caters to a wide range of individuals, from students and young professionals to those in midlife and seniors, providing flexible housing solutions that meet diverse needs.
- **Financial empowerment:** By facilitating shared living, Just-Roomies empowers users to access better housing options, ensures financial reliability through dual incomes, and provides the means for personal financial growth and support.

**The Name "Just-Roomies":** Reflecting simplicity, fairness, and focus, the name embodies the platform's commitment to matching individuals seamlessly and without unnecessary complexity, ensuring a harmonious living experience.

# 4. Conclusion

Shared living transcends being merely a temporary solution; it represents a flexible, affordable, and sustainable lifestyle choice that addresses the needs of students, young professionals, those in midlife, and seniors alike. By lowering costs, fostering community, and contributing to environmental sustainability, shared living stands as a comprehensive answer to the global housing crisis.

Just-Roomies is dedicated to providing a platform that not only helps individuals achieve their housing goals but also plays a significant role in alleviating the housing shortage through innovative and practical solutions.

Are you ready for a new living experience? Visit <u>www.just-roomies.com</u> and discover how shared living can enhance your life and help mitigate today's housing challenges—together, stronger and better!

# **About Just-Roomies**

Just-Roomies is a pioneer in shared living, committed to creating affordable, flexible, and sustainable housing solutions worldwide. With a focus on innovation, including our **patented unique algorithm**, and community building, Just-Roomies offers a unique and supportive experience for anyone seeking a new way of living.

# **Contact Information:**

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