

Money & Business

PRELUDES

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Taming Roommate Chaos

IN 1994, my college friend James and I decided to share a 600-square-foot apartment in the West Village of Manhattan to help save money. We lived there for four years, sharing everything from kitchen appliances to CD's. Although we were clearly not romantically involved, we were a couple in many ways. We traveled together, did yoga together and befriended each other's friends, many of whom spent months crashing on our couch.

Then he bought a duplex apartment, and I got the upstairs. I had a great deal — \$1,200 a month for a beautiful studio — but our relationship became strained. Were we housemates, friends, or tenant and landlord? Could I traipse through his apartment if I forgot my keys? Should he have the right to ask me to leave my apartment when his family visited? The boundaries were murky; we had arguments over who had taken advantage of whom.

Our parting was not unlike a divorce. After all, we had been together for a few years and had had endless discussions about personal property: Who would get custody of the silverware, which we had bought together at Bloomingdale's? What about the Leonard Cohen CD that I swore was mine and he knew was his? (Forget about the iron, which our friend Lee gave to both of us and is still a sore spot.) Perhaps we should have had a written agreement — a prenuptial without the nuptials.

Any type of relationship can benefit, including that of parents and their grown children who move in with them after college. Their agreements, for example, could outline house rules and responsibilities and include mandates about meal preparation, laundry, personal hygiene and other specifics.

Some college students are already familiar with so-called roommate agreements, which many schools have them sign before they move into dormitories. The roommates often negotiate, in detailed language, everything from the preferred method of message-taking to the number

of nights a guest is allowed to stay.

"It helped a lot," said Jasen Lomnick, 18, a freshman at the Rochester Institute of Technology, who signed such an agreement. "My roommate and I have a lot of disputes and we look back on it every week — like if he was studying and I had company over, or if I had the music too loud, we'd pull out the agreement and see what it says."

His roommate, Michael Howard, also 18, agreed, saying they would check the agreement "and compromise or change things as the semester went along."

But students — and their parents — aren't the only ones who can use agreements on living arrangements.

"It makes sense for long-term

How loud the music? Who pays what bill? Just put it in writing.

roommates to have some kind of written agreement with each other in the event that one moves out," said Thomas F. Coleman, a lawyer and executive director of the American Association for Single People, in Glendale, Calif. "If you are living in a family-like environment — you take vacations together, share some expenses — you are potentially on the books for a lawsuit" if something goes wrong and you don't have an agreement. (Conversely, you could also be hit with a lawsuit if you violate the agreement; as in any business transaction, you have to adhere to the rules.)

Sheridan Falvo, 28, owns a two-bedroom, two-bathroom condominium in Union City, N.J., that she shares with her friend Marian Woodworth, 27, an editor at Heyman Associates, an executive search firm in New York City. Ms. Falvo's father, a real estate lawyer, suggested that she draft a written agreement before Ms. Woodworth moved in.

"In a lot of ways it is like a marriage," said Ms. Falvo, who works in human resources at Ruder Finn, a

public relations firm in Manhattan. "I cook and she cleans, or if I'm home early I'll go to the dry cleaners and if she is she does. If one doesn't have money the other covers it and we work it out later."

It's hardly surprising that roommate agreements are gaining popularity, especially as the weak economy forces more people to double up to cut expenses. Frederick C. Hertz, a lawyer in Oakland, Calif., draws up agreements for roommates, unmarried couples who are homeowners, and people who live in communes. This work is about 80 percent of his practice, up from 1 percent in 1987. A third of these clients are under 35.

"Many young people lost a lot of money in the dot-com bust and can't afford to live alone, so they buy apartments with friends or take on roommates," he said. "When people who love and care about each other get into business situations they're afraid to deal with the issues — 'Well, you earn more than me so you should contribute more,' or 'If I made the whole \$100,000 down payment why should the profit be split 50-50?' Write it down."

Some households operate as informal communes. Consider the six college buddies who live at the "Half Street Community," as they call it — actually just a three-bedroom house in Washington. Each contributes to a group account for rent and groceries, and each chipped in for a 1992 Plymouth Voyager. And each is responsible for cleaning a room in the house. They have even given titles to one another: the "Rockefeller" is in charge of finances while the "Swinger" leads all social events and the "Poohbah" runs the weekly meetings.

“WE’VE had six-hour meetings, but we make it a point to get to the same page,” said Chris Lewis, 24, who is known as the “Professor.” They have even drafted and signed a household constitution.

James and I, meanwhile, are slowly rebuilding our relationship; it's a lot easier now that we're not living together. But every so often I'll find something that belongs to him — like a book about Picasso — or I'll notice my glass bottles on his shelf. Those aren't big deals, of course. The iron, however, is still up for grabs. □

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