Exploring Options and Opportunities for Home-Sharing in Bruce County

BRUCE
county

45.0°N 81.3°W

hub
solutions

Contents

Executive Summary

Background

The recent growth of population, increase in housing demands, inadequate increase in income, and a decrease in housing availability have contributed to housing unaffordability in Bruce County. Bruce County developed a Long-term Housing Strategy, and Housing & Homelessness Plan Update 2019-2023, to guide its vision for affordable housing in its communities. The County has an opportunity to address this affordable housing crisis by utilizing its existing housing resources, where one-third of the housing units are owned by seniors and have the capacity for a higher occupancy than their current residents. Seniors sharing these housing units with those in housing need has the potential to benefit homeowners, home seekers, as well as the County in keeping its commitment to the goals, strategies, and actions of the strategic plan.

Bruce County contracted Hub Solutions – a social enterprise embedded within the Canadian Observatory on Homelessness (COH) – to conduct research to explore options and opportunities for senior home-sharing programs in the County.

Research Methodology

In order to understand the feasibility of a senior home-sharing program in Bruce County and to develop recommendations for implementation, the research conducted the following components: a review of Bruce County's housing context, a review of academic and grey literature on senior home-sharing, a comprehensive scan of senior home-sharing programs operating both within and outside of Canada, and data collection through surveys, in-depth interviews and focus group discussions with Bruce County stakeholders.

Key Findings

The research found that senior home-sharing is practiced both formally and informally worldwide. It can help with housing affordability, facilitating housing stability, increasing social inclusion by reducing social isolation and loneliness, and decreasing wait time for housing. Home-sharing also comes with its potential challenges and risks; some common challenges are interpersonal conflict and safety of home-sharers, potential for elder abuse and home takeovers, reluctance in participation, and failure to protect the rights and protection of home-sharers. However, several strategies can be used in mitigating these challenges and risks, such as follow-up and mediation and home takeover prevention strategies.

Recommendations

Based on the findings from the literature review, data review, model scan, and discussions with stakeholders, Hub Solutions developed a holistic operational framework for a senior home-sharing program. The framework provides details on the program governance structure, including potential partners and their key responsibilities, required resources to launch and implement the program, and specific interventions of the program that range from designing intake applications to exit strategies for program participants.

It is evident throughout the research that there is an opportunity and demand for senior home-sharing programs in Bruce County. The research revealed that Bruce County should lead and oversee the program development. With the help of a project advisory committee comprised of relevant stakeholders, Bruce County should select a community agency to oversee the day-to-day program operations.
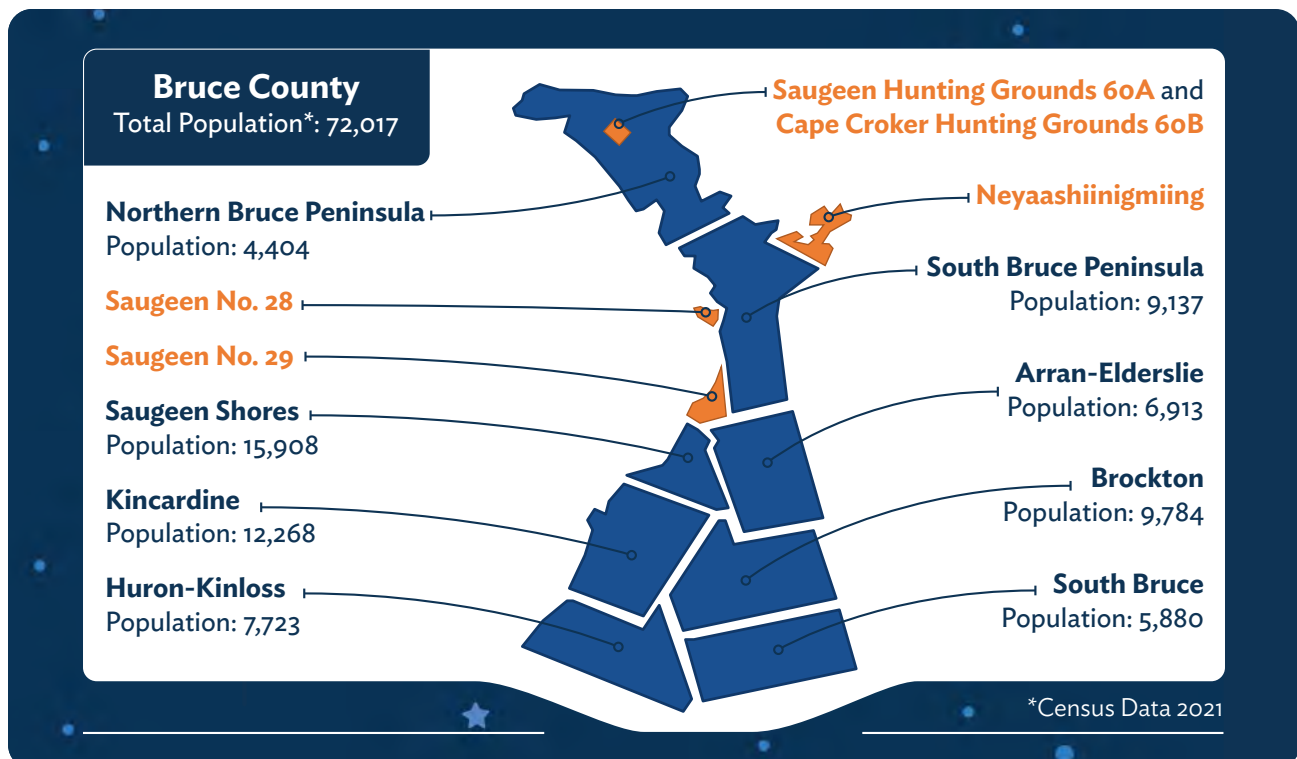
Overview

Affordable housing is a key component in the planning of Bruce County's growth, pivotal to achieving and sustaining Bruce County's economic development as well as improving the quality of life of the residents in the County's diverse communities[1]. Bruce County is projected to grow from its current population of over 70,000 to 93,600 and will employ 43,000 people by the year 2046[2]. The County's growth and development comes at a time when housing is becoming increasingly unaffordable, for almost everyone[3]. This introductory section of the report looks at the County's changing demographic characteristics and the key trends in housing affordability affecting the housing market. The section discusses housing availability and affordability, the two most pressing concerns among County residents[3], and shows how senior home-sharing can provide a housing option that addresses the housing issues unique to Bruce County and its communities.

Demographics

Located on the shores of Lake Huron and Georgian Bay in Southwestern Ontario, Bruce County is home to over 70,000 people and a diverse range of communities, each with its own unique history, culture, and character.

Figure 1: **Bruce County Population Distribution by Municipalities and Territories**

Bruce County
Total Population*: 72,017

Northern Bruce Peninsula
Population: 4,404

Saugeen No. 28

Saugeen No. 29

Saugeen Shores
Population: 15,908

Kincardine
Population: 12,268

Huron-Kinloss
Population: 7,723

Saugeen Hunting Grounds 60A and **Cape Croker Hunting Grounds 60B**

Neyaashiinigmiing

South Bruce Peninsula
Population: 9,137

Arran-Elderslie
Population: 6,913

Brockton
Population: 9,784

South Bruce
Population: 5,880

*Census Data 2021

See Figure 1 data in accessible format below:

Population Distribution in Bruce County by Municipality Value Table

MUNICIPALITY	POPULATION
Saugeen Shores	15,908
Kincardine	12,268
Brockton	9,784
South Bruce Peninsula	9,137
Huron-Kinloss	7,723
Arran-Elderslie	6,913
South Bruce	5,880
Northern Bruce Peninsula	4,404

Bruce County can be divided into three distinct regions:

1. the **Peninsula region**, comprising of the Northern Bruce Peninsula and South Bruce Peninsula municipalities. The region shows strong seasonal patterns with a small permanent population and a higher summer population;

2. the **Lakeshore region**, comprising of the Kincardine and Saugeen Shores municipalities. The region shows the largest population growth, particularly due to regional employment growth driven by Bruce Power and its suppliers; and

3. the **Inland region**, comprising of Arran-Elderslie, Brockton, Huron – Kinloss and South Bruce. The region has sprawling farming communities and shows moderate population growth[4].

The geographic area of Bruce County includes the traditional territories of two First Nations (Chippewas of Saugeen First Nation and Chippewas of Nawash Unceded First Nation), collectively referred to as Saugeen Ojibway Nation (SON). There are also two Métis communities, the Great Lakes Métis Council, and the Historic Saugeen Métis.

POPULATION

The population of Bruce County increased by 7.7% from 2016 to 2021[5]. This increase is higher in comparison to the increase in population in Ontario (5.8%) and nationally (5.2%)[6].

Figure 2: **Bruce County Population Distribution by Age and Gender (2021)**
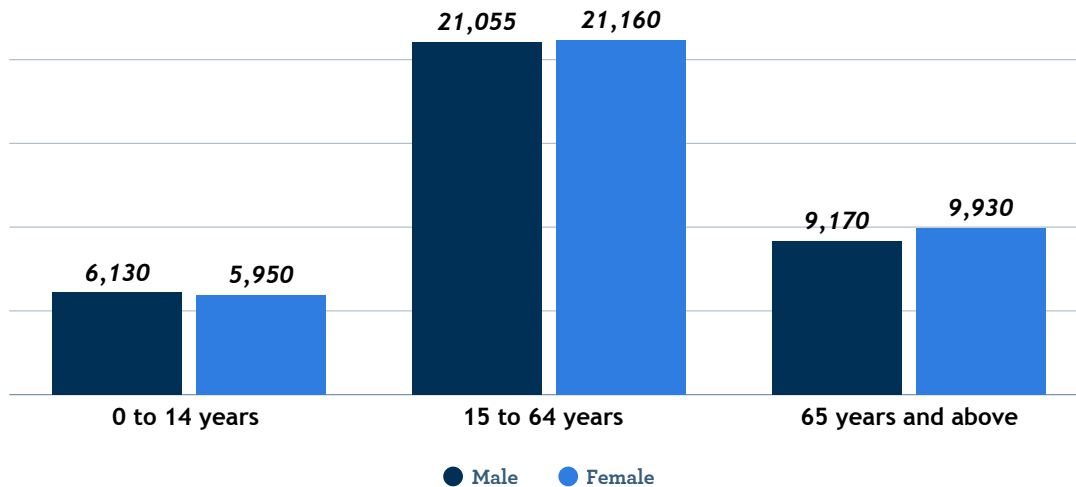
See Figure 2 data in accessible format below:

Population distribution in Bruce County Across Age and Gender Value Table

GENDER	0 – 14 YEARS	15 – 64 YEARS	65 YEARS AND ABOVE
Male	6,130	21,055	9,170
Female	5,950	21,160	9,930

Figure 2 shows that most of the County's current population falls within the working-age population in the age group of 15-64 years old. Approximately one-third of the population (19,100 people) falls under the older adult population in the age group of 65 years and above.

Drivers of growth

This growth is driven by several demographic trends, two of which are the growth of its senior population and employment trends. The County has projected that 22,045 people in the County are expected to retire in the coming years[7]. The senior population continues to grow faster than any other group in the County[3] and is projected to have an older than average population in the next 25 years[7]. This growth is driven by the aging of the County's residents and the influx of younger retirees to the region[7].

Employment trends are another driver of population growth as well as housing demand. Between 2014 and 2019, Bruce County welcomed 15,200 new residents in the working-age group[2,6]. Bruce Power initiatives are a major driver in regional employment growth and influence housing demands in the County.

The influx of people in the working-age and younger age groups to the region will continue to increase the overall demand for housing in the County[3]. The senior population of Bruce County owns the most number of housing (37.16%) in the County, with

a high residence capacity that can be shared with the younger population looking for housing[5]. Housing availability in the County is discussed later in the report. Despite these drivers of growth and demand for housing, a critical opportunity for housing availability presents itself in the County's senior population.

Figure 3: **Chart of annual household income in Bruce County by Number of Households (2020)**
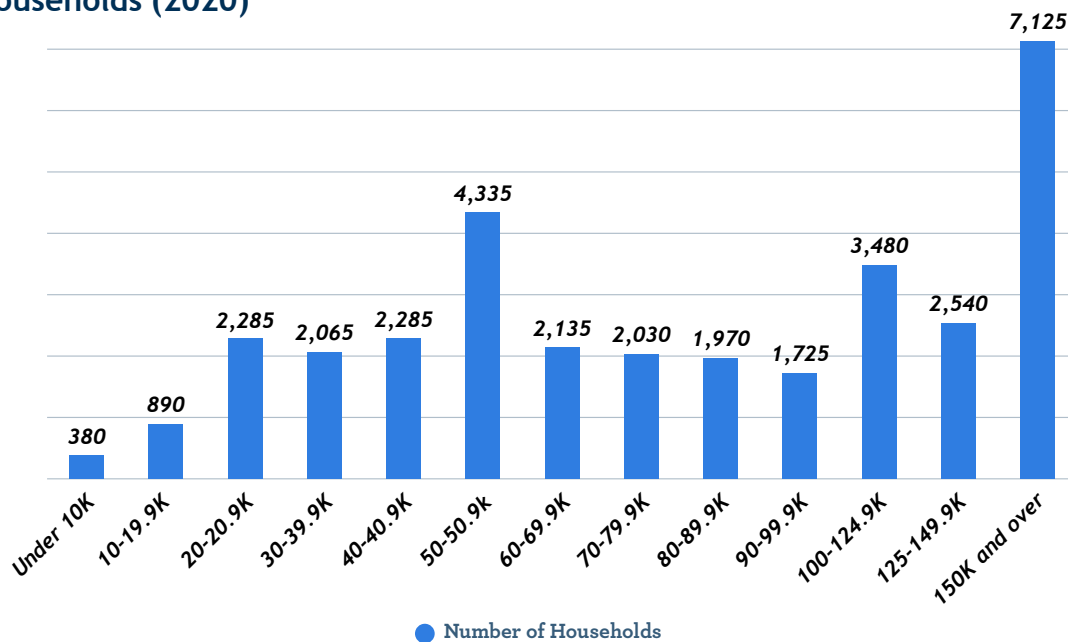
See Figure 3 data in accessible format below:

Annual Household Income in Bruce County by Number of Households Value Table

ANNUAL HOUSEHOLD INCOME	NUMBER OF HOUSEHOLDS
Under 10,000	380
10,000 to 19,900	890
20,00 to 20,900	2,285
30,000 to 39,900	2,065
40,000 to 40,900	2,285
50,000 to 50,900	4,335
60,000 to 69,900	2,135
70,000 to 79,900	2,030
80,000 to 89,900	1,970
90,000 to 99,900	1,725
100,000 to 124,900	3,480
125,000 to 149,900	2,540
150,000 and over	7,125

The median annual household income for the County is $87,000 before taxes and $76,000 after taxes[5]. Figure 3 shows that most households are above the 2020 national median annual after-tax income of $66,800[5]. However, it is important to note that 10.70% of the total Bruce County population and 11.50% of the population over the 65+ age group fall under low-income status[5] meaning their annual income is below 50% of median household incomes. This prevalence rate is slightly higher than the national low-income rate of 9.3%[5]. A combination of low to modest income and high living costs means that an increasing number of seniors in the County face a housing affordability challenge. For low-income senior homeowners, home-sharing can provide supplemental income to meet these costs and allow them to age in place.

Housing Availability

HOUSEHOLD CHARACTERISTICS

In 2021, there were 45,592 private dwellings in Bruce County, and 31,112 of them were occupied by full-time residents. Approximately 11,560 of all dwellings are owned by 82.7% of the total senior population, which makes seniors the owners of almost one-third of the housing in the County[5]. Two-person households were the largest reported household size (40.85%) and single-person households accounted for approximately 28.69% of the dwelling occupancy.

PREVALENCE OF SINGLE-DETACHED DWELLINGS

The most common type of housing available was single-detached dwellings (83.7%), followed by under 5-storeyed apartments (7.5%)[1,9], row houses (4.2%)[1], semi-detached dwellings (2.2%) and duplex apartments. The County has a low residential density due to the high prevalence of single-detached dwellings compared to Ontario where 54% of the dwellings are single-detached, 31% are apartments, 9% are row houses and 6% are semi-detached[2]. According to a recent report by Bruce County, 23,530 housing units are owned by 82% of the residents, and 5,285 units are rented by 18% of the residents[2].

COMMUNITY HOUSING

Bruce County Housing Corporation (BCHC) supports 1,024 families with a total of 945 housing units operated by diverse categories of housing providers. The County operates 700 units, and approximately 90 rent supplement agreements providing a subsidy in privately owned buildings with participating landlords. Ontario Aboriginal Housing

operates 91 units, non-profit housing providers operate 60, and the Canada Ontario Housing Benefit provides rental assistance for 49 units[9].

BCHC dedicated 38% of their housing units to seniors over 60 years of age, providing 24/7 on-call nurses to seniors who require their assistance in two of the buildings[11].

The types of Community Housing available in Bruce County include the following:

- **Non-Profit Housing** — These are operated by non-profit organizations based in the community where the organization or a property management company manages the housing unit[12].

- **Local Housing Corporation (LHC)** — Bruce County Housing Corporation is the LHC in Bruce County. BCHC is a separate legal entity from the County. The LHC offers Rent-Geared-to-Income, affordable and market units across the County.

- **Rent Subsidy Programs** — offers a rent subsidy to renters living in the private market.

- **Affordable Housing** — Provincial funding has been used to build affordable units across the County. In these units, tenants pay 80% of average market rent determined by the Canada Mortgage and Housing Corporation (CMHC)[11].

AGING IN PLACE IN EMPTY HOMES

There remains an imbalance between the County's housing stock and the needs of its population. The average household size is 2.3 members and 60% of the households consist of 2 individuals or less. In contrast, on average, there are 7.1 rooms in a private household where 5.37% of them have one bedroom, 20.5% have 2 bedrooms, 42.75% have 3 bedrooms, and 30.75% have 4 or more bedrooms. These findings conclude that the majority of housing could facilitate a higher occupancy capacity[2,5].

Overall, the dominance of single-detached dwellings has resulted in the lack of diversity in housing options in the County. The lack of housing alternatives results in seniors living in larger homes with empty bedrooms. Through home-sharing, these unoccupied rooms can provide an untapped solution for the housing supply shortage.

Housing Affordability

Between 2016 and 2021, the average value of housing increased by over 50% in Ontario. This resulted in a decrease of home ownership across Ontario, increasing the number of renters and accounting for the highest rates of unaffordable housing nationally[13,14].

Figures 4 and 5 show that the average rental and ownership price in Bruce County increased significantly by 10% to 20%, respectively, from 2016 to 2021[1,2].

Figure 4: **Average Monthly Cost of Housing for Renters by Region**
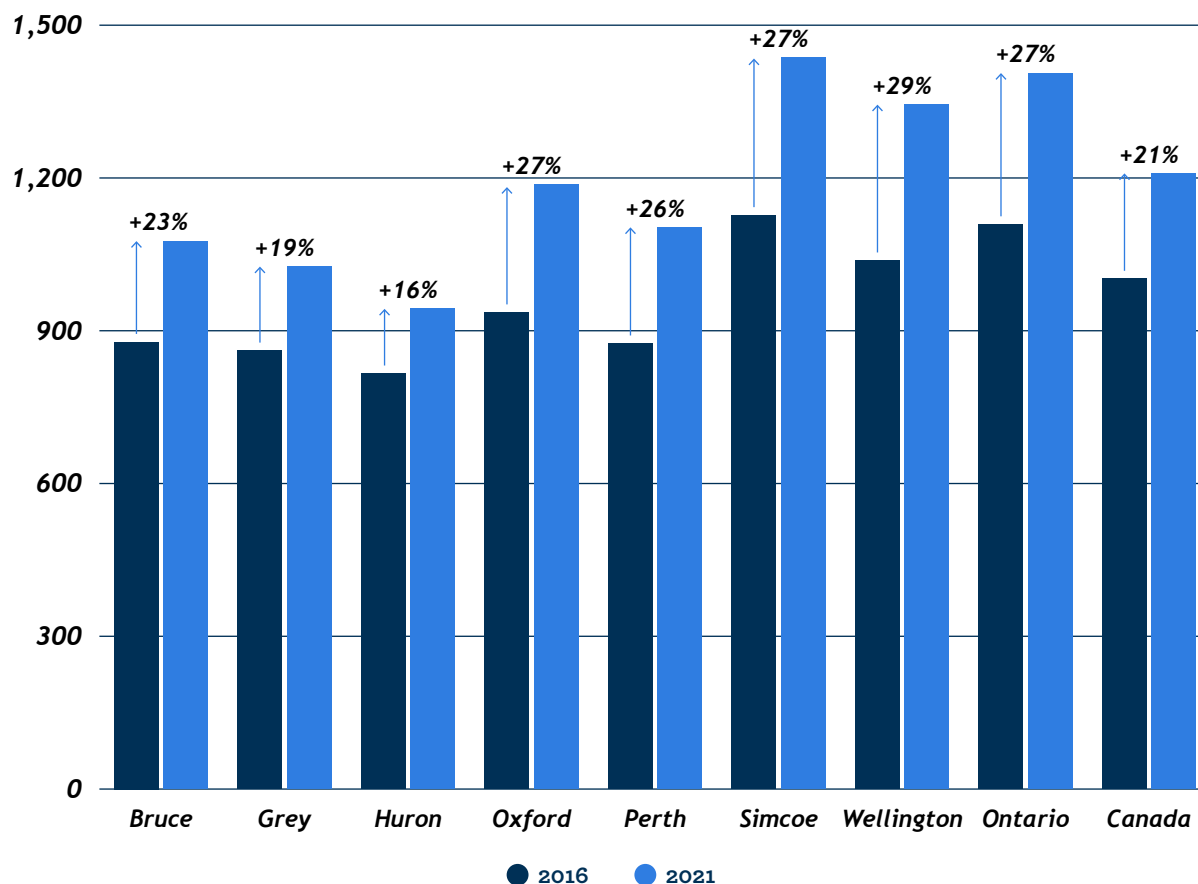
See Figure 4 data in accessible format below:

Average Monthly Cost of Housing for Renters from 2016 through 2021 by Region

	BRUCE	GREY	HURON	OXFORD	PERTH	SIMCOE	WELLINGTON	ONTARIO	CANADA
2016	$878	$861	$816	$936	$875	$1,127	$1,038	$1,109	$1,002
2021	$1,076	$1,026	$943	$1,187	$1,103	$1,436	$1,344	$1,406	$1,209
% of change	+23%	+19%	+16%	+27%	+26%	+ 27%	+29%	+27%	+21%

Figure 5: Average Monthly Cost of Housing for Owners by Region
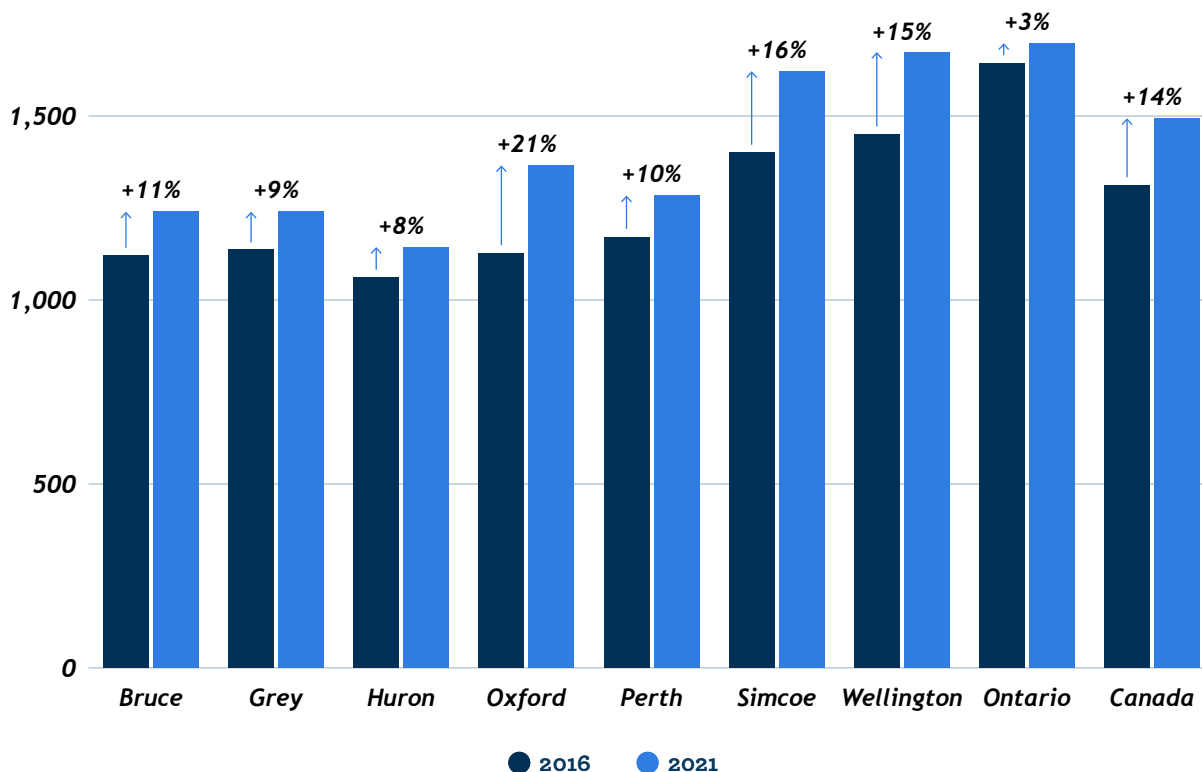
See Figure 5 data in accessible format below:

Average Monthly Cost of Housing for Owners Value Table

	BRUCE	GREY	HURON	OXFORD	PERTH	SIMCOE	WELLINGTON	ONTARIO	CANADA
2016	$1,120	$1,138	$1,061	$1,128	$1,170	$1,400	$1,450	$1,642	$1,312
2021	$1,240	$1,241	$1,144	$1,366	$1,284	$1,622	$1,674	$1,698	$1,494
% of change	+11%	+9%	+8%	+21%	+10%	+ 16%	+15%	+3%	+14%

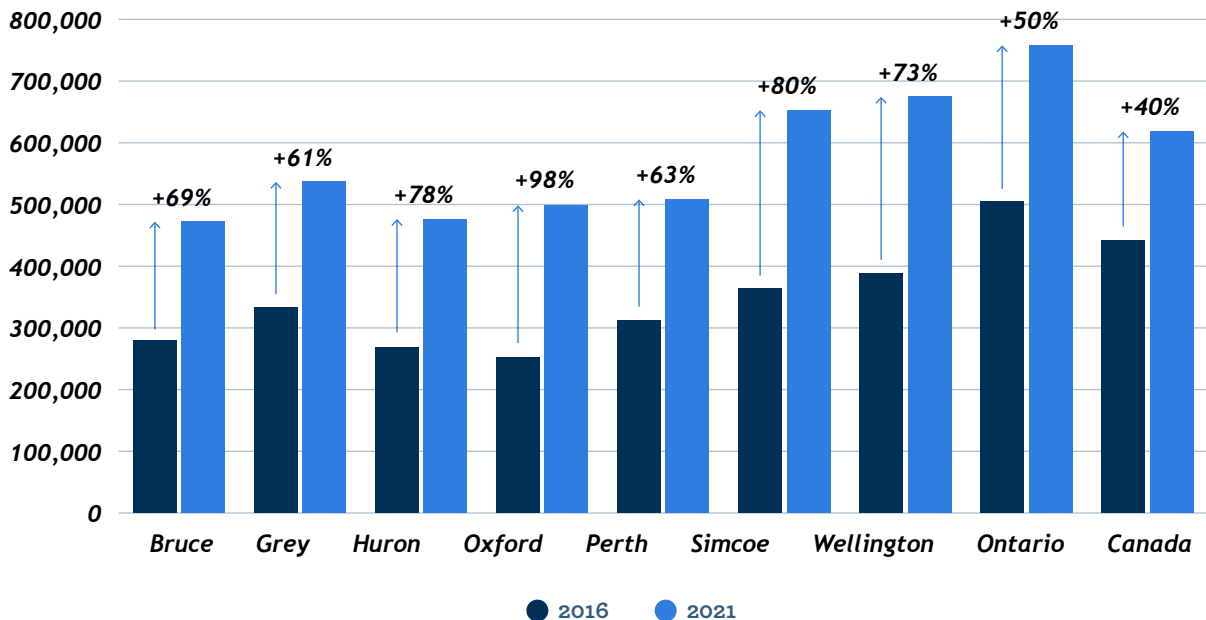## Figure 6: The Average Cost of Housing Ownership by Region
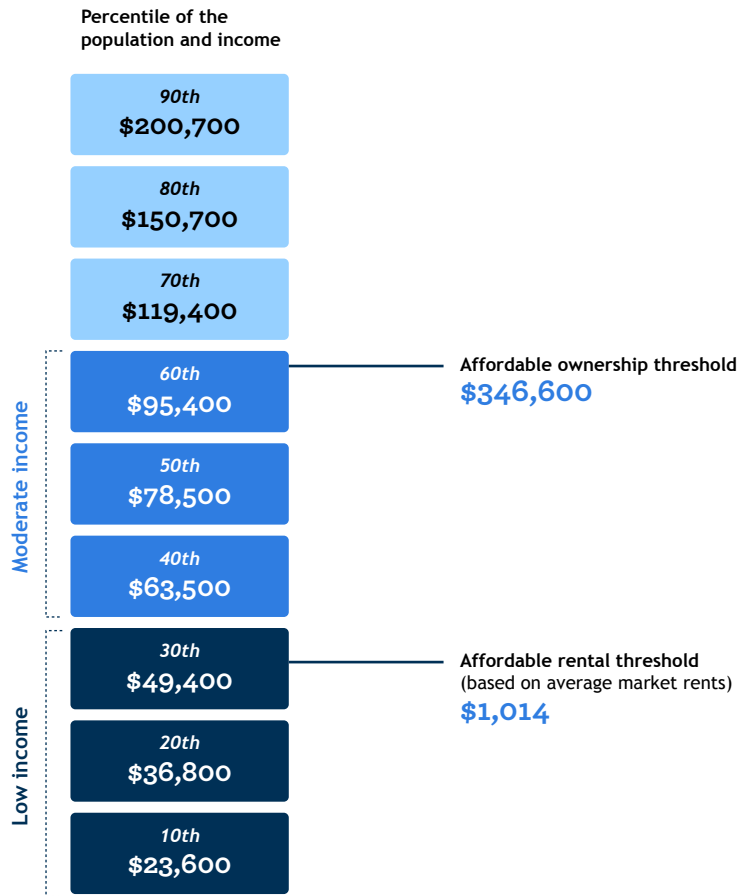

See Figure 6 data in accessible format below:

Average Cost of Housing Ownership Value Table

	BRUCE	GREY	HURON	OXFORD	PERTH	SIMCOE	WELLINGTON	ONTARIO	CANADA
2016	$279,900	$332,800	$268,000	$252,300	$312,600	$363,100	$388,800	$505,645	$442,086
2021	$472,300	$536,700	$476,400	$498,900	$508,300	$652,800	$674,500	$758,000	$618,500
% of change	+69%	+61%	+78%	+98%	+63%	+80%	+73%	+50%	+40%

The pattern of increasing housing cost is similar for other regions as well. Figure 5 compares the increase in monthly housing cost over time for different regions. The increase in housing costs for renters in these regions ranged between 3% to 19% with the highest increase in Oxford. Furthermore, the housing costs for owners increased between 10% to 26% in these regions. Overall, there has been an average 17.89% increase in housing cost province wide. The figure suggests that the average housing cost in Bruce County has been relatively lower over the years compared to some other regions. However, the increase in household income over the time falls behind compared to the increase in cost for housing. Where there has been a 21% average increase in income between 2016 and 2021, the housing cost for renters and owners has increased over 23%, which highlights the unaffordability of the rental market in recent times[2].

Figure 7: Affordable Housing Thresholds in Bruce County

Percentile of the population and income

Percentile	Income
90th	$200,700
80th	$150,700
70th	$119,400
60th	$95,400
50th	$78,500
40th	$63,500
30th	$49,400
20th	$36,800
10th	$23,600

Moderate income: 40th–60th percentile
Low income: 10th–30th percentile

Affordable ownership threshold $346,600 (60th percentile)

Affordable rental threshold (based on average market rents) $1,014 (30th percentile)

See Figure 7 data in accessible format below:

Affordable Housing Thresholds by Population and Income Value Table

| POPULATION PERCENTILE	ANNUAL HOUSEHOLD INCOME
10th Percentile	$23,600
20th Percentile	$36,800
30th Percentile	$49,400
40th Percentile	$63,500
50th Percentile	$78,500
60th Percentile	$95,400
70th Percentile	$119,400
80th Percentile	$150,700
90th Percentile	$200,700

The affordability standard of 30% dictates that housing is affordable when a household spends less than 30% of its income on adequate shelter. However, 10.4% of homeowners and 34.9% of renters in Bruce County were spending more than 30% of their income on housing in 2020[13], and 13.3% of the tenant households were living in core housing need[13]. As a result, a household needs a minimum income of $49,400 to afford the average rent and a minimum income of $95,400 to afford an average purchase (Figure 7)[1].

Common factors that have contributed to this housing unaffordability in Bruce County are a general shortage of new housing construction, a lack of diversity in built forms, and an increase in the demand for housing as more people are coming to settle in Bruce County, driven by economic opportunities and effects of the COVID-19 pandemic[1].

Figure 8: **Bruce County Vacancy Rate by Year**
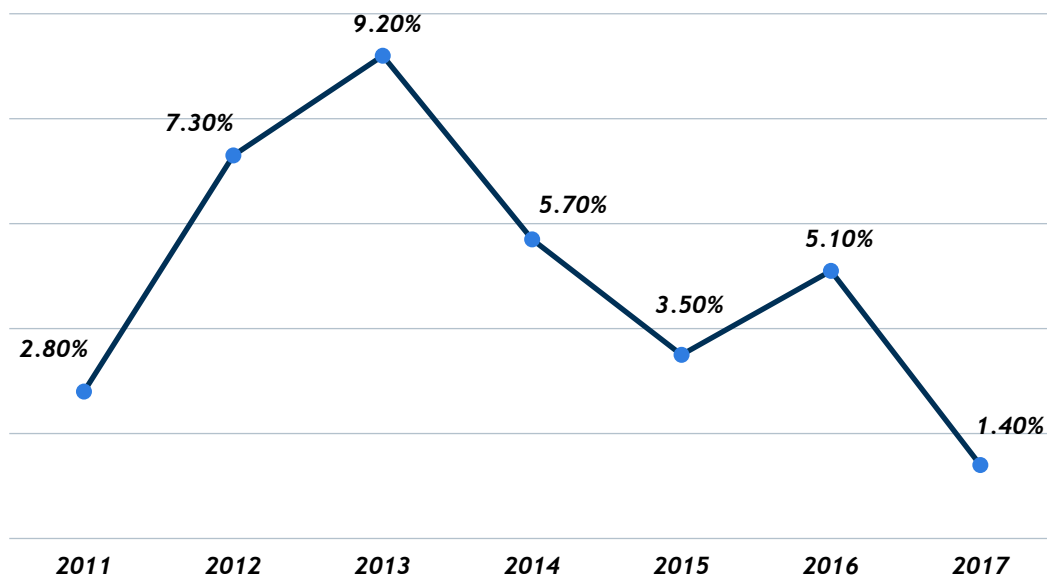
See Figure 8 data in accessible format below:

Vacancy Rate in Bruce County by Year Value Table

Year	Vacancy Rate
2011	2.80%
2012	7.30%
2013	9.20%
2014	5.70%
2015	3.50%
2016	5.10%
2017	1.40%

Figure 8 shows that the change in vacancy rates in Bruce County has been versatile over the years and has been plummeting exponentially since 2016, by 27.45%. As reliable recent data on vacancy rates for all regions is not available, it is difficult to make concrete comparison of trends. However, it is important to mention that, overall, there has been a province-wide decrease in housing availability by almost 18%[15]. Based on the increase in housing cost, decrease in vacancy rate, and the imbalance between increase in income and increase in housing cost, it is clear there is a large demand for more affordable housing options.

ADDRESSING HOUSING AFFORDABILITY

To expand affordable housing, the County needs to provide affordable housing options with rents ranging from $790 to $1,190 monthly for households with a yearly income between $31,500 to $47,000. There is also a need to develop housing valued between $230,700 and $346,600 with a yearly household income between $63,500 to $95,400[1].

Additionally, there is a need for additional and innovative housing opportunities for seniors as the senior population of Bruce County is expected to grow exponentially in the next 25 years. This rapidly growing population requires various ingenious housing options that cater to their specialized needs[9,10]. One such option can be home-sharing for seniors.

AFFORDABLE HOUSING THROUGH SENIOR HOME-SHARING

Senior home-sharing can address the principal housing issues impacting housing affordability in Bruce County, including: the affordability of housing units, the maintenance of existing housing stock, the gap in housing supply and the cost of utilities. Given the higher capacity of single-detached dwellings in the County and the high prevalence of senior-owning housing units, senior home-sharing can be an effective solution to allocating the limited housing resources among those in core housing need. A senior home-sharing would provide renters with options for affordable housing, would provide the homeowner with additional income for home maintenance and repair, would open up housing stock in the County, provide support for the homeowner with the utility costs as well as the opportunity to age in their own home.

About Home-Sharing

Literature Review of Home-Sharing

WHAT IS HOME-SHARING?

Home-sharing, also known as house-sharing, can be defined as a living arrangement where multiple unrelated individuals live in a housing unit. Each individual is provided with a private bedroom and shares common spaces such as the kitchen, washroom, and laundry facilities with others in the household[19,20]. Home-sharing can involve homeowners residing with home seekers in the same housing or renting the housing units to multiple home seekers[21-22].

Home-sharing for seniors can take both formal and informal forms. A form of informal home-sharing is multigenerational households where usually three generations of the same family share a living space. The 2021 Statistics Canada census shows that Bruce County is home to 485 multigenerational households[5]. Formal senior home-sharing, where seniors typically act as the "home providers" or "homeowners," has been one of the most common program models worldwide[24]. This type of housing arrangement helps older adults to age in place, promotes social relationships, prevents social isolation, reduces living costs, and provides affordable housing options for both home providers and home seekers[24-27]. In addition, the most common type of home-sharing available for seniors is an "intergenerational model" where seniors share their housing with younger individuals, and most typically students[28].

HOME-SHARING PROGRAMS IN CANADA

The prevalence of home-sharing programs in Canada increased exponentially with support from the HomeShare Canada Network. The Network has guiding principles for any practitioner to operate home-sharing programs in Canadian communities; they include incorporating reciprocity and mutual benefits for both home providers and home seekers, establishing respectful relationships, and facilitating multigenerational living arrangements in their program models[29]. As part of this research, we identified 28 home-sharing programs for seniors through a scan of program models across Canada and similar international jurisdictions. For an in-depth discussion of these programs, see Appendix A: Details of Senior Home-sharing Program Model Scan.

Demographic Considerations for Home-Sharing

Older individuals are primarily considered as the home providers in many conventional home-sharing programs in Canada and other international jurisdictions[30]. While older people are frequently the hosts, home seekers in home-sharing programs tend to be a more diverse group. Students, single parents, LGBTQ2S+ young adults, and adults with lower incomes are among the groups of people who participate in home-sharing programs to obtain affordable housing[31,32].

Gender trends emerged in some studies. For example, more than three-quarters of participants (home providers and house sharers) in Carstein's[30] review of a home-sharing program in Victoria, British Columbia were women. However, it was unclear why there were more women in the program; one possible reason is that organizations whose clients are predominantly older women were recruited. According to Lee and Edmonston[33], older women are also more likely to live alone, which may increase the likelihood that they have a spare room for home seekers. This connection could significantly impact the implementation of a home-sharing program in Bruce County as 35% of the County residents are over the age of 65 and females consist half of the senior population[5].

Cultural safety in home-sharing is not a subject that is widely discussed in the literature, as information regarding the current state of Indigenous and multicultural home-sharing is scarce. Therefore, any home-sharing program for Indigenous Peoples must adopt an Indigenous lens, with a multifaceted approach to ensure culturally safe home-sharing. This approach entails integrating cultural safety into already-existing services, developing an Indigenous home-sharing program that respects Indigenous Peoples' rights, ensuring that Indigenous organizations are providing home-sharing services, and ensuring that Indigenous home-sharing providers are accessible to assist Indigenous Peoples[34].

Attention to a comprehensive cultural integration in home-sharing programs would benefit Bruce County, as visible minorities (i.e., South Asian, Chinese, Black etc.) make up for 3.74% of the population with close to half (40.25%) identifying as South Asians. Other prevalent minorities include but are not limited to Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, Korean, Japanese, and of mixed ethnicities[5].

BENEFITS OF HOME-SHARING IN CANADA

Home-sharing is primarily about matching two people together in a way that forges authentic connections. For example, it can help a young person find affordable housing or offer living support for someone residing alone. There are three key benefits to home-sharing that have been identified in the literature:

Financial

Home-sharing can help with housing affordability by reducing the housing cost for home-sharers as all associated costs tend to be shared among them[35-38]. In addition, shared living arrangements with reduced rent and exchange of services can help with housing maintenance for home providers and eventually help with housing affordability[39,40]. This decrease in housing costs can help home-sharers improve their financial stability and security[39,40]. Further, home-sharing can offer a solution for rent at a fraction of the price and can offer other support options[36]. For example, the *Senior House Share* program in Ontario is a home-sharing program where seniors share a home among themselves. The participants of the program can choose the "basic plan" offered by the program, which starts at $1,350. While the average rental price in Ontario is $1,400[5], this basic plan includes rent for a furnished room, utilities and breakfast for a single individual. The program also offers an individualized meal plan for an additional cost, and the program operators help out with household chores and shopping[43]. This gives the program participants, who are all seniors, an opportunity to select a shelter plan based on their budget, lifestyle and acuity.

Social Inclusion

Home-sharing can help home-sharers to cope with feelings of loneliness and social isolation[42,43], which are significantly present among the senior population[28,44,45] and can cause chronic health problems[48]. Home-sharing arrangements can create an opportunity for companionship, socialization, and networking to help improve the overall quality of life for seniors[24,47]. Similarly, home-sharing programs allow people to learn from one another by exchanging culture or assisting those whose first language is not English with language acquisition[30].

Decreased Wait-time for Housing

As of March 2023, Bruce County has a waitlist of 1003 households for housing which is an increase of 34% from March of 2022. Close to one-third of the applicants (29.62%) are seniors and this number is 21% higher than 2022. Home-sharing may successfully reduce wait times for community housing since the arrangement can accommodate multiple applicants together. Through home-sharing partnerships, individuals or households experiencing homelessness or at risk of homelessness can be placed into a home as quickly as possible[48].

CHALLENGES OF HOME-SHARING

Although the benefits of home-sharing are well known, there are certain challenges to this type of accommodation. We discuss some challenges below that can be encountered in the implementation of a home-sharing program.

Interpersonal Conflict and Safety

One of the biggest challenges in home-sharing programs is interpersonal conflict among the sharers due to differences in their characteristics, personality, and experiences[37,39,49]. The most common sources of conflict stem from using shared common spaces, household responsibilities, visiting guests, privacy, and sometimes difficulty building trust[24,49]. Therefore, ensuring the compatibility of home-sharers through an extensive screening of individual likes, dislikes, and personality and a matching based on similar traits is of utmost importance for a successful home-sharing program[29]. Canada HomeShare[50] recommends involving social workers to provide regular follow-ups and mediation strategies in the event of any conflict. They also emphasize conducting ongoing home safety audits to ensure both physical and emotional safety and security of program participants.

Program Instability and Fidelity

A lack of funding and resources can affect the sustainability and continuity of home-sharing programs[22]. A successful home-sharing program requires continuous funding to retain housing and employ trained and skilled staff to operate the program. Staff duties are often extensive and involve program operation, community outreach, collaboration with different stakeholders, and case management, to name a few[22,49,51]. A lack of skilled and trained staff can affect the operation of a home-sharing program as they play crucial roles that are imperative to ensure program stability and sustainability[22,51].

Housing Unit Takeover

Housing unit takeover is a situation where unwanted guests refuse to leave a housing property by exploiting the vulnerabilities of hosts, which includes older age, unmet social needs, physical and mental health challenges, and substance use. The perpetrators of these occurrences can be close relatives to the hosts or strangers. Housing unit takeovers can lead to emotional distress, violence, criminal activity, and home loss for homeowners. Housing unit takeover has been an emerging issue for private and community housing tenants[52-55].

Older adults remain at a significant risk of housing unit takeover as the perpetrators often take advantage of their sense of isolation and loneliness, their desire for companionship, and their need for help[53,54,56]. The offenders may pretend to offer help or show signs of hardship to gain short-term residency and slowly occupy their units[57].

Therefore, home-sharing participants must develop a comprehensive occupancy agreement to protect themselves from such occurrences. Additionally, homeowners and program staff should be educated on how to identify and address housing unit takeovers. Crime Prevention Ottawa[58] has developed toolkits that provide examples of specific scenarios of housing unit takeover, prevention and intervention strategies, and dedicated training for service providers in the field.

Prevention strategies for housing unit takeovers in a home-sharing program can include fostering a good relationship between program staff and participants for quick and safe disclosing of information related to a housing unit takeover, connecting participants to supports and services to reduce isolation and maintain a safe environment, and educating homeowners on how to identify potential home takeover patterns of behavior. Possible intervention strategies may include increasing the frequency of home visits, providing verbal and/or written warning to potential offenders, collaborating with authorities to implement increased security and safety protocols, and involving local authorities to remove the offenders and relocating homeowners if necessary[53,54,58].

Social Assistance Policy

Living arrangements may affect an individual's social assistance under provincial guidelines. The Ontario Works (OW) policy directives state that the shelter cost amount for an applicant or recipient may include their rent, loans and mortgage payments, property taxes/user fees, insurance, home repairs cost, common expenses for maintenance, utility costs for energy, water and sewage, electricity, and heating costs etc. The number of dependents of the applicants and the type of accommodation they reside in are taken into account in calculating the maximum amount the applicant or recipient is entitled to.

The maximum monthly shelter allowance for a single applicant is $390, $642 for a two-person family, $697 for a three-person family, up to $944 for a family with six or more members. The amount of rent for a Rent-Geared-to-Income (RGI) housing is based on a rental scale regulation outlined in the Housing Services Act, 2011[59]. The directive also states that for a recipient sharing an accommodation with a non-recipient, the shelter cost allowance would be the recipient's actual share of the cost up to

the maximum amount they are entitled to. If the recipient shares the accommodation with another OW recipient, the sum of the shelter allowances issued to the recipients cannot exceed the aggregated monthly costs for the accommodation[60].

If an OW recipient and their family members receive food and shelter from the same source (i.e., the landlord/homeowner buys and prepares food for them), the recipient is acknowledged as a boarder and entitled to boarding and lodging allowance. The maximum amount entitled for boarding and lodging recipient is decided based on the family size, age of and relationship with dependents, location of residence community, and age of the recipient. For example, a single household applicant is entitled to $533 monthly. They are entitled to an additional $120 for each additional dependent over 18 years, and an additional $69 for each additional dependent under 18. If the applicant's residence is in a remote jurisdiction, they receive an additional amount. Also, if any member in the recipient's family is over 65 years of age, they receive an Advanced Age Allowance of $44 per month[61].

Similarly, the maximum monthly shelter allowance for an Ontario Disability Support Program (OSDP) recipient is dependent on their family size. Their rent, principal and interest on a mortgage loan, property taxes, occupancy costs paid under an agreement to purchase, insurance premiums, second residence cost for participating in a training program to enhance employment prospects, common maintenance expenses are factored in into calculating their shelter cost. Similar to the OW recipients, the monthly shelter allowance for an OSDP recipient in a shared accommodation will be their actual share of the total share cost up to the maximum amount that they are entitled[62].

These directives highlight how the home-sharing program component (i.e., whether meal preparation is included in the program, the location of the accommodation, the income source of the accommodation, etc.) can factor into the amount of social assistance a program participant may receive and thus may influence whether they want to become a part of the Home-sharing program.

Zoning Laws

Zoning by-laws across the municipalities in Bruce County do not generally pose any barriers to home-sharing arrangement. However, Hub Solutions advises Bruce County to seek further consultation, if needed, with the appropriate planning authority regarding the permissibility and designated areas for home-sharing as outlined in the policies and zoning by-laws of each municipality. Any regulations under which home-sharing would be violating municipal rules can be clearly stated on the program's list of

requirements. The County can also collaborate with the municipalities to explore potential modifications to existing regulations that would address any conflicts arising from Home-sharing activities violating municipal rules.

It should be noted that a home-sharing arrangement typically involves the sharing of common spaces such as the kitchen and washroom among the landlord and tenants. However, in some cases, a homeowner may have an additional residential unit (ARU) on their property that they wish to rent out. Bruce County defines an ARU as "a separate residential unit that is located within a detached house, semi-detached house, or rowhouse or within a building or structure that is ancillary to a detached house, semidetached house, or rowhouse"[58]. An ARU functions as an additional home and would have its own entrance, kitchen, bathroom, living quarter, and sleeping areas[63]. As a result, a tenancy between a landlord in the principal residence and a tenant in the ARU would be covered under the Ontario Residential Tenancies Act.

Scan of Senior Home-Sharing Programs

We identified 28 home-sharing programs for seniors through a model scan conducted between November 2022 and June 2023 and extracted information on program location, target population, key program characteristics, funding mechanisms, and operational status. The scan showed that home-sharing programs are listed under the four geographic areas: Canada, Australia and New Zealand, Europe, and the USA, with 46.43% of the programs being operated in Canada.

The most common features of home-sharing programs are recruitment and matching of program participants, home assessment prior to occupancy, negotiation of a rental agreement, developing living or occupancy agreement, program fees, funding for program operation, program administration, responsibilities of lead and partner agencies, ensuring safety measures and support systems for program participants, and the partnership structure required for implementing a home-sharing program. Additionally, the scan identified three types of rental agreements in program models: a Task Exchange or partial agreement where renters compensate for partial rent by helping home providers with some household tasks, a Free Accommodation or no rent agreement where renters receive shelter in exchange for helping home providers and a Paid Accommodation or full rent agreement where renters pay full rent and are not obligated to perform any tasks or services for home providers.

For a detailed description of the model scan, please see **Appendix A**.

Methodology

This study used a qualitative methodology to learn about the benefits, risks and challenges, and prospects of a senior home-sharing program in Bruce County. The research was conducted over a period of six months (November 2022 – May 2023). Data analysis and write-up took place from February to May 2023. This section includes a description of the research design, participant recruitment, data collection, data analysis, and findings.

Research Design

The study design was a collaborative effort between researchers at Hub Solutions and staff at Bruce County. All project details were discussed during monthly check-in meetings. The research methodology was vetted through York University's Office of Research Ethics and approved in January 2023. With feedback from Bruce County staff, the Hub Solutions team developed an in-depth interview and focus group guide. The interview and focus group protocols focused on: Background on Home-sharing, Opportunities and Benefits, Potential Models, Challenges and Threats, Partnerships, and Indigenous Home-sharing (for Indigenous participants only).

Participant Recruitment

Participants were selected using a purposive sampling technique. Hub Solutions, in collaboration with Bruce County, successfully recruited 35 participants across seven distinct groups.

Narratives were collected from the following groups:

▶ Two officials from Bruce County were recruited for interviews,

▶ Nine officials from the eight municipalities in Bruce County were recruited for focus groups,

▶ Six community agency representatives were recruited for interviews,

▶ Six community agency representatives were recruited for surveys,

▶ One housing/homelessness service provider was recruited for an interview,

▶ Three Indigenous participants were recruited for interviews,

▶ Three landlords were recruited for interviews,

- Three academics from local educational institutions were recruited for interviews, and

- One person with lived experience in a home-sharing arrangement was recruited for an interview.

Data Collection

Hub Solutions conducted semi-structured focus groups and interviews via Zoom Video Conferencing and online surveys using Qualtrics. A total of two 60-minute focus groups were conducted with nine officials from municipalities in Bruce County. Focus groups served as a method to collect data on the local housing context and potential collaborations/partnerships. Nineteen one-hour interviews were conducted, with at least two representatives from five of the seven groups. Interviews provided an opportunity to collect more in-depth data on senior home-sharing. A total of six surveys were collected from community agency participants.

Data Analysis

All interviews and focus groups were audio recorded and live transcribed via Zoom. Research team members also took detailed notes during each interview and focus group. Data was analyzed using a thematic approach. First, the research team read and coded each interview and focus group transcript line-by-line, with codes using the participant's language as much as possible. From this process, themes were developed. The coding process was guided by the evaluation questions that were asked, ensuring a pragmatic approach to the analysis.

The survey included eight open-ended questions that focused on community partners' perspectives on the following protocols: Background on Home-sharing, Opportunities and Benefits, Potential Models, Challenges and Threats, and Partnerships. The survey was active from January to March 2023. A total of six stakeholders participated in the survey. Qualitative data was analyzed using a thematic approach and later merged with interview findings.

Participants shared their knowledge of and experience with formal and informal home-sharing in Bruce County. Psycho-social, financial and health support and safety of home-sharers came across as some of the benefits of home-sharing. Participants also viewed home-sharing as means of attracting and retaining new talent in the County and expanding housing options for residents. Some common challenges to

senior home-sharing, identified by participants are challenges to the health and well-being of seniors, potential for elder abuse and home takeovers, reluctance in participation, failure to protect the rights and protection of home-sharers and creating a safe housing experience for all, barriers for Indigenous Peoples to participate, challenges with County geography etc. As recommendations for developing and implementing a home-sharing program in Bruce County, participants shared their insights regarding human and financial resources, partnership structures, as well as implementation strategies required to launch and sustain a home-sharing program.

Appendix B provides a detailed narrative analysis of the qualitative findings gathered through this research.

Recommendations and Implementation Framework

Based on our literature review, model scan, data review, and interview and focus group discussions with community stakeholders, we identified the most common senior home-sharing arrangement is the one where seniors are homeowners who rent out spare rooms to post-secondary students and young professionals. We also identified three types of rental agreements:

1. **Task Exchange home-sharing model** where home seekers pay a subsidized rent and help homeowners with household tasks,

2. **Free Accommodation home-sharing (No rent)** where home seekers provide services in exchange for shelter, and

3. **Paid Accommodation (Full rent) home-sharing** where home seekers pay market rent and do not possess any commitment to household tasks.

Looking at the benefits and risks of each home-sharing model, personal communication with stakeholders of Bruce County as well as our knowledge of home-sharing programs, Hub Solutions recommends that homeowners and home seekers should be given the option to choose between a **Task Exchange home-sharing model** and a **Full Rent home-sharing model** for their home-sharing journey. The operational guides for these two models are similar in almost all ways, except for the occupancy agreement which will reflect the different rental structure and task structure when applicable.

This section discusses what is required for a senior home-sharing program to succeed and provides guidance and recommendations to develop and successfully implement a senior home-sharing program. The section details out a basic and holistic operational framework for a senior home-sharing program in Bruce County and its three major components: required governance, resources for implementation, and detailed steps for program intervention.

A. Program Governance

Any home-sharing program must have a governance structure to regulate different aspects of the program. Based on our literature review, model scan of relevant programs and consultations with community stakeholders, the recommended governance structure should be comprised of a team of Bruce County staff, a project advisory committee, a lead implementation agency, and other partner agencies. It was widely recommended by interview and focus group participants that Bruce County should lead and oversee the development of the program model, coordinate with other agencies for implementation, and distribute funding. Figure 9 presents the program governance structure and Table 1 outlines the roles and responsibilities of the responsible agencies and organizations. Additionally, Table 2 lists out the potential partners and their roles that would help in the successful implementation of a senior home-sharing program: 2.1: **Bruce County Project Oversight Team**, **Project Advisory Committee** and **Lead Implementation Agency**; and 2.2: **Partner Agencies**.

Figure 9: **Proposed Chart of Responsible Agencies/Organizations**

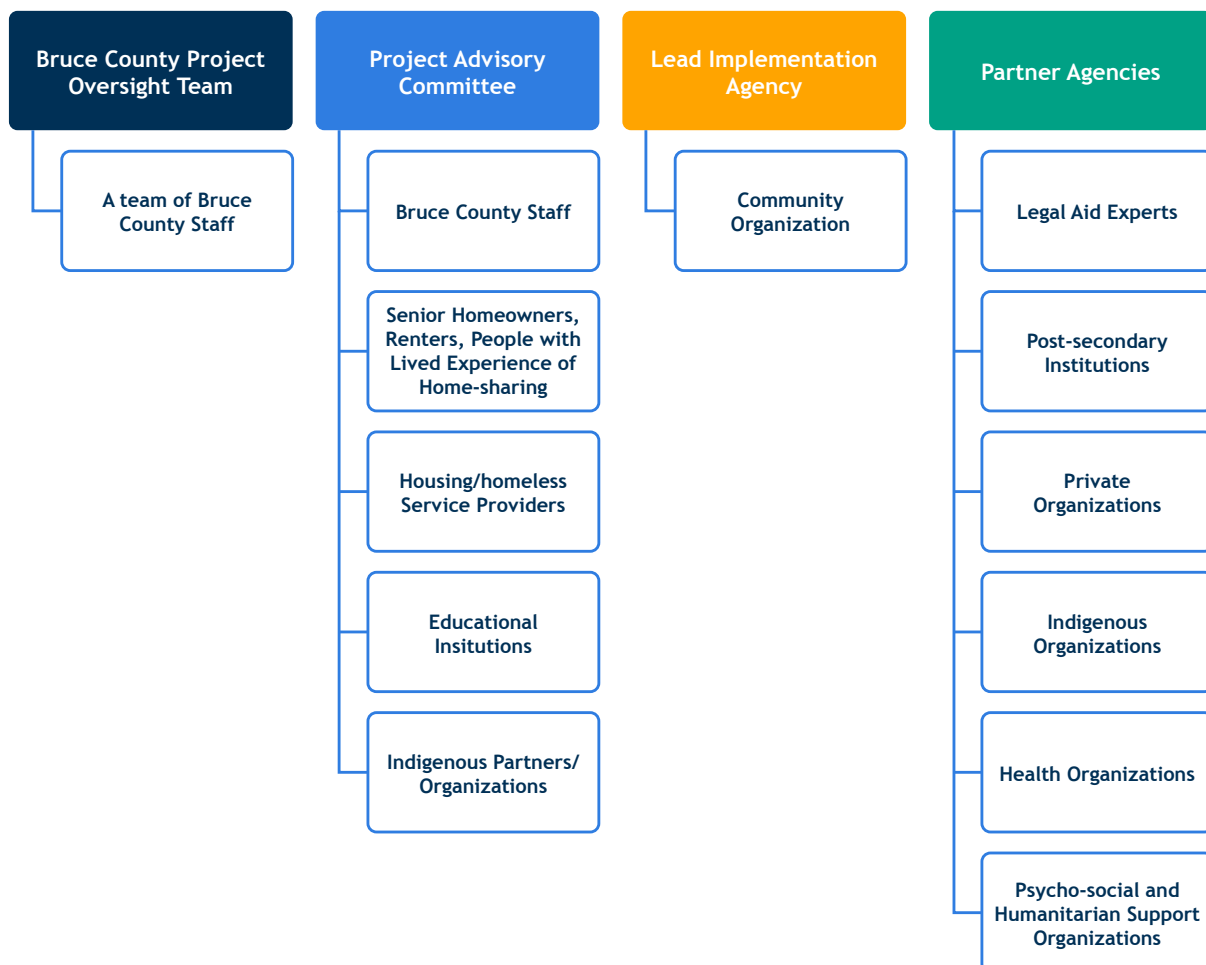| Bruce County Project Oversight Team	Project Advisory Committee	Lead Implementation Agency	Partner Agencies
A team of Bruce County Staff	Bruce County Staff	Community Organization	Legal Aid Experts
	Senior Homeowners, Renters, People with Lived Experience of Home-sharing		Post-secondary Institutions
	Housing/homeless Service Providers		Private Organizations
	Educational Insitutions		Indigenous Organizations
	Indigenous Partners/ Organizations		Health Organizations
			Psycho-social and Humanitarian Support Organizations

Table 1: Roles and Responsibilities of Agencies/Organizations

Bruce County Project Oversight Team	Project Advisory Committee	Lead Implementation Agency	Partner Agencies
Team will be made up of Bruce County staff who will directly oversee program development, coordination, and funding.	Committee will be made up of key stakeholders in Bruce County representing relevant sectors and the demography of the County.	Lead Implementation Agency will be a community agency that will be responsible for day-to-day administration of the program. The oversight team and Project Advisory Committee will select the agency through consultation.	Partner Agencies will be other community agencies, institutions, etc., identified by the lead implementation agency, Project Advisory Committee and Bruce County Oversight Team.
Responsibilities	**Responsibilities**	**Responsibilities**	**Responsibilities**
Developing program guidelines, tools, processes, performance measurement and evaluation plan.	Playing an advisory role, meeting periodically to review program performance, and recommending actions for program improvement.	Implementing the guidelines and processes developed by the Bruce County team.	Collaborating with the lead agency to implement specific aspects of the program.
Identifying and selecting a community agency that will be the lead implementer of the program.	Assisting the Bruce County oversight team in the development of program guidelines, processes and tools and selection of the lead implementer.	Overseeing community engagements, program marketing, home assessment, client intake and selection, client matching, occupancy agreement and follow-up support.	

Table 2: **Program Governance**

Table 2.1: Bruce County Program Oversight Team, Project Advisory Committee, and Lead Implementation Agency

GOVERNANCE STRUCTURE	RESPONSIBLE AGENCY/ORGANIZATION	RESPONSIBILITIES
Bruce County Program Oversight Team	Team of Bruce County Staff	▶ To directly oversee program development, coordination, and funding ▶ To be responsible for developing program guidelines, tools, processes, performance measurement and evaluation plan ▶ To identify and select a community agency that will be the lead implementer of the program
Project Advisory Committee	Bruce County Staff	To oversee program development, coordination, and funding
	Senior Homeowners, Renters, People with Lived Experience of home-sharing	To advocate for the specific groups
	Housing/Homeless Service Providers (i.e. The Homelessness Prevention Program [HPP]) officials)	To provide insights and suggestions on how to improve access to the home-sharing program, especially for people in core housing need
	Educational Institutions	▶ To help with allocating potential student participants for the program ▶ To advertise the program among students
	Indigenous Organizations	To provide insights on program components regarding Indigenous clients (i.e., questionnaire design, support service plan and implementation etc.)
Lead Implementation Agency	Any community organization interested and capable of leading a home-sharing program (i.e., YMCA)	To implement the guidelines and processes developed by the Bruce County team for the program
		To oversee community engagements and program marketing
		To hire and assign staff
		To conduct the specific interventions of the program: ▶ Home assessment ▶ Client intake and selection ▶ Client matching ▶ Occupancy agreements ▶ Follow-up support

Table 2.2: Partner Agencies

AREA OF SUPPORT	POSSIBLE PARTNERS	RESPONSIBILITIES
Definition	Any community agencies, institutions, etc., identified by the lead implementation agency, Project Advisory Committee and Bruce County	To collaborate with the lead agency to implement specific aspects of the program
Legal, Education, Private, and Indigenous Support	Legal Aid Experts	To help with legal aspects (i.e., lease agreement, eviction, takeover) of the program
	Post-Secondary Institutions	To promote the program among students
	Private Organizations (Bruce Power)	To promote the program among young professionals
	Indigenous Organizations [i.e., Southwest Ontario Aboriginal Health Access Centre, Lifelong Care Program (LLCP) at the M'Wikwedong Indigenous Friendship Centre in Owen Sound]	To provide Indigenous-specific support to Indigenous participants
	The Meeting Place of Tobermory and the Salvation Army	To promote and provide information about the program among seniors, To discuss housing needs
Health Support	Grey Bruce Health Unit	To support seniors with their physical health
	The Day Away program of Home and Community Services: Grey- Bruce	To support seniors with cognitive decline
	Victorian Order of Nurses	To provide support and care for seniors
	Southeast Grey Community Health Centre	To offer primary care services and health programs
Psycho-social and Humanitarian Support	Grey-Bruce Settlement Services	To provide supports for newcomer Canadians
	United Way	To offer support to people with lived experiences of marginalization
	Violence Prevention Grey Bruce	To support any participant who has been a survivor of violence
	Meals on Wheels- Home & Community Support Services: Grey-Bruce	To provide meal support to seniors (if applicable)

B. Resources Required

The program would require human resources, funding, office infrastructure and partnership structures to operate and sustain the program. Based on our literature review, model scan of relevant programs and consultations with community stakeholders, Table 3 outlines the resources and partnership structure for program implementation in these four areas: 3.1: **Human Resources**; 3.2: **Financial Resources**; 3.3: **Administrative Costs**; and 3.4: **Partnership Structure**.

Table 3: **Resources Required**

Table 3.1: Human Resources

PROGRAM STAFF	ROLES AND RESPONSIBILITIES
Program Manager (Bruce County)	Bruce County and/or the lead implementation agency could leverage existing human resources within their organization
Program Manager	The lead implementation agency may need to hire a program manager and staff support (i.e., case workers, IT support, etc.) for the day-to-day running of the program. The number of case workers may increase as the program expands
Frontline Case Workers	*Staff Training: Cultural Sensitivity and Equity Training* Training for Bruce County oversight team, lead implemention agency staff and partner organization to increase level of comfort and competency in delivering culturally safe and inclusive services for the populations being served (e.g., Newcomers, Indigenous, 2SLGBTQ+, etc.)

Table 3.2: Financial Resources

FINANCIAL REQUIREMENTS	OPERATIONAL COSTS
Funding Requirement	*Program Operation Costs* The lead implementation agency will require funding for programming, staffing, training, administrative expenses, etc. *Information Technology Costs* Technical support for the creation, development and/or maintenance of the program website Technical support for program applications (e.g., matching and support software) development and maintenance (if applicable)
Revenue	*Program Revenue* The program can consider generating some revenue for Bruce County and the lead implementation agency through changing program participants an administrative fee The homeowner will get revenue from the rent paid by the tenant *Funding Sources* Potential sources of funding include: ▶ New Horizons for Seniors Program (NHSP): Supports projects that make a difference in the lives of seniors and in their communities ▶ Age Well at Home (AWAH): Supports projects that enable seniors to age in place ▶ Private donations, fundraising events etc. ▶ Funding Sources identified in Model Scan: Networks of Centres of Excellence of Canada: It is a federally funded initiative that funds various entities dedicated to "multifaceted solutions to specific social and economic challenges" ▶ Natural Sciences and Engineering Research Council of Canada: Funds different entities who are looking for scientific and technical breakthroughs
Costs	*Rent Costs* ▶ Average market rent for a 2-bedroom apartment in the County is $1,076 (2021) ▶ Affordable housing rents in the County range from $790 to $1,190 a month (2022) ▶ Rent must be below market rate but high enough to offset management costs for homeowners *Homeowner Costs* ▶ Homeowners can use rent to cover housing costs including Wi-Fi (internet), heat, hydro and water, and in some cases mortgage payments and capital reserves (depending on the source of funding) ▶ Homeowner may want to set aside 5% of their monthly income for emergency repairs

Table 3.3: Administrative Costs

ADMINISTRATIVE REQUIREMENTS	ADMINISTRATIVE COSTS
Office Space **Office Supplies** **Technology**	Any administrative cost related to office space (if necessary), maintenance, utilities and leasing costs, office supplies and equipment, etc. can be paid by the revenue generated through administrative fees

Table 3.4: Partnership Structure

PARTNERS	ROLES AND RESPONSIBILITIES
Indigenous Organizations	*Indigenous-led Partnership* ▶ Partner with Indigenous organizations and community groups on program components which involve and/or impact Indigenous Peoples ▶ Approach partnerships with relationship building *Processes and interventions* ▶ Indigenous organizations will have the autonomy to determine the fit of Indigenous participants in the program ▶ Indigenous organizations take the lead in facilitating a meeting involving Indigenous clients ▶ Questionnaires and/or assessments must be developed with Indigenous organizations and ideally administered by an Indigenous staff member ▶ Indigenous support will be provided by Indigenous service providers *Potential Partners include* ▶ M'Wikwedong Indigenous Friendship Centre ▶ Southwest Ontario Aboriginal Health Access Centre (SOAHAC)
Legal Aid	Consult with legal experts on legalities of home-sharing, the design of a standard occupancy agreement, and additional sections on the task exchange *Potential partners include* ▶ Grey-Bruce Community Legal Clinic ▶ Landlord's Self-Help Centre (LSHC), a non-profit community legal clinic funded by Legal Aid Ontario. It is mandated to support Ontario's small-scale landlord community exclusively
Post-secondary Institutions	Work with post-secondary institutions to promote the program with students Partner with post-secondary programs to offer student placements for social work opportunities, including providing support for senior participants
Private Organizations	Work with businesses to promote program with employees Potential Partner for tenant recruitment: Bruce Power Consult with home-sharing platforms operating in Ontario Potential stakeholder to consult with: SpacesShared Homeshare Evolved Accommodation

C. Processes and Interventions

The program implementation agency, with the help of the Project Advisory Committee and Indigenous partners, should develop the processes and interventions required for the design, launch, management and evaluation of the program. This section presents the recommended processes and interventions required to successfully implement a senior home-sharing program in Bruce County, which will be carried out by the lead implementation agency. Based on our literature review, model scan of relevant programs and consultations with community stakeholders, Table 4 outlines the specific interventions for program implementation in the following areas: 4.1: **Application**; 4.2: **Home Assessment**; 4.3: **Intake and Selection**; 4.4: **Client Matching**; 4.5: **Occupancy Agreement**; 4.6: **Follow-up Support**; and 4.7: **Safety Measures.**

Table 4: **Processes and Interventions**

Table 4.1: Application

PROGRAM APPLICATION	PROCESSES AND INTERVENTIONS
Application Design	County, Project Advisory Committee, Indigenous partners, and lead implementer co-design application forms that cover the interests of homeowners and tenants
	Application form is designed to collect personal information about the participants, including demographic information, personal history, income, and sources of assistance (if applicable)
	Partner with Indigenous organizations to design questions relevant to Indigenous applicants
	Applications should be vetted by people with lived experience of home-sharing
Program Website Program Brochures	Link to an online application form for the home-share program is included in program brochures and promotional materials
Marketing Flyers/Pamphlets	Launch a public awareness campaign ahead of the start of the program to build familiarity with home-sharing and interest in participation
	During the program implementation the campaign can be updated to include stories on participant experiences with home-sharing
	Post ads in post-secondary institutions, senior centres, local faith groups, public libraries, newcomers' associations, local newspapers, community agencies, County website, women's shelters, Indigenous organizations, etc.

Table 4.1: Application (continued)

PROGRAM APPLICATION	PROCESSES AND INTERVENTIONS
FAQs	Provide a Frequently Asked Questions (FAQs) page. FAQs are displayed prominently to provide information in simplified language on program suitability, safety concerns, and types of supports offered Questions can address the following: ▸ *"Is home-sharing the right choice for me?"* to help participants understand the pros and cons of a home-sharing arrangement ▸ *"Who can support me if I have questions or need help?"* to provide assurance to participants that supports are available for them in the program ▸ *"Is home-sharing safe?"* to address participant fears and misconceptions and outline the safety measures in the program ▸ *"What happens if I'm in the home-share program but it no longer works for me?"* to inform participants of the standard guidelines and options they have should they wish to leave the program for any reason ▸ Provide a resource page for program participants to access program documents, policies, and guides ▸ Provide links to resources and guides on home-sharing intended for a public audience, including community members who may choose to participate in informal home-sharing arrangements ▸ Design the website to meet accessibility requirements under the Accessibility for Ontarians with Disabilities Act, 2005 (AODA) and the Government of Canada's Standard on Web Accessibility to make the website senior friendly
Information Sessions	Launch program campaigns during Spring/Summer period when seniors are more likely participate in social and/or recreational activities Utilize events that recognize and celebrate seniors to promote and raise awareness on the home-share program, including: ▸ Seniors Month in Ontario: June is designated as Seniors Month in Ontario to recognize older Ontarians and the contributions they make in their communities across the province ▸ Organize information sessions through partner organizations and host community gatherings to bring together seniors and other community members to actively discuss and learn about the program ▸ Launch targeted ad campaigns during late summer – early fall period when students are looking for housing
Landlords Application Forms **Online Forms** **Paper Forms**	Include a link to an online application in the ad for potential homeowners to submit their application for the program Provide paper applications during events and gatherings for potential clients to mail in their application for the program

Table 4.2: Home Assessment

HOME ASSESSMENT	PROCESSES AND INTERVENTIONS
Home Requirements	Housing should be designed for two to three persons
	Each person should have their own private space
	Common areas are shared, such as the kitchen and the living room
Facilities	Homes should be furnished with necessary amenities
	Clients would bring their own linens, towels, self-care supplies, and food
Safety Measures	Assess public transportation accessibility
	Assess distance of housing to emergency services, businesses, and amenities
	Conduct background check (i.e., criminal check, reference check, Vulnerability Sector Check etc.) on every participant prior to matching (see Intake and Selection for further information)
	Refer participants to other similar programs if they are not suitable for this home-sharing program
Quality of Housing	Assess and document the house's condition, accessibility, and pre-existing damages. Lead implementation agency can use the Initial Inspection Worksheet recommended by the Canada Mortgage and Housing Corporation
	Assess the emergency preparedness of the house, existence of smoke detectors/alarms, and the existence and accessibility of fire extinguishers
	Consult Canada Mortgage and Housing Corporation's recommended Homeowner's Inspection Checklist to assess whether the house has solid structure (i.e., foundation, floor, walls, stairs, roof), proper ventilation, electrical service and wiring, insulation, plumbing etc. in place
	If necessary, hire or partner with housing inspection professionals to conduct housing quality assessments
	Based on housing quality assessments, determine whether the housing requires renovation or retrofitting
Level of Landlord's Acuity	Interview with senior homeowner to discuss their needs and level of independence. Case worker would determine whether the homeowner meets an acuity level that allows them to retain their housing and live self-sufficiently
	Acuity level of participant would be reviewed annually
	Applicants/participants who are not eligible based on their level of acuity should be referred to appropriate health and social supports

Table 4.3: Intake and Selection

INTAKE AND SELECTION	PROCESSES AND INTERVENTIONS
Background Check	Case worker reviews applications to decide whether homeowner applicants and tenant applicants are suitable to participate in this particular program
	Indigenous organizations will have the autonomy to determine the fit of Indigenous clients with the program
	Applicants who are not eligible based on a high level of need the program cannot address should be referred to a more appropriate housing program
	Ensure confidentiality and data protection for any information collected
Homeowner Reference Checks	Conduct the appropriate background check on applications to determine whether applicants are eligible to proceed to the next stage of the application process
	Homeowner checks: Vulnerable sector check from a local enforcement agency
Tenant Reference Checks	Tenant checks: References from past landlords may be requested
	References may indicate how an applicant would occupy the property. This information could help avoid outcomes such as late rent payments, property damage, complaints from neighbors, or an eviction
	References should not lead to automatic rejection of applicant. Rather, it should help to put in place appropriate, participant-specific, and tailored contingency plans
In-person Meetings	After a considerate review of participant applications, caseworker sets up an in-person meeting with the homeowner applicants and tenant applicants. The purpose of the meeting is to get to know the applicant better, understand their situation, gauge their expectations, and determine if the program is the best fit for them
	Indigenous partner organizations should take the lead in facilitating a meeting that involves Indigenous clients
Participant Selection	Administer a questionnaire (if necessary) during in-person meetings in simplified and accessible language that collects the following information: client expectations, interests, aspirations and goals, client habits, privacy needs, desired housemate characteristics, desired housing arrangement, etc.
	For Indigenous clients, the questionnaire must be co-developed with an Indigenous partner organization and ideally administered by an Indigenous staff member

Table 4.4: Client Matching

CLIENT MATCHING	PROCESSES AND INTERVENTIONS
Match-making Algorithm	Conduct an intensive matching process to determine compatibility of participants. This includes the potential use of a match-making algorithm that matches clients based on the participant data, including background and preferences
	Match clients based on shared interests, compatible habits, lifestyles, similar histories and past experiences, gender (if requested), etc.
Meeting between Clients	Facilitate a meeting between participants for them to learn about each other
	The participants can be provided with a First Conversation Checklist that covers questions about the rental facilities and charges, location (e.g., parking accessibility, proximity to public transportation), as well as lifestyle preferences (e.g., whether either participant has a pet, is a smoker/non-smoker)

Table 4.5: Occupancy Agreement

OCCUPANCY AGREEMENT	PROCESSES AND INTERVENTIONS
Lease Agreement	Standard sections of the Occupancy Agreement should list the terms of the Agreement, the rent, services and utilities, rent deposit (if applicable), maintenance and repair, additional terms, and changes to the Agreement
	Develop a home-sharing agreement that details the terms and conditions for home-sharing, including rent payment and the client's responsibilities
	Homeowners have the options to choose the length of occupancy from the following: ▶ An agreement for a minimum of one year but allow for flexibility of disengagement ▶ An agreement for 3 months followed by a monthly renewal
	The program should give room for a trial living period of two weeks before the agreement is effective. If the trial period does not go well, the home-sharing agreement will not come into effect and a new matching process will begin
	Homeowner is given the option to choose from one of the two home-share models for their home-sharing arrangement: ▶ Task Exchange model ▶ Full Rent model
	An Occupancy Agreement with a Task Exchange would include a supplementary agreement

Table 4.5: Occupancy Agreement (continued)

OCCUPANCY AGREEMENT	PROCESSES AND INTERVENTIONS
Supplementary Agreement	Develop an additional section that details the terms and conditions for a Task Exchange agreement with detailed descriptions of the tasks, including the number of hours per month and the monetary value assigned to the task per hour
	Include a set of guidelines for exemptions, including accommodations for special situations
	Participants work with case worker to review or make changes to the Task Exchange agreement
Lease Contingency Plan	Tenant participant pays a security deposit and meets other contingency requirements of home-sharing agreement
	Case worker works with homeowner to develop a contingency plan to address incidents of late or no rent payment and incidents of damage to housing property
	In the case of payment default, homeowners have the options to terminate the home-share agreement in the following:
	▶ A standard 3-month period: If issues in payment are addressed but the payment default persists for up to a period of 3 months, then the home-share agreement may be terminated
	▶ Tailored guidelines: If the tenant does not follow the payment default guidelines agreed upon prior to home-sharing, the home-share agreement may be terminated
	In the case of late or no rent payment, case workers will work with and provide support to tenants to address the issues that led to payment default; case workers will also work with tenant to develop a repayment plan for missed rent
	An evicted tenant must be referred to an appropriate temporary housing provider (Shelter) and should have the opportunity to reapply to the home-sharing program

Table 4.6: Follow-up Support

FOLLOW-UP SUPPORT by Lead Implementation Agency	PROCESSES AND INTERVENTIONS
Check-ins	Case worker conducts regular meetings with participants to identify any issues that may arise in the home-sharing arrangement. Case worker would conduct a separate interview with the home-owner and tenant, followed by a joint meeting afterwards. The frequency of check-ins may change over time depending on the situation at home
	Participants offered 24/7 support services through a helpline
	Host two community meetings per year open to all participants, partners, and people interested in the program. Sessions would provide the community with updates and opportunities for engagement with other participants and community members. Sessions would be held in the Spring and the Fall
Conflict Resolution	Mitigate potential conflicts that could result from the use of household utilities by ensuring that homeowner provides a fully resourced home with furniture and amenities
	Mitigate conflicts that may result from distribution of household tasks (cleaning common spaces, taking out the garbage, etc.) by listing the specific chores and creating a weekly roster that lasts for the duration of the agreement as an appendix in the agreement
	Develop case management support for each home to address any conflicts that may arise among participants
	Provide conflict resolution training for participants once a year
	Develop a conflict resolution table to address ongoing challenges
Continuous Evaluation	Administer a questionnaire designed to assess participant needs, how needs are being met, and any gaps in supports. Questionnaire would be administered once a month for the first three months, and every six months afterwards
	Conduct periodic program evaluation to determine if home-sharing is meeting the intended program outcomes, including offering social support to participants, helping participants maintain housing, and supporting participants financially
	Periodic re-evaluation of 24/7 assistance and support to participants

Table 4.7: Safety Measures

SAFETY MEASURES	PROCESSES AND INTERVENTIONS
Physical Safety	The program can suggest homeowners take following safety measures: ▶ Install security systems in a manner that does not violate the privacy of home-sharers; home-sharers must be made aware of such installations ▶ Provide contact information for local hospitals, law enforcement agencies, and crisis management agencies
Health Safety	Put in place Infection Prevention and Control (IPAC) guidelines in case of any public health outbreaks

Appendix C provides a detailed description of the elements listed in Tables 2, 3, and 4.

Conclusion

This research shows that home-sharing can be beneficial for Bruce County in several ways:

▶ it can provide innovative solutions to an affordable housing crisis persistent in the County and specifically with seniors;

▶ it can reduce the individual's financial struggle and provide an opportunity to overcome loneliness.

While implementing a home-sharing program, evidence suggests providing potential home-sharers with a choice between a **Task Exchange home-sharing model** and a **Full Rent home-sharing model**. This choice would help in determining rent structure and developing an occupancy agreement and/or Memorandum of Understanding (MOU) specific to home-shares to ensure the rights and protection of everyone involved.

For any formal home-sharing program to succeed, collaboration and transparency among all partners (i.e., Bruce County municipalities, lead implementation agency, Indigenous stakeholders, and Project Advisory Committee) is imperative. Bruce County can consider piloting a small-scale home-sharing program and evaluating the program outcomes. The County can then decide whether to proceed on a larger scale, based on their learnings. It is also important to keep an open mind about adapting the program elements as it moves forward to meet the needs of the people who will be the target beneficiaries of the program.

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Appendices

Appendix A:

Details of Senior Home-Sharing Program Model Scan

We identified 28 home-sharing programs for seniors through a model scan conducted between November 2022 and June 2023.

A table was created for each home-share model identified. Data was extracted as it related to the following:

- ▶ Program name and link to access additional information.

- ▶ Location (e.g., city, state/province, and country).

- ▶ The target population for both homeowners and tenants (e.g., age, income requirements, sex, and gender identities).

- ▶ Key program characteristics (e.g., program application, participant matching, safety measures and support services offered).

- ▶ Partnerships with other agencies with a description of the responsibilities, if listed (e.g., staffing requirements and the responsibilities of staff operating this program, such as processing intake assessments for program participants and conducting home assessments).

- ▶ Major challenges encountered whether during the implementation of the program (e.g., raising awareness about the implementation and recruiting home-sharers).

- ▶ Funding mechanisms for the program, if available.

- ▶ Whether the program is currently operating, on hold, or shut down and reasons for current operational status.

Detailed descriptions of the various senior home-sharing programs found in Canada and internationally can be found in 'Data Extraction of Existing Models' table.

The following sub-sections provide narrative information on program demographic including target population for these programs, the key program characteristics, the key partners and their responsibilities, and funding mechanisms for these programs, The key characteristics of the program include information on the recruitment and matching processes, the living and rental agreements, available support for program participants and the key responsibilities of the agencies operating the program.

PROGRAM DEMOGRAPHIC

Almost all programs (92.85%) in the scan included seniors as homeowners or home providers for home seekers. Potential home-sharers for seniors in the programs could be other seniors, post-secondary students, young professionals, younger adults, and single parents looking for affordable housing options.

Figure 1 shows that Canada has the highest number of current senior home-sharing programs followed by Europe, Australia and the United States of America. The growth of such programs in Canada can be attributed to the success of the HomeShare Canada Network. The Network operates home-sharing programs all over Canada and provides support to other operational entities with their guiding principles[30].

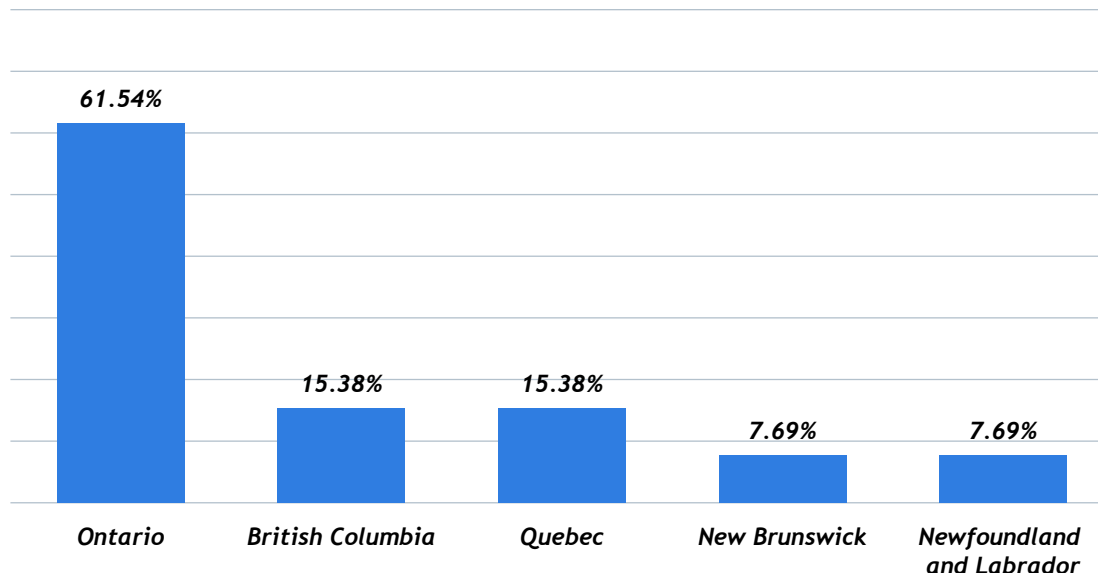*Figure 1:* **Operational Senior Home-sharing Programs by Location**
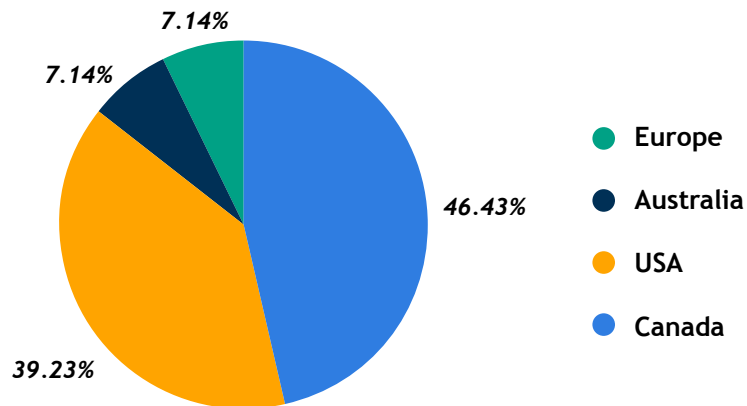
See Figure 1 data in accessible format below:

Percentage of Programs by Location Value Table

LOCATION	PROGRAM PERCENTAGE
Canada	46.43%
USA	39.23%
Australia	7.14%
Europe	7.14%

Figure 2: Operational Senior Home-sharing Program Location by Province

See Figure 2 data in accessible format below:

Percentage of Senior Home-share Programs by Province Value Table

PROVINCE	PROGRAM PERCENTAGE
Ontario	61.54%
British Columbia	15.38%
Quebec	15.38%
New Brunswick	7.69%
Newfoundland and Labrador	7.69%

Figure 2 shows that the highest number of senior home-sharing programs in Canada are operational in Ontario followed by British Columbia, Quebec, New Brunswick and Newfoundland and Labrador. The most common locations for home-sharing programs in Ontario are Hamilton, Kingston, Peel Region, Toronto, Muskoka, and Thornbury. Both formal and informal home-sharings have become a growing phenomenon in Ontario as a solution to the current housing crisis driven by increasing housing cost and decreasing affordable housing options in the recent years. It also provides residents with the opportunity to earn an extra income in short-term and long-term rental market. The popularity of home-sharing has led the provincial government to develop guidance material for municipalities that are interested to regulate Home-sharing locally[29].

Operational Status: 26 out of the 28 programs are currently operational and one program (*Home Share NL* in Newfoundland and Labrador) has shut down due to loss of funding during the COVID-19 pandemic. The *iGenNB* program in New Brunswick is operational but has stopped taking any new participants since December 2022 as their pilot phase had just ended. One program in the USA (*Shared Housing Services*) will soon start recruiting participants.

KEY PROGRAM CHARACTERISTICS

The most common features of home-sharing programs are: 1) the recruitment and matching of program participants, 2) home assessment, 3) living or occupancy contract, 4) rental agreement, 5) safety measures, 6) program fees, 7) funding, 8) program administration, 9) support system, 10) lead agency responsibility and 11) partnerships.

1. *Recruitment and Matching Process*

   Recruitment and matching of potential home-sharers is a vital part of any home-sharing program. The program usually collects information on home-sharers related to their background, personality, interests, desired characteristics in their housemates, and desired housing arrangements (i.e., long-term, short-term). The program proceeds to screen every piece of information and match individuals based on their similarities. While some programs perform screening and matching manually (i.e., *Home Share NL* in Newfoundland and Labrador), some programs utilize algorithms (i.e., *SpacesShared Homeshare Evolved* in Ontario, *WohnBuddy* in Austria). Eighty one percent of the programs in the model scan reported conducting intensive screening of applicants, which can include a background or criminal check, a reference check, etc. The program may also include interviewing both parties, setting up an introduction between potential matches, and even a trial living period to get a better sense of their compatibility. For example, the *iGeNB* program in New Brunswick conducts an extensive screening of participants, including a vulnerability sector check, references, a police check, and multiple rounds of interviews. This program also offers a two-week trial living period.

2. *Home Assessment*

   More than half of the programs (57.14%) in this scan reported an assessment of the homes prior to occupancy. This component gives program staff an idea of home providers' lifestyles and helps in identifying any additional supports they may need.

3. *Living or Occupancy Contract*

Eighty-nine percent of the programs reported developing a written living or occupancy contract between all parties before cohabitation. The contract may contain detailed information on monthly rent exchange, payment of utilities, length of the home-sharing arrangement, expected modes of conduct from each other, exit and replacement of tenant strategy and so on. For instance, the *Canada HomeShare* programs construct living agreements which are unique to each pair and include clauses on rent, household services, use of shared spaces and any other special considerations. However, it is important to mention that homeowners and tenants are not protected by the Residential Tenancies Act (RTA), which sets out the legal rights and obligations of homeowners and tenants. The Ontario RTA does not apply in Home-sharing agreements because it does not apply in situations where the tenant shares a bathroom or kitchen facility with the homeowner or the homeowner's immediate family[69].

4. *Rental Agreement*

Three types of rental agreements were identified in the model scan.

a. **Task Exchange Home-Sharing (Partial rent)** — Home-seeker provides help with some tasks in the home including meal preparation, driving to appointments, housekeeping, or yard work, in exchange for subsidized rent. For example, *Cohabitations Saguenay* program (*Les Habitations Partagées du Saguenay*) in Quebec offers different types of rental arrangements: Home-sharers can i) pay $325/month and offer no services, ii) pay $200 a month to offer four services per week, or iii) pay no rent fee/month and offer 10 services per week.

b. **Free accommodation Home-Sharing (No rent)** — Home-seeker pays no rent but pays utility costs and provides services including meal preparation, driving to appointments, housekeeping, or yard work. For instance, student home seekers in the *Combo2Generation* program in Quebec agree to accompany home providers to shopping and recreational activities outside and share with household chores in exchange for free accommodation.

c. **Paid Accommodation (Full rent) Home-Sharing** — Home-seeker pays full rent with no commitment to tasks or services. For example, the home providers in the *Home Share Now* program operating in the USA provides a room to a home seeker in exchange for rent and shared cost of utilities.

5. *Safety Measures*

The scan identified that programs take different types of measures to ensure safety of housing structure, housing environment and program participants. Some programs conduct background and reference checks to determine any criminal past of program participants. It is important to note that the intention to conduct a background check should not be to eliminate participants from the program but to ensure compatibility and level of comfort for a shared living situation. Almost all programs conduct some form of regular check-ins or follow-up visits to ensure a safe living environment for all.

The COVID-19 pandemic has encouraged many programs to adapt their program structure and policies to control public health outbreaks. For example, the *SHARE Sonoma County* program in the USA requires their participants to sign COVID-19 disclaimer form prior to move-in and agree to practice good hygiene in the home.

Some programs reported that their housing units and staff are equipped to respond to emergencies. For example, the *Senior House Share* program operators hold current and up to date CPR and First Aid Certificates for emergency response.

6. *Program Fees*

Half of the programs reported charging additional one-time or recurring fees from the participants. Most often, these charges are used to cover the cost of advertisement for applications on different mediums, utilizing third-party matchmaking services, conducting background checks, and arranging for additional support for participants (i.e., modules/courses). For instance, the *HomeShare Sarasota* program charges their participant a one-time matching fee.

7. *Funding*

A funding mechanism was reported by 76.9% of the programs in the scan. Common sources of funding include grants from different agencies (i.e., government, research institutes, etc.), fundraising events and private donations, and combinations of both. For instance, the *Canada HomeShare* program, operational all over Canada, is operated by the National Initiative for the Elderly (NICE) which is funded the Networks of Centres of Excellence (NCE) at the Government of Canada.

8. *Program Administration*

Close to three-quarters of the programs (74.07%) in the model scan are operated by community agencies or non-profit organizations. Only 14.81% of the programs are operated through local government, university, or church; and 7.41% of the programs are offered via online where the website(s) work as a platform for potential homeowners and home seekers to meet and match.

9. *Support System*

The most common type of support program operators provide is by drafting rental agreements for home-sharers to protect the rights of both parties. While some programs write out the details of an occupancy agreement themselves, other programs provide support to program participants to develop their own agreements. Programs also support home-sharers by providing continuous and tailored services to meet the needs of the clients. These services include but not limited to utilizing Intensive Case Management model, referrals and linkages to community support and resources, and education and training on harmonious living in a shared accommodation. For instance, the *Golden Girls Canada* program in Ontario provides their program participants with resources (i.e., live workshops, webinars, and helpful information) to help them on their path to home-sharing. The *HomeShare Alliance* program in Ontario educates home-sharers on best practices for living together and conducts periodic home-visits to ensure a harmonious living environment and mitigate any issues that may arise.

10. *Lead Agency Responsibility*

Typically, the staff involved in the programs lead all the program components and often provide post- placement services. The services may include, but are not limited to, regular check-ins, training for participants and a continuum of care (i.e., conflict resolution, case management, etc.). For example, the *Shared Housing Services* program in the USA provides case management and conflict resolution services to its participants. While many programs take an active approach to conducting program components, sometimes partner agencies are used to support some program elements, such as, program participant screening, providing mental health and legal support etc.

11. *Partnerships*

Fifty percent of the programs, partner with other organizations and community agencies to help operate the programs in the community. These partners

may include, but are not limited to, government entities, community-based organizations, researchers, private companies, and community stakeholders. These partners often provide support as matchmakers, conduct background checks, draft occupancy agreements, and provide a continuum of care to program participants. For example, the *Montgomery County Home-sharing* program in the USA uses an online platform to conduct background checks on participants and helps them with their lease agreement and home-sharing insurance.

Appendix B:

Qualitative Findings

Findings from participant interviews, focus groups, and surveys were organized under the following themes: 1) Knowledge of Home-sharing in Bruce County; 2) Benefits of Home-sharing; 3) Model Recommendations; 4) Risks and Challenges in Implementation; and 5) Participant Recommendations.

1) Knowledge of Home-Sharing in Bruce County

The majority of participants were familiar with the concept of a home-sharing and expressed an interest in exploring how it could help expand housing options in Bruce County. A few participants had engaged in home-sharing or helped facilitate home-sharing arrangements and all shared positive experiences. Participants from every stakeholder group knew of informal home-sharing arrangements that other family members or community members engaged in.

One senior landlord was living in an informal home-sharing arrangement with another senior, and this arrangement was facilitated through a community organization. Another participant from the lived experience stakeholder group had several years of experience as a landlord in informal home-share arrangements. While the senior homeowner expressed interest in a long-term arrangement, the other landlord participant discussed having different term tenancies.

One community agency participant discussed facilitating an informal home-sharing arrangement for a senior homeowner, and supported them with posting about the rental online, interviewing matches and providing follow up support afterwards. They reported finding the facilitation challenging given the close level of involvement coupled with the lack of dedicated resources to support the process.

In addition to knowledge of informal home-sharing in the County, one participant from a local educational institution also saw home-sharing among seniors when they resided in Japan. They observed that multi-generational homeownership was not uncommon. Affordable housing options were limited in larger cities so seniors would come together to share a home. Some Indigenous participants were not familiar with a formalized home-sharing model in which a homeowner manages a landlord-tenant relationship. However, they shared knowledge on Indigenous housing and home-sharing practices in Indigenous communities.

Home-Share Pilot Projects: Some participants discussed their knowledge of home-sharing projects in neighbouring counties. Community agency workers mentioned pilot programs in the towns of Blue Mountain and Thornbury in Grey County.

Participants from the different stakeholder groups specifically discussed the Grace United Church home-share (*Georgian Bay Home Share*) program in Thornbury. One community agency worker was familiar with the project and explained that the program is open to a wide range of participants with different levels of acuity as a way to address the shortage of housing stock.

> *"The program is a very simple program where you're matching people who simply need a place to live, who have their own transportation, who may be employed. There are no complex issues around the matching of a senior who's got an available room."*

This participant also shared the challenges the program is facing. The program does not have a paid staff position and is run by church volunteers. One volunteer senior is tasked with completing the intake, obtaining police checks and following up with the matches, all of which participants considered this to be 'fairly intensive.' Despite having a demographic of 'capable' and employed tenants in the Blue Mountain area, the volunteers have found it challenging to find tenants they could match with people. A housing/homelessness service provider noted the requirement for tenants to have employment so they may support the household expenses with the senior homeowner.

Exploring the Potentials Home-sharing in Bruce County: Participants from educational institutions already engaged in discussions within the last year on the possibility of implementing home-sharing to expand housing options in the County. They were all interested in conducting research on home-sharing in Bruce County and the neighbouring areas.

Overall, community agency participants saw a high level of interest in a senior home-sharing program, as well as home-sharing as a housing solution more broadly. Furthermore, several were working with community action groups and task force groups looking at different forms of Home-sharing to address the housing shortage.

2) How Home-Sharing Will Benefit Bruce County

All the participants saw benefits to a senior home-sharing program in Bruce County in addressing the psycho-social and economic needs of seniors, as well as providing a solution to the shortage in housing stock.

Psycho-social Support: Participants commonly discussed how home-sharing would help provide social support for seniors and financial support to age in place. Community agency representatives and officials from Bruce County and the municipalities shared similar opinions on the benefits of home-sharing, particularly for seniors. Identified benefits included reducing isolation, allowing seniors to stay in their homes longer, making home living more affordable and providing support with house tasks.

Participants from local educational institutions explained how senior home-sharing can benefit seniors and their communities:

> *"The idea [is] that you can find ways for people to stay in their community, where they have social supports, where they know the stores that they shop in, [and] their bank knows who they are. As people age, it allows them to age in place essentially, rather than having to move out of their community and away from their social supports."*

A senior landlord participant saw home-sharing as a housing option that is an alternative to a nursing home. They found home-sharing was a solution to their loneliness and social isolation, which many seniors may also experience:

> *"My husband passed in 2020. I've never been alone. The day that I've said, I need someone in my house, that was my light bulb of the day. Today, as I looked back onto it, it was the greatest move I've ever made. I'd like more people to experience that and not be lonely."*

Several community agency representatives observed the over-representation of women, especially widowed women, among the seniors they worked with. They noted that many widowed women were struggling with living in a home they could not afford to maintain. This is similar to the experience of the landlord participant who began home-sharing after becoming widowed and struggling to meet the costs to maintain their house. This participant also sought home-sharing for the companionship and support of other women. Community agency saw home-sharing as a natural fit for senior women, particularly given the existing caregiving and supportive relationships they already have with each other:

> *"I really saw how women end up taking care of women in their later years because men, their partners, are going first. And the women are surrounding each other, and they're supporting each other. And that area that I*

lived in Thornbury, most of the women were financially able to remain on their own and take care of themselves. But if they weren't, this is where I see the potential for so much goodness to happen, and just people taking care of people, women in particular. I think it'd be a little trickier with men."

In addition to reducing social isolation for seniors, Indigenous participants also saw social benefits in mentorship for younger tenants.

Health and Safety Benefits: Community agency representatives perceived health and safety benefits included support for a senior in case of a health emergency, which represents a key motivation for seniors considering company in their homes. One participant explained:

"Having worked with seniors the number one fear that they usually have is that they're going to fall and somebody's not going to find them, or they're going to die… And yes, there's the pushing alarms. But even when we, we hook people up with those, they don't, they don't necessarily wear them."

The participant with the lived experience of home-sharing and working with seniors similarly thought seniors would benefit from having another individual around to monitor for any emergencies or accidents, such as senior falls.

Access to Transportation: The participant with the lived experience of home-sharing and working with seniors considered the availability of a transportation component to be a key benefit of home-sharing since many seniors no longer have a license and face barriers to accessing a private car or transportation. Community agency participants also highlighted the barriers seniors face in accessing transportation. One participant working with seniors cited help with transportation as the most frequent reason seniors reach out for help. They shared that previous driving programs for seniors were not sustained, and community support service providers continue to struggle to find volunteers to provide transportation support.

Attracting and Retaining Talent: Participants from local educational institutions thought home-sharing would help in retaining the social fabric and local economy of rural areas by keeping seniors in their communities:

They saw the importance of expanding affordable housing to attract and retain talent. They were concerned about the impact of the housing shortage on attracting service workers, tourism workers, low wage manufacturing jobs and other service jobs the residents rely on to continue to live in the Bruce County.

Participants from local educational institutions saw home-sharing as opening up housing for international students and newcomers who can help with the labour shortage and fill the gaps in the communities. Home-sharing would provide safe and affordable housing, which is critical for success in the classroom and being able to afford schooling. It would also create opportunities to bring students into the County and closer to work placements. One participant saw the potential for educational institutions in Owen Sound to put students in placements in Southampton Hospital, the Kincardine hospital and all over Bruce County. This participant suggested work placements in programs in community health and wellbeing and in the fields of social work, nursing and the culinary arts. Officials from Bruce County and the municipalities similarly saw home-sharing as a way to address the housing shortage for students and transient professionals who work at power plants in the County.

Support for Seniors Searching for Housing: Many participants saw the benefit in seniors participating as both homeowners and tenants. One Indigenous participant saw the benefit to having a senior homeowner and senior tenant live together since they have shared lived experiences as older adults. Community agency representatives observed that housing insecurity is a rising issue with seniors in the County. One participant explained how home-sharing may be the only affordable option for seniors facing housing insecurity:

> *"In my various roles in this region, I have observed that we have over-housed seniors that struggle with many issues such as isolation, property maintenance, and increasing expenses. I have also spoken with many seniors who are facing evictions from rentals and cannot afford to compete in the current rental market, and others who are already experiencing homelessness. It is logical that these groups could help each other."*

Rural seniors have not experienced the competitive housing market of urban areas and lack the technological skills and resources needed to search for housing. Participants observed the lack of readiness and the shock that some seniors are starting to experience now in the housing crisis.

One participant explained how this often results in a 'rude awakening':

> *"When I'm talking to seniors who are losing their rentals and don't have assets and don't have a lot of savings, they just have no idea what they're facing as far as the competition in the rental market, the prices and just the technology needed to find that housing… It leaves them vulnerable to scams and different things like that, because they don't have some of those some of those skills when looking for housing."*

A home-sharing program can provide a platform or hub for individuals to find housing. The program would have the dual benefit of helping people find housing as well as providing affordable housing options. One participant explained:

> *"If they could participate in a home-sharing program, I would imagine they would also benefit just from that supportive finding, like that practical support and finding housing. Which I think in a program like this could, even if you're not providing the actual housing, maybe provide that kind of service to say people who have a lot more limited, either skills or technology or whatever it is, to find housing."*

Building a Co-habitation Framework: Participants who are landlords thought that a formal home-sharing program can provide a strong framework for cohabitation agreements for various types of relationships. For example, the framework, guidelines and regulations in agreements can be taken and applied intergenerational living arrangements such as home-sharing between grandparents and their grandchildren.

Opening Up Housing Stock: Some community agency representatives saw home-sharing as the only solution currently available to meet senior housing needs. One participant observed that seniors were interested in having smaller units and high-density residential developments. While they saw residential developments as being part of the bigger solution, the participant warned that developments would still not address the immediate and increasing need for housing:

> *"The challenge is there are no fully serviced communities in the [North Bruce Peninsula]. Tobermory lacks town water and Lion's Head lacks sewage treatment, therefore the potential for these developments to address current challenges is limited. Self-contained units do not fully address the challenges associated with isolation and increasing costs, as well as a lock of access to community nursing and personal care. If seniors combined resources and were supported in [home-sharing], there is greater potential to afford to bring the personal care they need to them or coordinate to travel to it."*

Expanding Housing Options: Housing/homelessness service providers thought the benefits extend to others outside of the program. One participant saw the program benefiting tenants who may face barriers in accessing the private market due to the costs or rental history:

> *"I very much believe in [needing] diverse spectrum of housing solutions to be as diverse as the folks experiencing homelessness. So, I see this as*

perhaps an opportunity for lower acuity folks to potentially find housing with a senior that can then support them in... making it more affordable."

A home-sharing program may also indirectly benefit some individuals experiencing homelessness. Through providing additional rental options, the home-sharing program may improve the rental market. Some renters who leave their affordable units to go into a home-sharing program can help in freeing up space in the market for lower acuity renters and people experiencing homelessness.

Landlord participants similarly saw home-sharing being beneficial for contractors who are struggling to find affordable housing options in Bruce County. One participant explained:

"[Workers] get gouged on rental prices. And when they take a full unit for example, it raises the rent of everybody else in the town as well, because there's a tighter hold on units so everyone could benefit from [home-sharing]."

Landlord participants also suggested that professionals can also take advantage of a home-sharing arrangement as an opportunity to try out an area before making the decision to buy a home there.

Formalized Home-sharing: Participants from Bruce County and the municipalities stressed that these benefits can only be achieved through a formalized program that is overseen by Bruce County. People would be more likely to trust that the risks would be mitigated through a government program. One participant explained:

"Not everyone in the community thinks in those innovative creative ways. People tend to think more in the traditional 'this is what my neighbor's doing,' 'this is what everyone else is doing' and so they continue to do the same. Whereas if we had a formalized program, it might be adding an additional layer of comfort for people to consider a different model. They would feel as though some of the risks were reduced for them going ahead and figuring this out on their own to."

3) Potential Home-Sharing Models

Participants did not favour a single model. However, they expressed the most interest in the task exchange (i.e., partial rent) model and shared similar views on the model benefits. Although they found the concept of a task exchange the most interesting, some participants noted that there might be risks and challenges in implementing this approach. Participants generally thought they should be allowed to choose the home-sharing model that best suits them and their needs.

Benefits in Task Exchange Arrangements: Participants from local educational institutions expressed the greatest interest in the task exchange model, which they thought promoted sharing and social bonding. They saw this model as going beyond the economic need for affordable housing by also targeting the social need for human connection:

> *"We don't have a shortage of space. We have a shortage of connections really, for people to connect."*

One community agency representative saw the task exchange component as a way to free up the work for personal support workers (PSWs):

> *"Imagine if you could free up PSWs who are in short supply everywhere and they're expensive, that are doing predominantly homemaking work, have students be in those homes doing homemaking work and have the PSW is freed up to meet the need for their personal care needs, dressing, clothing, bathing all of those things."*

Community agency representatives also recommended transportation as a specific type of task exchange given its prominence as a significant challenge and barrier to seniors.

Community agency representatives and participants from local educational institutions saw the partial task exchange model as being especially suitable for Bruce County and rural communities. Community agency representatives considered the task exchange model to be mutually beneficial for both parties by providing an affordable housing option for the tenant while supporting the homeowner with paying bills. One participant with experience in home-sharing drew on first-hand experience to explain:

> *"I think the reason why the combination is probably best suited to this community is one, people don't tend to make as much up here, so having a subsidized rent is going to help people just live a better life. Two, there's a lot of challenges with living alone out here, especially if you're not in town around just property maintenance."*

These benefits can also go beyond financial and have been linked to the practical side of living together. As one participant stated:

"If the homeowner is benefiting in both like financially and with help from the tenant, then there's going to be feel like there's a mutual contribution to each other's lives."

The practical benefits of integrating task exchange were further highlighted:

"Financial resources have the potential to keep people facing increased costs in their home, instead of selling and struggling to find a smaller unit. The practical assistance is also essential in extending someone's time living in their home. The tenant will benefit from lower rent while still feeling like they are contributing."

One participant from a local educational institution saw both the homeowner and tenant taking on responsibilities in the task exchange. They saw the benefits to a senior taking on tasks to stay busy and have a purpose. For example, the senior home-owner can provide a daily home cooked meal in the exchange.

The participant explained that a mutual task exchange is important for rural communities where people rely on each other for support and value reciprocity in any exchange:

"There's a psychological part towards paying for something that you're using. My parents in their generation would not want or would have never considered taking something that they weren't paying for. If it was seen as charitable, perhaps people might have a problem with that. But if they feel that they're contributing something financially in some [way] with work and activities, I think that could work well for both, and you wouldn't feel that you're taking advantage of someone or being taken advantage of."

Risks in Task Exchange Arrangements: All the participants saw risks with including a task exchange component in a home-sharing model. Community agency representatives saw this model opening the door to home takeovers for vulnerable seniors. They also worried that a task exchange of household chores would devolve into caregiving tasks. Other community agency participants pointed out the need to consider any legal implications with this model; as one participant pointed out, tasks such as driving may involve legal considerations (e.g., liability) and introduce a need for additional insurance.

One Indigenous participant thought that a subsidized rent with task exchange might work in theory in the scenario where the tenants moving in are young professionals. However, the participants expressed concern with how a task exchange would work in real situations. Another participant saw risks in any model that tied housing to labour. They worried that people who are not able to deliver labour for any physical or mental barrier would likely be excluded:

> *"I definitely worry about people who aren't able for lots of different reasons to do those tasks. What would happen at that point?"*

A housing/homelessness service provider shared similar concerns over how a task exchange requirement may result in excluding people who are not able bodied:

> *"I wouldn't want someone to be discluded just because they have a physical disability and can't participate in the labour."*

An Indigenous participant also observed in their work how relationships can break down when tasks are incorporated into a cohabitation arrangement:

> *"Many roommate relationships between people who have a lot of commonalities and [are] invested in each other in lots of ways, they don't last because of household task related things."*

They recommended exploring other ways to subsidize rent and suggested volunteering in the community:

> *"I'm thinking about community involvement [where] you don't have to pay rent if you volunteer once a week somewhere. [It's] those other pieces that maybe a homeowner would be willing to forego getting any money [for] and have contributions back to the community. That could be another opportunity for people."*

Full Rent Model Benefits: A small number of community agency representatives considered the full rent model as beneficial for people who want a practical option or are hesitant to share a space. One participant explained:

> *"[The] legal status of the relationship and problem-solving mechanisms are clearer if relationship is full rent with no tasks or services required."*

Another participant suggested this model would be the best and most straightforward model to start a program with, given the inherent risks and vulnerability seniors have:

"I think sometimes it's just keeping it simple and saying, you're basically paying for your share of the rent. And sometimes all that seniors are really looking for is that somebody's going to make sure that something does not happen to them. That tends to be what we hear time and time again. So, you know, just to kind of make mention of that."

This model was also seen as lessening the potential for conflicts which may arise in a task exchange and can be applicable to a wider range of people, since some tenants may not have the time, availability or skill capacity to complete tasks for seniors. One participant saw this full rent model successfully used in a housing program but noted that the rent was not at the full market value and may have played a factor.

Participants from local educational institutions also saw a benefit to full rent model since it would provide cheaper rent. This in turn would open housing stock in the community and likely bring down market prices.

Full Rent Model Risks: Bruce County were concerned that the paid accommodation (full rent) model may take away the social support home-sharing provides:

"I think it takes away that compatibility thing, where someone might just be in their room the whole day or all night and never really interact with the individual. So, I think kind of hybrid model would give that more opportunity for companionship."

Free Accommodation Model Risks: Participants from local educational institutions were concerned that free accommodation (no rent, full task exchange) model can allow for exploitation of tenants, particularly international students. International students would be vulnerable in this model because they may not have the information or comfort and trust to know who to talk to should issues arise. Participants saw this model as leaving too much room for areas that would not be clearly defined in the agreement. Participants from Bruce County and the municipalities shared similar concerns with the task exchange model and thought it may place too much pressure on the participants.

Although landlord participants expressed the most interest in a model that would include a task exchange component, they were concerned with the legal considerations that come with a task exchange, specifically if a tenant would not be able to perform their responsibilities and the tasks listed in the occupancy agreement:

"Sometimes there's a very short list of things somebody can do and that's a big shame and [is] why they would have to leave their home. So, if we could prevent that, I think that'd be the gold standard."

Home-Share Program Options: Participants from Bruce County and the municipalities generally saw a home-sharing program offering several options in home-share models to meet the varying needs of homeowners and tenants. They commonly saw the role of Bruce County as creating good processes and opportunities for home-sharing and the home-share options being offered:

"What we want to do is create a process or a program that allows people to understand what the options are and support them to getting there."

The County overseeing the program would provide accountability and ensure that checks and balances remain in place.

Fundamental Model Components: Some participants did not support a particular model. Rather, they focused on the elements that would be fundamental to ensure the success of the program. Some community agency representatives stressed that any model chosen must include a 'paid rent' component to allow for an income supplement for seniors, which is critical in helping to supplement house costs and maintenance.

The participant with lived experience focused on the issue of privacy in a home-sharing model and ensuring that it does not contribute to further isolation for a senior. They recommended that home-sharing models need to include designated private spaces to ensure privacy and minimize conflict. However, they observed that seniors new to a retirement home often struggled with losing some of their independence and experienced social isolation. Given those cases, they also recognized the importance of providing the option of shared spaces to allow for socialization.

A housing/homelessness service provider thought that the model which affords tenants the most rights should be supported. They were concerned with lack of security offered in a home-sharing arrangement but added that tenants face similar risks in the private market.

Alternatives to the Home-Share Models: Indigenous participants provided feedback on how the formalized home-sharing models are not applicable to some Indigenous Peoples and Indigenous communities. The models fall under a settler-colonial legal framework with private property and individual home ownership. One participant saw challenges with implementing these models and frameworks in Indigenous communities:

> *"I can't see [home-sharing] working in our community at all. But I could see it possibly working for some of our community members that live in an urban area that are looking for somewhere to live. [With] our homes here in the community...it would just not work. Now, it's an interesting concept. I just see a lot of social issues with it... I would just have to see it work."*

Participants stressed housing must be viewed in a wider context, including the challenges and barriers to housing that Indigenous Peoples and communities experience:

> *"Keep in mind that a lot of lack of housing is still an issue for a lot of Indigenous Peoples, especially seniors, so they're already maybe sharing a place or living with somebody else. So they don't have their own home... Or [seniors] might have their own place. But they have other family members already there."*

The application of a home-sharing program for Indigenous Peoples must take Indigenous worldviews into account, including the meaning of land and meaning of home for different Indigenous communities. One participant shared the importance of understanding homes and households through an Indigenous lens:

> *"The idea of how what home looks like [is] a pretty massive cultural question, not just with Indigenous folks, but lots of different communities. You're going to get a lot of different expectations around just basically the functioning of what is a home... Encouraging and facilitating intergenerational placements is really foundational to the project."*

This participant stated that encouraging and facilitating intergenerational living should be foundational to any home-sharing program. They added that in Indigenous communities, there are other aspects of intergenerational living that are a lot deeper than what these models can offer.

Expanding the Model Demographic: Community agency representatives recommended looking at models that expand the age groups for both landlords and tenants. The *Georgian Bay Home Service* program in Thornbury was raised here again as an example of a program that recognizes the need for flexibility around age.

The program coordinators explore and seek out a landlord who fall under '55+' and are

not limited to seniors (65+). They also consider adult renters who may be on Ontario Disability Support Program (ODSP) and unable to work, but not retired yet.

Community agency representatives suggested examining a model in which a rental house is shared by a group of tenants. They viewed this model as far more likely to happen with the support of a home-sharing program and saw it working without the homeowner elements as a rental property. This model could mitigate the risk of not finding enough homeowners who would be willing to participate in home-sharing. Participants suggested Bruce County takes a role in helping tenants to find suitable housing in cases where housing can be mediated and coordinated.

Landlord participants were interested in home-sharing models that would allow for several seniors living together. One participant likened this to the concept of 'house hacking,' where a homeowner has several roommates. This would allow the home-owner to pay off the mortgage while managing to still live in the house. The partici-pant thought this concept can be applied to seniors and sustain a home-share model:

> *"You're effectively just changing age brackets of people in the relation-ship…you're effectively creating a sustainable premise of how people could live in a house together."*

A younger tenant can also be added to this arrangement if a task exchange component is required. The younger tenant can also reside in the home with seniors and take on tasks which would help lower their rent, such as yard maintenance or snow shoveling.

4) Risks and Challenges in Implementation

Participants shared similar concerns around the potential for elder abuse, respecting and recognizing tenant rights and responsibilities, the potential exploitation through a task exchange (e.g., completing chores for reduced rental costs), challenges with the County's geography (i.e., rural communities may face more difficulties implementing a program) and program sustainability.

Discussions on the risks and challenges that senior homeowners may face covered the following topics:

Senior Health and Wellbeing: The participant with lived experience of home-sharing identified the following challenges in their work with seniors in nursing homes: mental health struggles, addictions, mobility challenges, inability to drive, living with Alzhei-mer's or Dementia, and the inability to maintain a standard of tidiness or cleanliness of a home. They highlighted mobility challenges and seniors facing barriers due to relying on a range of mobility devices (e.g., wheelchairs and/or walkers).

Community agency representatives saw home-sharing and caregiving as two critical needs for seniors that require separate interventions. One participant explained how a home-sharing program cannot provide a solution to the shortage of caregiving services needed for seniors:

> *"The PSW situation and homemaking isn't great. I can't see a roommate wanting to give someone a bath, or a roommate wanting to do personal care, and that's where we're really lacking in this community."*

One participant from a local educational institution observed that the COVID19 pandemic still poses health risks for some seniors. They recommended looking into ways to maintain safety for vulnerable seniors.

Elder Abuse: Participants from Bruce County and the municipalities were concerned with elder abuse and stressed that seniors participating in the program must be informed and clearly understand their rights as landlords or tenants:

> *"I thought about elder abuse. Should they get a stranger living in their home in a situation where they're taken advantage of? How does the senior enforce their rights through the landlord tenant act? That's one of the initial things that came to mind when thinking about this concept."*

Landlord participants were also concerned with the potential for elder abuse, especially in a scenario in where the homeowner may be in cognitive decline.

Home Takeovers: Community agency representatives spoke extensively about the risks of home takeovers. Two participants who work with seniors identified two types of takeovers risks: Some of the takeovers are by relatives taking over a grandparent's apartment or house, while other takeovers are by individuals who moved into the home with a vulnerable senior and took over the house. They also observed an increase in evictions in informal living arrangements with seniors. They explained that seniors with diminishing capacity, such as Alzheimer's or dementia, would lose the capacity to manage the household and pay the bills. This would result in the sudden eviction of a tenant in informal arrangement where there was no signed contract.

A housing/homelessness service provider saw risks in home takeovers as well as the over-involvement and influence of family members in the homeowner's living arrangements. One example they provided was a scenario where family members may affect how the senior homeowner perceives their tenant or pressure them to evict a tenant.

Homeowner Hesitancy in Participation: Community agency representatives were concerned about senior homeowners hesitating or not being open to home-sharing arrangements. This can be attributed to intergenerational differences in how housing is experienced. The generation of seniors who benefited from housing security and home ownership may not be open to other kinds of housing models. One survey respondent observed how seniors struggle with sharing with spaces:

> *"I have witnessed the struggle people experience upon suddenly sharing living space with non-relatives for the first time in their lives. House sharing is far less extreme than a transition to long-term care, but still a deviation from the housing norm they grew up with. Seniors, especially religious individuals, may feel self-conscious about what other will think about the nature of their relationships in a house sharing scenario."*

The participants also discussed the reservations people living in small knit communities may have with bringing in strangers into their homes. One participant explained:

> *"They don't know what kind of a family this really is, they don't know where you come from. You might be from the city, and you don't know anything about rural things. All those kinds of considerations come into play in a rural community."*

Rising Costs: One landlord participant discussed the challenges they have personally experienced as a senior homeowner in maintaining their home due to rising housing costs. They stated that government intervention should provide assistance to seniors and enable them to meet the costs of maintaining a house. They added:

> *"If you do not have some guaranteed income that's coming in besides the pension, that can get hard for that person and then the next step is they're going to be on the street."*

Discussions on the risks and challenges that tenants may face covered the following topics:

Tenant Rights and Protections: Indigenous participants were concerned with the protection and rights of both parties in occupancy agreements. One participant observed the growing trend towards homeless people moving into housing that is not protected under the Residential Tenancies Act (RTA). They worried that solutions, including home-sharing, are increasingly not covered by the RTA and eroding the rights of people experiencing homelessness or people precariously housed who have experienced

the most housing insecurity.

Creating Safe Housing Experiences: Community agency representatives were concerned with racism (including anti-Indigenous racism) and discrimination that racialized and Indigenous Peoples experience in housing. They stated that work needs to be done to facilitate safe housing experiences for Indigenous Peoples, particularly during the screening and matching process. Some participants stressed the importance of understanding of the 'traditional perspectives and values' in the older populations in non-urbanized areas of the County and how this would impact the matching process.

Community agency representatives also highlighted the issue of gender and safety in the matching process, where women homeowners concerned with their safety may feel discomfort with taking in male tenants. They shared the example of senior housing in Coburg, Ontario where the biggest demand for accommodation came from older men. However older single women, the majority of the homeowners who were sharing their homes, were not always comfortable with renting to older males.

Indigenous participants were similarly concerned for the personal safety of people who are Indigenous, racialized and/or 2SLGBTQI+ people and the discrimination they can face when participating in the program. One participant saw challenges with bringing in external supports, including personal support workers, if they are strangers to the community. They explained that a senior and their family may not be comfortable with receiving personal care from a person they didn't know.

Indigenous Experiences and Barriers to Housing: One participant identified as Indigenous and spoke about the barriers Indigenous Peoples face when they move away from their community:

> *"[Indigenous] people are connected with their reserves. There's a lot of help inside of that. It is when people go off of the reserves that they are lost."*

The participant observed the lack of housing options for Indigenous Peoples and explained that they end up in unfit living conditions that would be challenging for any person.

International Students and Low Wage Workers: Participants discussed the key supports international students need for them to stay in the communities in the County. They similarly explained that success for international students relies on three key

needs: a place to live, a place to study and a place to work. Participants warned that unless these three needs are put in place, any program targeting them will not succeed and may in fact lead to them being exploited or becoming unhoused:

> *"You have the three pieces for international students is they need a place to learn, they need a place to work, and they also need a place to live. And if you have all three of those things around a community, then you're going to have success. But if you're missing one of those pieces, that circle breaks and it's not going to be successful and you're not going to have that person want to stay in the community. Because when a student comes, they want to stay in Canada, that's their intent. So, if they feel welcomed, and they have what they need in their community, then they're going to stay."*

One participant added that the criteria being given for international students applies to low wage workers and seniors as well. Building supports for international students are part of building supports for anyone with an income that is not keeping up with the increased cost of living.

Another participant from local educational institutions was concerned that a home-sharing program would prioritize contractors, which may lead to other individuals in the community who work in retail or hotel jobs being left behind. This risk will grow as the number of contract workers coming to work in the County grows in the coming years. This participant also noted that most of the workers are in construction trades that are typically male dominated roles. This can pose a challenge for homeowners with gender preferences for women only.

One Indigenous participant saw short term arrangements as part of a bigger challenge for Bruce County. They attributed to seasonal rentals and short term stays of contractors who come to work at power plants in the County.

Discussions also covered larger structural risks and challenges in the following topics:

Challenges with County Geography: Participants addressed the difficulty of implementing a home-sharing program in the County due to its large geography and low population density. One participant said the program must distinguish between the 'pockets of urbanization' in the County and the farmland, particularly in Southern Bruce:

> *"[Is this] home-sharing for Bruce County? Because there needs to be some indication or a recognition that there's tons of farming land. But there's a lot of challenges presented."*

Participants recommended the County reach out to communities in the Northern Bruce Peninsula (NBP) and Tobermory. Communities in these areas have felt that County programs and services were not easily accessible to them in the past.

Participants from Bruce County and the municipalities saw similar challenges in implementing a home-sharing program due to Bruce County's spread-out geography. Participants generally envisioned Bruce County working with local organizations to implement the program. They were concerned about the capacity for small rural communities, which have a limited number of non-profits and support organizations with services spanning a large geographic area. Indigenous participants also saw challenges with implementing the program in Bruce County due to the County's large geography. One participant worried that a home-share arrangement in the county, instead of a city or town, can result in the isolation of both parties.

Lack of Access to Transportation: One landlord participant shared that they struggled with barriers to accessing transportation for activities like buying groceries or visiting their doctor. Indigenous participants also saw challenges in the lack of public transportation in some areas. Participants from educational institutions also saw challenges with student placements due to the lack of transportation solutions in Bruce County, making travel from the campuses to the placements difficult for the students.

Lack of Homelessness Prevention: An Indigenous participant explained that a home-sharing program must be part of a wider strategy that includes much-needed work in early prevention:

> *"If I see this being successful, I see it being the driver of homelessness prevention in Bruce County. I think that [home-sharing] needs to come along with a greater plan and community planning around homelessness prevention... This has got to be interwoven in within that. And if that doesn't exist, it has to be made central to that."*

Program Sustainability: Some community agency representatives saw the for-profit model as the best way to operate a self-sustaining model. This model would not require public funding and the risks that come with it. They mentioned the risk that funding may not be available past the pilot stage or would not be protected from changing political priorities. Participants working on a for-profit home-sharing program without the support of public funding shared that the program may be met with mixed reactions. Some of the partners and community organizations have reacted positively and expressed excitement in working with a program that can be self-sustaining. However, other potential partners saw the for-profit model as problematic and expressed discomfort with working this model.

Participants from Bruce County and the municipalities were also concerned with the financial sustainability, with some stakeholders questioning whether this would require implementing a fee for service model.

Zoning By-Laws: During discussions on barriers to home-sharing, Participants from Bruce County and the local municipalities suggested reviewing zoning by-laws to ensure there are no barriers to facilitating a home-sharing program. The discussions were generally positive with the belief that there would be political will to change or provide updates. One participant suggested the County run a survey to the local municipalities on zoning requirements to identify where changes are needed.

5) Participant Recommendations

Participants' recommendations are presented below in two sections: a) resource recommendations: human resources, financial resources, and partnerships; b) process recommendations: applications, home assessment, client matching, occupancy agreement, and follow-up supports. This falls in line with the design of the implementation framework, which also consists of two sections of resource recommendations and process recommendations.

A. RESOURCE RECOMMENDATIONS

Human Resources

All the community agency representatives recommended that Bruce County have a visible presence in the marketing of the home-share program to lend credibility to this work. One participant explained why the program should be as formal as possible:

> *"Because [home-sharing] is like a less formal way of living, it's a less formal housing structure. I think for people to get more comfortable with that, then they're going to need that security in a level of government, [that] is already actively in the housing realm. I think you just need that for people to feel confident."*

Participants saw the County overseeing the program. Some participants recommended the County contract an agency or business to oversee the relationship between the homeowner and tenant. The level of personal support required for an individual homeowner or tenant was seen as better suited for a partnering community agency.

Cultural Safety Training: Indigenous participants saw the need for a program coordinator with training in cultural safety so they can have a strong understanding of what participants need and what they are comfortable with. Community agency representatives also stressed the need for cultural safety training for case managers and service

providers in the program. One participant reflected on their experiences working with Indigenous communities, and the importance of bringing experience in service delivery to these conversations:

> *"The reality is that [training and learning] is very different from when you're actually here on the front line working with Indigenous Peoples because they're all so different. And they're coming from their own understanding, so I just think it's about being very sensitive and being a good listener."*

Financial Resources

Administration Costs: Community agency representatives working on a home-sharing program provided insights into the challenges they faced in maintaining affordable administration fees for home audits/assessment. For them, affordable fees consisted of a rate of five to eight percent of the rent paid, with no additional charges or placement fees. Home visits during home audits drive up the administration considerably. To address this barrier and keep the administration fees affordable, these participants implemented a process where home visits would be conducted every fifth home listing. Each individual listing would require that the participating homeowner provide pictures of the rooms and shared spaces required for the posting. Staff at the organization would review the pictures and follow up with the homeowner with any concerns.

Other community agency representatives addressed the issue of administration costs by suggesting the program operator seek funding from the Federal government for a staff position to administer the program. This was seen as a way to mitigate financial risks to maintain the program. Participants working on the home-sharing program put a portion of the administration fee into a bursary fund to help support international students participating in the program. The fund would provide up to three month's rent for international students in need. They saw this as a way to assist international students who may face exploitation and housing insecurity.

Support for structural changes: Community agency representatives suggested the program provides funding to homeowners to support structural changes to their property. People may be more open to home-sharing when there is a guarantee of privacy, however it can be challenging to ensure privacy in some of the current house models in the County. Participants explained that many homes in the community are designed as open concept cottages with few occupants and that changes would be needed to make homes more shareable. They saw this funding as a way to facilitate that change. Community agency representatives also recommended working with the municipalities

to ensure that any restrictions in zoning by-laws are removed.

Partnerships Required for Home-sharing

Project Advisory Committee: Overall, participants did not provide specific recommendations for forming a Project Advisory Committee. However, participants across the stakeholder groups discussed principles central to the role of an advisory committee. Community agency representatives stressed that senior homeowners and renters should be involved in the development of the program. One participant explained:

> *"Individual senior property owners and housing insecure individuals need to be central in the development of the program to ensure a willingness of this population to participate."*

Another participant cited the phrase "nothing without us" to stress the importance of including people with the lived experience of housing insecurity 'at the table' throughout the program design and implementation.

A housing/homeless service provider also thought that a program overseen by the County would have accountability and lend validity to the program, particularly if there is grassroots involvement in the governance and shaping of the program. Participants from local educational institutions recommended establishing a steering committee that can serve a similar function to a Project Advisory Committee. The steering committee would meet monthly with the community organizations and partners working on the home-share program.

One participant suggested bringing on a stakeholder who can address the financial concerns that program participants may have:

> *"People will be concerned that their senior loved one will be exploited financially or that someone's not going to watch out for them. You may even want to have someone from a bank, someone who can provide some advice to seniors on how to set this up from a tax perspective for themselves. That's advantageous. Having a presence there [and] talking about the financial piece or concerns that people might have would help. I would not ignore that piece."*

Another participant from this group recommended inviting a stakeholder from a post-secondary institution to help with the long-term strategy of bringing in international students to the County.

Legal Aid: Community agency representatives saw challenges for tenants participating in the program since they are not covered under the Residential Tenancy Act of

Ontario (RTA). They recommended Bruce County work with legal aid clinics to ensure the rights of both senior homeowners and tenants are addressed in occupancy agreements. Participants suggested partnering with legal clinics to establish written agreements. One participant suggested mitigating the costs for legal counsel by hiring an individual who would take on the role of a middle person between program staff and lawyers. This individual would have the knowledge to identify when legal services should be consulted to resolve an issue. They would be available for consultation to determine when the County should request legal counsel.

Post-secondary Institutions: Participants from local educational institutions recommended partnerships to leverage academic expertise managing housing. One participant discussed their experience with a homestay model their college implemented. They described feeling supported in the program because they knew they had access to a staff contact at the college who would be available to provide guidance when they needed it. The participant suggested exploring components of the homestay model:

> *"People would be more likely to take something on if it was modelled after that homestay model, rather than just two people individually entering into a contract that would be open for exploitation, misunderstanding, what have you."*

Participants from local educational institutions also recommended partnering with post-secondary institutions on student placements. One participant saw a collaboration in which social work students could provide support for seniors in the home-sharing program. The participant explained:

> *"Finding a way to build in home visits and community supports and the like with students and student projects might be a really great way to also find some resources for [the home-share program], develop community support and ensure sustainability of a program."*

This participant described the process in which a student could do five visits over a semester, or they could be assigned to one senior or family sharing a house. The students providing the support could be connected to and/or access supports for the home-share participants. This participant saw this as a way for the County to invest in the education system and access students without requiring a lot of financial investment in the process.

Participants working on a home-sharing program mentioned partnering with two colleges in Southern Ontario and recommended the County partner with postsecondary institutions as well. Housing/homelessness service providers also saw opportunities

for local colleges to advertise and promote a home-sharing program for students.

Indigenous organizations: Indigenous participants stressed the importance of building relationships with Indigenous Peoples and communities for any partnership or collaboration with Indigenous organizations. Community agency representatives also stressed that relationship building is central to any program serving Indigenous individuals and communities. One participant shared that relationships must be approached with the practices of cultural humility:

> *"[Change is] difficult when you're carrying all that trauma and intergenerational trauma and distrust. It's about building relationships. Building good relationships are key…*

You have to create a safe space, and you have to really, really, really take in the knowledge of the people that you're working with. And it can't be somebody that assumes they know better… So [it's] taking into consideration what is important to the person that you're wanting to help and support. What's their vision, what's their hope? What's their dream?"

Community agency representatives who worked with Indigenous seniors stressed that the work of community agencies can only be effective and done properly when it is built on an understanding of the systemic racism and barriers Indigenous Peoples and communities face, including intergenerational trauma and distrust due to colonialism:

> *"I think the government agencies need to do their work and it has to be more than just performative work. They need to do the best job that they can do with understanding the needs of Indigenous Peoples and systemic racism and overcoming all those barriers. And the impacts of colonization, and [the impact] that colonization has had on people."*

They did not see the need to 'recreate the wheel' in a home-sharing program serving Indigenous seniors. The representatives saw a home-share program as being complimentary to an already existing organization or programme serving Indigenous seniors. Should the County hire an individual to work with Indigenous communities and agencies, the interviewee strongly recommended that the person hired be an Indigenous person with experience working with Indigenous Peoples and communities.

Community agency representatives also praised how Indigenous organizations work with seniors on housing. They mentioned Indigenous community centres where housing services are integrated with other community support services. Support for housing is

provided in a space with health services, mental health services, and social activities. One participant felt that settlers have a lot to learn from Indigenous communities and how they look after their elders.

One Indigenous participant recommended working with people at the Southwest Ontario Aboriginal Health Access Centre (SOAHAC) since they provide a variety of services to the community, including health checks. One landlord recommended partnering with the Lifelong Care Program (LLCP) at the M'Wikwedong Indigenous Friendship Centre in Owen Sound. They shared that they had accessed their program and services and found them to be a 'great help.'

Private Organizations: Participants from most stakeholder groups recommended partnering with private businesses and employers on housing solutions for workers. Participants from Bruce County and the local municipalities discussed the potential for partnerships with local businesses and big employers in Bruce County. They saw this as an opportunity to help with the seasonal housing gap and expand housing options for professionals moving to the area. The program operator could work with employers to connect the employees with housing. They could also promote the program and make connections for professionals looking for housing.

Participants from Bruce County and the local municipalities thought a private partnership would help in creating legitimacy for the home-share program for seniors who are hesitant:

> *"A few of the seniors were interested in providing the housing kind of having that endorsement of the employer."*

A private partner can help streamline the evaluation of program applicants. One participant suggested working with private partners to provide homeowners with a rent guarantee. Should a tenant fail to pay rent, the employer can ensure the rental amount is paid to the landlord.

Community agency representatives also identified Bruce Power as a potential partner in a home-sharing program. This was likened to post-secondary institutions providing students with options for housing. Participants saw the program providing short term rentals for workers who are either transient or trying out housing in the community before transitioning into permanent housing. They considered the program 'fairly cheap' for Bruce Power to run and sustain in the long term. Any overhead costs for coordination would only be needed during the launching process and any remaining resources required would already be present. This would provide the County with a model where they can work with the homeowner or landlords and guarantee rent

through the program. For Bruce Power, this would be part of a strategy for the recruitment and retention of workers.

One community agency representative suggested the County partner with an investor to run a life lease program, in which the senior homeowner sells their home to a company and becomes a tenant in the home. Participants worked with seniors who participated and benefited from a similar program. They observed that the program provided seniors with the freedom to pursue new things in their lives without having to worry about the costs of housing maintenance and the stress of securing rent from tenants. Bruce County could use the funds generated from a life lease program to flip the house, sell the house, or continue to use the house to support the home-share program. Other community agency representatives also recommended approaching Real Estate Boards and Real Estate Development Companies to explore partnerships.

Participants from local educational institutions were concerned that large private sector employers in the County may play a role in contributing to the housing crisis and recommended engaging with them to find solutions:

> *"You hear employers and community saying 'we need more people.' We need more people, but people need to start is stepping up to the table to say 'here are some solutions and these are the things we can do.' And that includes these large employers who suck up a significant amount of the housing in our community."*

This participant suggested engaging with large employers by providing statistical evidence and research on housing in the County. They saw large employers responding well to a collaboration when analytical data is presented.

Most participants described partnerships with large businesses. A housing/homelessness service provider also saw opportunities for low-income employers to connect employees with an identified needing housing to the program.

One participant from Bruce County and the municipalities thought a home-sharing program would be a huge undertaking and require 'a full-time job in its own right.' They suggested partnering with an organization that can operate a business to run a home-share program.

Community Organizations: The majority of participants thought community organizations were the best suited partners for facilitating or implementing a home-sharing program and seen as part of a collaborate process with other agencies and levels of government. Community agency representatives saw partnerships as a collaborative effort between different levels of government and community stakeholders, including

municipal governments, to support property developments and changes in zoning by-laws. One participant explained:

> *"I believe that in a small community facing big challenges, there needs to be a collaborative effort that includes the different levels of government, property owners, non-profit organizations/service delivery agencies, and housing insecure individuals."*

The community agency representatives considered a collaboration ideal for building a program using existing resources and ensuring accountability for all the parties involved. They envisioned Bruce County overseeing the program with municipal support, particularly in housing development or any by law issues which may arise. One participant explained:

> *"When you have a small community with a small population, these solutions to these bigger problems have to be collaborative between the different levels of government, community organizations, not for profits, or whatever that would be, the community members themselves, and the people who need whatever service or program that you're coming up with."*

Participants from Bruce County and the municipalities preferred hiring a community agency to run the home-share program:

> *"I would agree it has to come from County housing or a social services type organization because I don't think most at least in Bruce County or the lower tier municipalities have any departments or positions that are really dealing with that, specifically to take on that."*

They similarly saw the County providing funding to the community partner and being involved in the oversight of the program. They also expressed confidence in community agencies and thought the County had great community partners to work with.

Home and community support services: Community agency representatives recommended partnering with organizations which facilitate home and community support services. They cited the Grey Bruce Health Unit as an example of a group of various services which already collaborate to support seniors with their physical health and mental health. Supports available included meals, housekeeping, home services, transportation, and 'The Day Away' program for people with cognitive decline. They saw the health unit as a model of several agencies providing different supports through one intake process or intake phone number.

Community organizations also provide access to spaces which seniors already access and are more likely to trust. Community agency representatives identified two organizations in the Bruce Peninsula, which currently partner with Bruce County. The Meeting Place of Tobermory and the Salvation Army were recommended by participants. Further, seniors visit these spaces for socializing, accessing food and supports, and discussing any issues or housing needs. The representatives also recommended Violence Prevention Grey Bruce and the Victoria Order of Nurses for partnerships.

Community agency representatives suggested creating small multi-service committees and used the Southeast Community Health Centre as an example. The Centre was described as "an amazing different alternative in healthcare" that provides health services and community services built through community connections. Participants considered this type of community-oriented organization ideal to facilitate a home-share program, particularly in its ability to offer mental health supports.

Participants from local educational institutions also recommended working with Grey-Bruce settlement services to provide supports for newcomer Canadians who might be on work visas or have permanent residency and are moving to work in the County. They considered this partnership a link to settlement services and the larger strategy for economic growth. They also suggested leveraging public infrastructure like the County's seventeen library branches as an interfacing point for seniors to visit and talk to program representatives.

A participant from a local educational institution recommended partnering with women's shelters, which already assist clients who experience homelessness, to find housing. They explained that women's shelters are increasingly burdened with the challenge of finding housing for women while they wait in the shelter system. One representative, however, expressed hesitation and recommended caution when it comes to working with women's organizations, unless the program has social workers who can understand the complexity of working with and understanding the acuity of people looking for housing.

Participants from the Indigenous, landlord, and community agency groups recommended working with the United Way. An Indigenous participant shared that the United Way is well known among the community and consults with people with lived experiences of marginalization. The landlord in a home-sharing arrangement based their recommendation on positive experiences they had with the organization. They highlighted a service in which transit comes to a senior's door to take them to appointments and considered this an important support for seniors. Landlord participants

recommended partnering with Meals on Wheels. The participant with lived experience of home-sharing and working with seniors also suggested partnering with Meals on Wheels for check-ups since the organization already performs home-visits.

The participant with the lived experience of home-sharing also recommended partnerships with organizations that can provide the support offered by Personal Support Workers (PSWs) or a resident support aid, including support with cleaning the home:

> *"Somebody [can] come in and ask, 'how are you doing' and clean. Because I know a lot of seniors can't clean anymore either. They can't do that. It's just it's hard for them to do."*

Partnering with the YMCA: Apart from the stakeholder group of people with lived experience, all the stakeholder groups recommended the YMCA as a potential partner. Participants from Bruce County and the local municipalities largely recommended the YMCA as the lead implementer of a home-sharing program, which they considered the major player with the capacity and expertise to run the program. The YMCA works with individuals experiencing homelessness and has a good grasp of the housing landscape in Bruce County. One Bruce County official also thought the YMCA can provide a type of centralized intake required for the program.

Community agency representatives identified the YMCA as the ideal partner to work with due to its existing partnership with Bruce County and its strong and successful housing program. The YMCA was recommended as the lead implementer with the role of a 'large overseeing agency' since it already is the lead homelessness response agency funded by Bruce County. Participants thought the YMCA could provide the type of support and case management required to meet the needs of seniors in the program.

Representatives were confident that the YMCA would have the ability to provide the social workers needed to work in local communities. They stated that social workers are important for the success of the program:

> *"I would definitely recommend social workers rather than just an administrator because sometimes we only get people who are supposed to do outreach, but they spend all their time doing admin."*

Additionally, a partnership with the YMCA was seen as a way to keep the home-sharing program public or 'community oriented so that profits are not prioritized.' Participants discussed the importance of keeping the home-share program as a public service, so that the seniors are not responsible for paying for the program. One participant

cautioned that if the senior need for housing is only viewed as a housing problem, this opens the door for asking seniors to pay to solve a housing problem they did not cause in the first place:

> *"[Seniors] did not cause people to be unable to find housing or to be unable to afford the housing available. But now they can be part of the solution and pay a bit of money to be part of the solution. I think that is really not good."*

Indigenous participants and housing/homelessness service providers also recommended working with the YMCA since they already work with Bruce County on homelessness response.

Service Hub for the Home-Share Program: Participants from local educational institutions supported the idea of a hub owned by the County that gives access to a variety of community groups and organizations. Participants would access the hub for assistance with supports like medical care, access to groceries, or occupational therapy to make the house more accessible. This increases the likelihood of connecting participants with supports in the early stages of the program. The hub model would allow a participant to connect directly with the variety of supports needed for them to maintain their quality of life in their homes. Senior homeowners would be able to access seniors' programs during the day and return to their homes, places of security, safety, and familiarity.

One participant from local educational institutions identified a similar model used in London for the last 30 years. The 'For Youth Opportunities Unlimited' program provides housing and supports for teenagers in crisis. A committee was established to develop a one-stop shop for youth to access health care, supportive housing, and mental health supports. The participant explained that the different supports are intertwined and do not operate in silos. Unless they are seen as a complex system, people will fall through the cracks:

> *"We've tried, as a community, different models. But until someone comes together and says: 'I'm going to put it all in one spot for you, and I'll help you access what you need and help coordinate that,' then I don't think programs can really evolve. I think you're always going to end up with these roadblocks in the way."*

Partnerships with Neighbouring Counties: A participant from local educational institutions encouraged the exploration of a partnership between Bruce and Grey County, since the demographics are similar. They identified the Healthy Communities group as a key stakeholder group from both Bruce County and Grey County.

Partnering for Cultural Safety Training: One Indigenous participant also recommended partnering with organizations that can provide training on safety and non-violent crisis intervention for participating homeowners. The program can also provide Mental Health First Aid Training to help participants identify when they are experiencing mental health struggles.

Partnerships for Serving Rural Areas: Participants from Bruce County and the local municipalities observed that often there is no community agency in a rural area to do the work. In these instances, the work defaults back to the County, with the County taking on the responsibility to operate the program. One participant suggested looking at whether home-sharing-functional organizations exist at the federal level and whether they'd be willing to serve the rural areas. The participant saw this as the most cost-effective way to bring expertise to the program.

B) PROCESS RECOMMENDATIONS

Participants had long discussions about the outreach and marketing strategies for the program, emphasizing the need for strong community support before any program launch. They recommended running public awareness campaigns on home-sharing to address the fear and safety concerns that seniors would have in opening their homes to strangers. Participants recommended leveraging existing community groups and seniors' programs to build awareness around the program. Several participants recommended enlisting 'senior champions' from local communities to advocate for the program and become the face of the program during the pilot.

Application

Early Awareness Campaigns: Participants from Bruce County and the local municipalities discussed outreach and marketing strategies to build awareness around Home-sharing and advertise the home-share program. They recommended first addressing the fears and safety concerns seniors have in opening their homes to strangers:

> *"The first step is to put work into the perception of the house-sharing agreement and trying to make it a safe, enjoyable experience for the senior to even want to participate."*

They saw the County building an education platform to connect people with the program.

Community agency representatives also discussed several ways to mitigate the hesitancy senior homeowners may have in participating in home-sharing. They largely focused on outreach and marketing method during the initial stages of the program launch.

The participants recommended public education campaigns that cover the types of

supports that would be available to participating homeowners:

> *"You really have to make sure that there's lots of opportunities for people to learn before they choose to do something like this. They need to know the pros and the cons and what can and should be done to mitigate the risk of harm to them."*

Awareness campaigns would provide clarity on the supports that would be available to homeowners so that they would be assured that they would not be left alone at any stage and would have access to supports they needed. Participants who worked with seniors shared that the topic of liability frequently came up in conversations about home-sharing. They recommended public education include information on general liability insurance from the start. Liability insurance would also be an important part of the infrastructure that can enable home-sharing in Bruce County.

Advocacy through community champions and community groups: Community agency representatives recommended using local senior champions in the community to advocate for the program and lend it credibility. Senior homeowners would be the first to participate in a pilot and become the face of the program. The participants suggested approaching the 'more activated seniors' and bringing them together to form a taskforce to implement and test the model. This task force would test the model and share the lessons learned and knowledge needed to improve and grow the program. One participant was confident and positive of the ability to find community champions for home-sharing:

> *"There are already a lot of champions in that community that want to see something for the next generation and something to be able to kind of build on. You have the momentum there already. It's just finding those senior champions that are going to be able to speak to their community."*

Participants from local educational institutions also suggested inviting program advocates and participants to community meetings for them to share their experiences. This approach would be a more engaging way to promote the program.

Participants from Bruce County and the local municipalities similarly saw the County building on existing resources and using community groups, like seniors' groups, to reach senior homeowners. One participant considered working with community groups simpler than working through the 'open free market.'

Public Resources: Participants from local educational institutions recommended making program resources available in the public domain so that people can access

information on the program easily. The content can be presented in the form of a Frequently Asked Questions page or informational videos. These resources would address concerns around elder abuse, homeowner and tenant rights and health and safety. One participant suggested posting a standard occupancy agreement (contract) that the public can have access to.

Pilot Program: Participants from local educational institutions suggested running a pilot program to test out the model. They recommended implementing the pilot program during the warmer seasons when people read their newspapers and attend their community groups. Promotional campaigns can launch a few months ahead of time to give people the time to attend community meetings and learn more about the program. A pilot can be run for a period of six months to a year with up to 20 participants. This would give the program coordinator the capacity to report back to the community, assess the program and then look at expanding it.

Utilizing a Change Management Model: All the participants from local educational institutions suggested applying a change management model to introduce the idea of home-sharing into the community and help build the support for the program. Change management is a framework for managing change and transition in an organization. Change management models provide guidelines to help an organization through the process of planning and implementing change)[70]. Although there are different approaches to change management, a change management model is used to help people adopt change and transition into new ways of doing things[70].

Home Assessment

Facilities: One community agency representative recommended the RentSafe Program to support the home audit process. They explained that the program looks at housing stock and determines if a property is safe to live in.

Eligibility Requirements for Senior Applicants: Community agency representatives recommended setting parameters in the landlord application about level of income and mental health and wellbeing. They considered these factors important to the success of the sharing arrangement and mitigating the risk of home take overs.

Intake and Selection

Most participants recommended background checks and vulnerable sector checks. Community agency representatives who have facilitated home-sharing arrangements discussed the importance of a lengthy interview process with the homeowner and tenant during intake and selection. In their experience, this process also involved bringing in family members to discuss the arrangement and share their concerns

around risks for both parties. They recommended that any assessments used during the process be written in simplified language and accessible.

Participants from local educational institutions recommended providing resources for international students and newcomers during the intake process. International students and newcomers may not feel comfortable with law enforcement and are more likely to contact a friend for help during an emergency. They recommended utilizing campus programs in post educational institutions in which police attend the campus in civilian clothing to speak with international students about the options available during an emergency so they can feel comfortable calling 911 Community agency representatives considered a financial advisory piece at intake to be important in mitigating issues such as failed tenancies and failure to pay utility bills.

Client Matching

Participants from Bruce County and the local municipalities wanted clarity around the evaluation criteria and key variables for assessment. They recommended looking at existing standardized assessments for matching. One Bruce County official suggested looking at the personality assessment used in universities during the matching process for student housing. Another official who previously worked in child welfare and suggested looking at the matching process used in the foster care system. They thought that having a service or community organization overseeing the matching as very important.

Online Platforms: Participants working on a home-sharing program described building an online platform to conduct matches and manage every stage of the matching process. The platform would use a complex matching algorithm to match individuals based on factors such as preferences, languages spoken, and dietary restrictions. Checks on participants would include ID verification and criminal background checks. They explained that program participants would be able to use the platform to message each other, video chat, make payments, and enter into a templated agreement that is populated based on the information in the host (homeowner) profile. The participants' goal with the platform is to create a self-sustaining model for home-sharing. Participants from Bruce County and the local municipalities similarly discussed using platforms and applications to build participant profiles and match participants:

> *"I almost see it as the County developing [something] like match.com app, that people just sign up and participate in."*

Matching Criteria – Personality: The participant with lived experience in home-sharing who also worked with seniors observed that personality conflict was the biggest issue in matching seniors in the retirement home. They considered personality to be a key factor in how they matched seniors. They also paired seniors with similar backgrounds together:

> *"For example, we pair those with German backgrounds together or try to keep them together at the table in shared spaces."*

Matching Criteria – Transportation: Participants from local educational institutions thought solving the challenge of transportation was crucial to address the health and safety concerns of a senior in need of emergency medical services due to a sudden fall, chest pain, or any other medical issue. They suggested that home-sharing with a tenant can ensure that the senior would not be alone in such circumstances, and they would have access to a hospital rather than waiting for an ambulance. They recommended having discussions around support for transportation options during the matching process. For tenants who may want more independence and may not want the burden of facilitating that access to a senior, a smaller town would be a better fit than a rural area.

Transportation also came up as an important criterion in discussions with participants from Bruce County and the local municipalities. However, they discussed transportation as a challenge for tenants. The lack of apartment stock and transportation is an ongoing barrier to professionals moving to the County. A senior with a car can address this challenge. Other participants saw a home-share program that matches homeowners with tenants who own cars. Tenants would drive senior homeowners to buy groceries and attend medical appoints as part of the task exchange process.

Matching Process – Interviews: A landlord participant who was participating in an informal home-sharing arrangement used a series of interviews to determine the best match. They explained how interviews are necessary so that the parties can learn about each other and their interests:

> *"It's got to be done face to face. And a lot of talking and agree and disagree and then adjusting. The main thing is adjusting on both parties."*

Risks and Challenges: A housing/homelessness service provider recommended not placing conditions around substance use in the agreements (e.g., having abstinence as a housing condition). They believed that imposing this condition would lead to an increased risk of unsafe use of substances:

"The reason why I wouldn't advocate for that is because I believe that it puts people at higher risk for using unsafely or risk of overdose when their housing's connected to sobriety."

Resources for Participants: Community agency representatives working on a home-sharing program also described the resources they would provide to participants, including a discussion guide to lead conversation for matched participants using an on-line platform. The guide would provide questions on the numbers of check-ins, garbage responsibilities, and shower routines, among others. This would help the parties flag any issues that may arise during the home-sharing arrangements. Landlord participants similarly recommended providing a work sheet that lists specific questions to help guide the participants in their searches. They suggested questions cover topics such as individual preferences and tasks, mealtime, cleaning tasks and yard work.

Occupancy Agreement

Landlord participants provided suggestions on the content in the occupancy agreement drafted by the landlord. The agreement would consist of an Ontario standard lease which the landlord can add any supplemental part to. They explained that a landlord can add an extra page of firmly written out responsibilities and tasks such as maintenance, grass cutting or snow removal.

Term of Agreement: Although long term arrangements would provide consistency, landlord participants recommended short term agreements since they give the landlord more flexibility, safety, and ease of ending the lease. They suggested an occupancy start with a trial period of three months, moving to month-to-month afterwards:

"It just slides at a bit more in scale for the homeowner if they have a shorter agreement, because if everything's going great, perfect month to month continues just like a regular lease. But should anything go wrong, they have at least more flexibility with a shorter agreement. So getting to month to month sooner is more defensive and probably more advantageous for the homeowner."

Participants from local educational institutions also suggested that occupancy agreements allow for as much flexibility as possible for both parties. The agreement can be a month-to-month contract, require a two months' notice from either party and contain an out clause. One participant explained:

"Rather than put your time and energy to that, just have it in a contract that can keep being renewed but would be for shorter durations."

The landlord participant shared their personal experience with a home-share occupancy agreement. They stated that they are flexible with making changes to the 30-day notice to accommodate the situation and the tenant's needs. In the case of an illness, the participant explained that one party would call the other party's family to inform them of the illness:

> *"If something happens, I know I notify her family. It all boils down to common sense."*

Community agency representatives working on a home-sharing program shared the standard terms in the contract agreement they would provide to participants, which may include the following conditions: terminating the contract would require two weeks' notice from the tenant's side and a month's notice from the homeowner's side. Should a conflict arise, the homeowner can inform the tenant of any problem and give them a weeklong remedy period. If the issue is not resolved after the two weeks, the homeowner can then provide the one month's notice for the tenant to move out.

Tasks and Responsibilities: Community agency representatives stressed the importance of drafting a section on task exchange responsibilities in very clear terms to mitigate any confusion or conflict. They were concerned about the household tasks, typically household chores, turning into care giving duties in a housing arrangement with a senior homeowner. Participants working on a home-sharing program discussed creating a defined list of activities that are outside of personal care activities. One partner explained why a defined list is needed:

> *"Because we never want to be in a situation where this senior or older adult is assuming support that they shouldn't be assuming, or the guest is being put in a position of providing a level of care that they're not qualified to do."*

The landlord participant also touched on the issue of caregiving. They explained that they were flexible in changing the responsibilities and tasks listed in the agreement when the need arises. They described having a planned surgery that required care afterwards. The participant made arrangements with the tenant to modify the agreement so that new tasks were listed, and no rent was paid during this period. The participant stressed that cleaning duties are not included in the task exchange and are performed by a paid house cleaner. They explained how getting proper assistance to keeping a home clean is important to senior health and safety:

> *"A lot of people I know won't have the money or financial capacity to [hire cleaners]. There has to be something in place. An organization or*

something that can get involved in that, in case somebody falls down and hurts themselves, the other one doesn't seem like they are enough help, or it's all too overwhelming, that when a third party should be stepping in."

Legal Considerations: Although the occupancy agreement would not fall under the Residential Tenancies Act (RTA), landlord participants described this as a double-edged sword because it provides the landlord with flexibility to alter an agreement as they see fit. They explained:

"Because this really isn't a landlord tenant situation in the true sense of the Residential Tenancies Act, you could change things, you could agree that as the senior declines, the person maybe picks things up a little bit more in exchange for what the tenant would agree to. It might be less rent or subsidy to grocery sharing."

However, landlord participants warned that it would be difficult for a landlord to effectively evict a tenant if they break the non-standard parts of the lease such as failure to complete the tasks outlined. The participant explained:

"When you're adding things [to the lease] it's not always clear cut that you could evict someone for breaking X, Y or Z of the agreement."

Participants largely recommended that a lawyer review an agreement before it is put in place for home-sharing. A housing/homelessness service provider suggested that program participants, especially tenants, have the opportunity to consult with a legal clinic before signing on any agreement. They explained:

"I think a huge piece is ensuring that folks know their rights as they enter into an agreement like this."

Community agency representatives suggested the program create a thorough legal framework that is designed to protect all parties and would address what actions should be taken in the event that a homeowner moves or passes away. They suggested including the house in this framework as an asset. Other participants also suggested using an 'asset development perspective, rather than a needs perspective' that still respects the homeowners and tenants. One participant explained:

"How do we develop the asset that we've got? Let's look at the assets that we've got in the area. And how do we develop those in a way that that respect seniors, that respects the host providers, respects the home

seekers… and makes a difference?"

Public Resources: Several participants from different stakeholder groups foresaw that some members of the community in Bruce County are seeking housing through informal arrangements outside of a home-share program. Community agency representatives recommended providing a place people can go to for resources to help and support them in finding housing in a safe way. They explained:

> *"Some people will not want any formal agreements, but they would like some resources to help them figure it out. This could just be a conversation with the person that's hired to facilitate the program."*

Follow-Up Support

Regular Check-Ins: Community agency representatives who facilitated home-sharing arrangements shared that in their experience significant follow up was needed in the first three to six months. They regularly made phone calls to check in on the homeowner and tenant; and invited them for in person visits to the community centre where they work. Some participants from Bruce County and the local municipalities suggested looking at the regular checks used in day care programs and Children's Aid as a guide for follow-up support.

Monthly Surveys: Participants working on a home-sharing program described a process in which program facilitators would start surveying the parties on the day the tenant moves into the home. They would survey the parties again a week later and then transition into monthly reviews. An additional survey specific to the move in day asks tenants questions to verify the accuracy of the listing. During these reviews, the homeowner and tenant are asked about their experiences in the program, whether expectations are met and how they are getting along. Additional questions cover any tasks outlined in the home-share agreement. Homeowners and tenants would have access to a support hotline to speak with trained social workers who are available to do conflict mediation.

Periodic Public Meetings: Community agency representatives recommended conducting public meetings, possibly quarterly meetings, as a part of the follow up process. Some participants shared their experiences working other programs which used public meetings as a way to mitigate any issues that can be easily hidden in private relationships and housing arrangements.

Public meetings can be held to introduce the program to the community, and then periodic meetings can be organization so that every individual involved in the program can participate and raise any issues they may have. Discussions can range from specific issues in relationships between participants to general information that would be helpful for the community and individuals involved in the program. One participant explained:

> *"As a community worker, I see integrating the project with other people in the community is an important aspect in things like the home takeover."*

Participants from local educational institutions also recommended organizing social gatherings for seniors to ensure the success of the program. The gatherings are a way to optimize already existing resources. Rather than every senior out of a hundred participants reaching out individually to the coordinator, the program can have one to five community meetings to cover a larger number of participants. These meetings would build a sense of community and remove potential stigma.

Helpline Services: Landlord participants recommended creating support hotline that participants can call to request information or assistance when an issue arises. One participant stated:

> *"Somebody has to take responsibility and be the central go-to point… this would be a phone number or somewhere you can turn whenever there's a question so that you know that that's the person you contact."*

The participant in the home-sharing arrangement similarly saw the need for a centralized point to hold all the currently scattered resources in a single place and under one umbrella.

Participants from local educational institutions also recommended staff for a support phone line to respond to any participant issues or concerns. One participant likened this to the university residence model where student affair professionals are available on call 24/7.

Appendix C:
Recommendations and Implementation Framework

A. PROGRAM GOVERNANCE

A **project advisory committee** made up of Bruce County staff, housing stakeholders in the community (i.e., landlords, community housing agencies, homelessness service provides, etc.), and other key stakeholders (i.e., community organizations, educational institutions, etc.) should be created to provide overall guidance and direction for the program. The committee will help to create and establish a transparent process that ensures collaboration among agencies, provide a chance to engage with experts, and act as a platform to outline and address problems and collaborative solutions. The committee can assist Bruce County in selecting the lead implementation agency and provide feedback and suggestions. The committee should meet on a regular and frequent basis, especially in the beginning to provide support in launching the program. The meeting frequency may change over time (i.e., from monthly to quarterly) depending on the progress of the program. We strongly suggest the inclusion of people that properly reflect the diversity of Bruce County demographics (i.e., Indigenous representatives, racial and ethnic minorities, senior citizens, etc.).

The **lead implementation agency** would oversee day-to-day program operations that can range from application design to tailored support for participants and post-exit engagement. Participants of this research widely recommended YMCA as a possible and suitable organization to perform as the lead implementation agency for a home-sharing program in Bruce County. Participants expressed their confidence in YMCA due to their knowledge of and experience with the Bruce County housing landscape, and their capacity to provide centralized services to people in core housing need.

As suggested in the model scan, the lead implementation agency would be hands-on with the specifics of program intervention and should partner with other organizations to deliver other program elements that the lead agency may not have the capacity to provide. The specific program intervention elements and partnership strategies are discussed later in the section.

The program would benefit from utilizing a phased implementation approach by rolling out in stages. For example, the City of Toronto initiated the Toronto HomeShare program as a pilot project in May 2018. The program started with only 12 older adults and expanded to 200 older adults in two months. By 2021, the program expanded exponentially by partnering with different entities and eventually turned into the highly successful Canada HomeShare program that currently operates in more than 10 sites[64].

B. RESOURCES REQUIRED

Human Resources

While the County can guide the overall administration of the program, the program would require a team for program implementation and day-to-day operations. Program staff would be involved in program operations as well as continuous and tailored service provision to program participants. Program staff may include but not be limited to a program manager to supervise program operation and case workers to utilize Intensive Case Management. Additionally, assistance may be required from Information Technology (IT) specialists to support with technical aspects of the program (i.e., online application, website development and maintenance, etc.). Common responsibilities of case workers are intake assessment, providing wrap-around support to clients, and connecting clients with other community support services[65]. The number of case workers required for the program would depend on the number of program participants.

Both the literature review and model scan emphasize the importance of skilled and trained staff to ensure the success and sustainability of a home-sharing program. Home-sharing program staff should be skilled in community outreach, case management, and liaising with stakeholders[24,51,53]. Staff working in the frontline may also need training in First Aid and cardiopulmonary resuscitation (CPR), Non-violent Crisis Intervention (NVCI), Applied Suicide Intervention Skills (ASIST), and harm reduction[65].

A major component of training for every involved party is incorporating a cultural sensitivity and equity lens. **Cultural sensitivity and equity training** can improve staff and partners' knowledge and equip them with the tools to design and deliver a program that is inclusive and addresses the needs of vulnerable and marginalized participants. For example, the *Home Share Loyalist* (Ontario) program staff are required to complete a Health Equity Impact Assessment training to ensure that inclusive and equitable practices are incorporated into the program planning, design, and implementation. Addressing ageism, racism and housing challenges are core features of the home-share program design and contribute to the program's aim of leading social change through the program.

Funding Resources

The program would need substantial funding for program operation, activities, and sustainability. Operational costs may include compensation for program staff and staff training; office infrastructure, maintenance, and supplies; information technology costs for program website creation, development and maintenance, and technical support for program participants.

One way the program can generate revenue for the County, or the lead implementation agency is by charging a certain amount of administrative fee, either a one-time or recurrent fee (i.e., 5% of rent) from program participants, as suggested by some programs in the model scan. This revenue can help with program operational costs as well as with long-term sustainability of the program. The homeowner will get revenue from the rent paid by the tenants which they can utilize to maintain their housing property costs including internet, heat, hydro and water, and in some cases, mortgage payments and capital reserves.

The lead implementation agency can look for funding opportunities from foundation grants, fundraising events, private donor contributions, membership/participant fees, and local and federal government funding. For example, the *New Horizons for Seniors Program (NHSP)* is a federal grants and contributions program that help programs catered towards the wellbeing of seniors and their communities. The *Age Well at Home (AWAH)* initiative is a novel federal grants and contributions program that supports programs working to help seniors age in place. The model scan found that several senior home-sharing programs have used federal funding to launch their pilot projects. For example, the *HomeShare* program began as the Toronto *HomeShare Pilot Project* funded by the City of Toronto in 2018. The program was run by the National Initiative for the Care of the Elderly (NICE). Similarly, the *Happipad Companion Housing* in British Columbia previously ran on funding from the New Horizons Senior's Programs (NHSP).

Administrative Cost

The program may require a physical office space for program operation. The program would need to allocate some of their funding for leasing an office space, paying for office supplies, equipment and utilities, and overall maintenance of the infrastructure. The lead implementation agency may save costs on office infrastructure by utilizing their existing office space. Also, due to the availability and opportunity of working remotely, many positions may not require physical office infrastructure which can help with reducing some administrative costs.

Partnership Structure: As evident in the model scan, programs often need to partner with community organizations to ensure the best possible service provision to their program participants. A collaborative partnership is necessary to enhance the capacity of the program. Some common and necessary partnership agencies for senior home-sharing program may include but are not limited to Indigenous organizations, legal aid agencies, post-secondary institutions, and other private organizations.

Any home-sharing component for Indigenous clients should address their unique needs and experiences. The lead implementation agency should collaborate and learn from *Indigenous organizations and community groups* to develop culturally appropriate questionnaires and/or assessments that are used for screening and matching processes, as well as any support services catered toward Indigenous participants. This collaboration process should be led by Indigenous stakeholders to determine the best fit for Indigenous clients in the program, while also providing Indigenous specific support services. For instance, the program can partner with the M'Wikwedong Indigenous Friendship Centre and the Southwest Ontario Aboriginal Health Access Centre (SOAHAC) to develop and provide culturally responsive support services (i.e., events, ceremonies, health and mental care) to Indigenous clients.

Partnership with *legal aid agencies* can help the program protect the rights of both homeowners and home seekers in a home-sharing arrangement. This type of partnership was suggested by many of our research participants. The legal aid agencies can help in drafting standard occupancy agreements following the provincial RTA along with detailing program and tenancy elements in the agreement. Their assistance can be extremely helpful in identifying and addressing exceptional circumstances like unlawful eviction and housing unit takeovers.

The program can partner with *post-secondary institutions* for program promotion and tenant recruitment. For example, *Home Share NL* (Newfoundland and Labrador) partnered with post-secondary institutions in the province to create an advisory and sustainability committee. The volunteer-run committee helped with advertising the program and recruiting students. Similarly, the *SpacesShared Homeshare Evolved* program in Ontario currently partners with post-secondary institutions in the province to recruit student tenants.

The program can also partner with social work programs in post-secondary institutions on work-integrated learning opportunities. For example, the *Home Share Loyalist* program in Ontario involves social work students from the Loyalist College in the planning, implementation, and evaluation of the home-share program.

Similarly, the program can partner with *private businesses* to promote the program for their young professionals.

C. PROCESSES AND INTERVENTIONS

Application

The program implementation agency, with the help of the Program Advisory Committee and Indigenous partners, should develop application forms that elicit information on participant demographics, source of income and other personal details such as interests, goals, and expectations related to privacy, desired characteristics of their home-sharers etc. The program should provide both online and paper application options for potential participants and should designate program staff to help program participants navigate the online system.

The program can have an **online platform** or website that can function as a single platform for all the program applications, resources, and news/updates. For example, the *SpacesShared Homeshare Evolved* program in Ontario uses a single online platform that participants can access for services including an occupancy agreement templates, payment through the website, report cards for students with validated payment history and reviews from homeowner participants.

The website can provide participants with **resources** (videos, help sheets, tips) to help them prepare for home-sharing and trouble shoot for any issues which may arise. For example, the *Golden Girls Canada* online platform provides members with links to external resources, live workshops, webinars, and other information to help guide them in home-sharing.

The program should dedicate staff and resources to offer help to program participants in case they need assistance in navigating through the online platform and systems.

Data from our interviews and research showed that people already engage in informal home-sharing arrangements and/or may choose not to engage in a formal program. Publicly available guides on home-sharing can help give vulnerable community members tools and resources to participate in home-sharing more effectively and safely. For example, the National Shared Housing Resource Center in the USA offers a free publication '*A Consumer's Guide to Homesharing*' for people who do not have a home-sharing program in their area[66]. The guide includes a self-questionnaire for people considering participation as homeowners or home seekers, tips on advertising a rental, suggestions for the interview process, a model home-sharing lease and a list of discussion points for potential home sharers.

A public awareness campaign can be launched ahead of the project to build awareness on home-sharing and address safety concerns early on. For example, the Pennsylvania Department of Aging (PDA) runs a marketing campaign to promote its *Shared Housing*

and Resource Exchange Program (SHARE) and encourage people to think differently about how a home-share program operates and could work for them. The campaign uses short, animated videos showing program participants in typical home-sharing scenarios[67].

Home-assessment

As widely suggested by the model scan, a senior home-sharing program should conduct an assessment of homes and document the physical environment of the infrastructure. They should consider whether the housing unit has enough space for people to share, the accessibility of the unit, and the emergency preparedness of the unit. This will help determine tenant-unit suitability, any pre-existing damage, and any need for potential renovation or retrofitting (i.e., installing wheelchair ramp). Documentation of pre-existing damage can also help determine liability for any future damage.

Intake and Participant Selection

The lead agency should collect all necessary information from both homeowners and home seekers to determine suitability and compatibility of participants. This information can be collected through the application package mentioned above. It is of utmost importance to utilize confidentiality and data protection measures to protect the safety and privacy of program participants. The collected information should be utilized to determine compatibility of home-sharers and plan tailored support services. The information, in no way, should be utilized to eliminate someone for the program. Rather, it should be utilized to refer participants to a more suitable program.

Our research and model scan showed that requesting references from home seekers in Canada and the USA is a common practice in home-sharing programs. Programs sometimes request a minimum of three references. For example, applicants to the *IGenNB* program in New Brunswick are required to submit three references including a character reference, employer reference and landlord reference. The *HomeShare* program in Vermont offers Sample Reference Check Questions participants can use for employer or landlord references. The *Georgian Bay Home Share* program in Ontario requires a Vulnerable Sector Check (VSC) from the homeowner applicant and a Criminal Reference Check (CRC) from the tenant applicant. During this stage of the process, applicants can also enquire from the program about legal advice, insurance, and taxable rental income. These measures are recommended and can be taken to protect the rights and safety of program participants and should not be utilized as a measure to eliminate or demotivate participation.

After reviewing the application forms, the program staff can proceed to set up an in-person meeting with both homeowners and home seekers to get the in-depth knowledge about program participants and their personality that will help in establishing a compatible matching in the next stage. The meeting can also give everyone an opportunity to address any questions or concerns they may have about the program.

Matching

Based on the application review and in-person meeting, the lead implementation agency can proceed to match participants based on their compatibility. Program staff should take both party's interests, compatible habits, lifestyles, similar histories and past experiences, and gender (if requested) into account while matching clients.

Our model scan revealed that many home-sharing programs apply algorithms to match homeowners and home seekers based on the information they provided during the intake process. For example, the *Senior Homeshares* program in Colorado requires that users create an online profile and complete a questionnaire. The program applies an algorithm to their user profile questions to make a match. The program presents the matches to their users on an ongoing basis. Further, they provide help to users on how to use the website by phone or online. The *SpacesShared Homeshare Evolved* program in Ontario follows a similar process.

Some home-sharing programs contract other organizations to apply the algorithm during the matching process. For example, the *Montgomery County Home Sharing* program in Maryland and the *Home Share Oregon* program in Oregon require participants sign up to Silvernest, a separate organization, for a free account. Silvernest then assists with the matching process, performing background checks and creating occupancy agreements.

Indigenous organizations should be involved throughout the selection and matching process anytime an Indigenous client is involved.

Occupancy Agreement

After completing the matching process, an occupancy agreement should be developed and signed by all parties involved. An ideal and standard occupancy would include a lease agreement that details the rent, tenancy period, and type of home-sharing arrangement (Task Exchange model or Full Rent Model). The lease agreement can be modelled after the Ontario residential tenancy agreement (standard lease) which landlords of most private residential units must use when they enter into an agreement with a tenant.

Although the *rent* will depend on the housing facilities and utility costs, the rent should be high enough to offset property management costs for homeowners and low enough to be affordable for tenants. Program staff can provide a suggested below market rent based on the County's average market rent. For example, the *Home Share Loyalist* program in Ontario determines their below market rate based on the current marketplace rent for a bedroom in an occupied home.

Research participants suggested two *lease term options* for home-sharers; a minimum of one year with flexibility of disengagement or a three-month agreement followed by a monthly renewal. Homeowners renting out to students can draft leases to coincide with the academic terms. For example, cohabitation agreements in the *Combo2Gen-eration* program in Quebec usually coincide with the academic year. The program can also consider providing a *trial living* period before committing to a longer-term lease. Two weeks is the standard time for a trial living period in the home-sharing programs we scanned in Canada, New Zealand, Ireland, and the USA.

Supplementary Agreement

The agreement should also include details on the terms and conditions for a task exchange and exemption guidelines. Home-sharing programs in the model scan with a Task Exchange model provided conditions for performing the tasks including a detailed list of the types of tasks and the number of hours per week. For example, in the *iGenNB* program in New Brunswick, the tenant is asked to do the tasks for a period between 6 to 12 hours per week. The hours and tasks would be agreed upon with the tenant and outlined in the occupancy agreement. The tasks and responsibilities the *iGenNB* program lists are: light housework (e.g., dishes, laundry, dishwasher, vacuuming); home maintenance (e.g., minor repairs, cleaning vents/gutters, painting); moving, lifting, carrying, or reaching; laundry; pet care; snow removal; seasonal yard maintenance; shopping and running errands; meal preparation; gardening; and computer help.

Some home-sharing programs also clearly list the tasks that a tenant cannot perform in the arrangement. For example, the *Canada HomeShare* programs in Ontario and British Columbia provide participants with a list of tasks and daily activities that a tenant cannot perform or assist with. These tasks include feeding, bathing, dressing, medication management, etc. The program explicitly states that students cannot replace a caregiver.

Participants can consider **home and tenant insurance** for the property to mitigate future risks. For instance, the *Combo2Generations* (Quebec) and *Home Share Loyalist* (Belleville) ask all tenants to get home insurance. Bruce County can consult with insurance advisors to figure out the best possible insurance policy for a house-sharing program.

The agreement should include a **contingency plan** and **exit strategy**. For example, the *iGenNB* program staff develop an exit strategy with participants should they want to end the agreement early. The agreement in the strategy is not legally binding and can be adjusted with the consent of both individuals, with assistance and guidance from *iGenNB* staff. Table 4 provides details on lease contingency plan.

Follow-Up Support

The lead implementation agency can proceed to place home seekers in their designated homes after all agreements are signed. The program should develop a continuous follow-up support service to ensure a safe and harmonious living situation. Based on our literature review, model scan, and stakeholder consultations, some commonly required follow-up strategies are regular check-ins, conflict resolution, case management and referrals, and continuous evaluation.

Our research findings showed that the first six months in a placement require frequent **check-ins** with the participants. For example, the *Montgomery County Home Sharing* (Maryland) conducts monthly check-ins for at least the first six months. *HomeShare Alliance* (Hamilton) and *SpaceShared Homeshare Evolved* (Ontario) continue to provide monthly check-ins in the duration of the program. *iGenNB* (New Brunswick) also provides check-ins and monthly events. These check-ins can help program staff to identify and address any challenges arising in the home-sharing environment.

The program can consider hosting a meeting or event for all existing participants, potential participants, and partners. **Community meetings** and social gatherings can connect program participants together to build a home-sharing community and expand participants' support networks. The events can also be open to the public so that community members interested in the program can meet with program participants. For example, the *Home Share Loyalist* program in Ontario organizes social events to bring participants together and build a home sharing community. The program organizes events at least twice a year. The events may be virtual or in-person and are hosted at the Loyalist campus or at a community location.

Conflict Resolution

The most common challenge reported by home-sharing program participants and staff is interpersonal conflict among home-sharers. Program staff can build case management support for each home to address any conflicts among the homeowner and tenant. For example, the *Shared Housing Services* program in Washington provides follow-up, case management, and conflict resolution services for all clients. The program staff can also plan conflict resolution training and workshops for tenants.

A Living Arrangement Memorandum of Understanding (MOU) can also help participants in setting expectations around privacy and shared spaces, and potentially reduce conflict. For example, the *Georgian Bay Home Share* program in Ontario requires that homeowner and tenant meet with staff to create an MOU. The highly detailed MOU establishes agreement on which spaces are shared or private, what chores are expected from the tenant, and a description of each participant's daily routine. Participants would sign a disclaimer statement recognizing that the MOU is an agreement made in good faith and not a lease.

Continuous Case Management and Referrals

The program should provide continuous case management services to program participants. This will allow program staff or case workers to identify the needs of the clients and monitor their progress as well. For example, the *Symbiosis Program* in Ontario conducts regular follow-ups to ensure that a harmonious cohabitation is achieved. This would require case workers to collaborate with other community agencies and stakeholders for referrals and establishing connections in order to address client needs outside the capacity of the program. For instance, a participant in need of social assistance should be connected with Ontario Works officials to determine their eligibility and get the process started (if possible).

Continuous Evaluation

The program should conduct regular and continuous evaluation to monitor the programs progress, examine emerging needs of participants and review their satisfaction with the program. In addition to regular check-ins, follow-up and case management, the program can administer a questionnaire to assess participants' needs and perspectives on program elements including service provision. This will help the program to identify what is working well in the program and any gaps in the program model, as well as recommend strategies to improve the program to meet the needs of the clients.

Safety Measures

The program can suggest that homeowners install security systems around the housing to ensure the safety of everyone living in the housing unit. The home-sharer or tenant should be aware of any security systems on-site.

The program should provide contact information for local hospitals, law enforcement agencies, and crisis management agencies (i.e., 24/7 helpline) to respond to any emergency situations. In light of the effects of the COVID-19 pandemic, homeowners and tenants can also negotiate house rules and guidelines to manage contamination of any public health outbreaks