Homesharing is Homecaring

A proposal for the introduction of a regulated homesharing program in Kitchener-Waterloo

Team 80996

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Background

The Cities of Tomorrow competition challenged our team to consider how we wanted to improve the cities we live in. We identified three challenges as the most pressing facing our municipalities:

1 - Aging Population
As the "Baby Boomer" generation enters their senior years increasing pressure is expected on publicly funded health care and social services\(^1\).

*Figure 1: Ontario population age pyramid for the year 2013 in comparison with ministry of finance projections for 2041

2 - Affordable Housing
Ontario has a greater fraction of students and young professionals living with their parents than any other province in Canada\(^2\). Students and young professionals struggle more than ever in Ontario's large urban centres to find affordable housing.

\(^1\) http://www.fin.gov.on.ca/en/economy/demographics/projections/#s3c
3 - Youth Unemployment and Underemployment

Youth also face challenges finding employment in major cities. In order to cope with the financial stress of underemployment, as well as lack of affordable housing, youth are choosing to live with their parents instead of seeking independent living arrangements\(^3\).

The following sections of this report outline a policy innovation which builds an intergenerational community between both seniors and youth, reduces the isolation of seniors thereby generating savings to the provincial health care system, and provides affordable housing in order to address the challenges outlined above.

The Solution

A Homeshare is a mutually beneficial agreement between a homeowner, who provides accommodations, and a housemate, who provides services the homeowner needs in return\(^4\). Such programs exist internationally and are often built around an intergenerational context. It matches seniors, who are living alone and require additional help, with students in need of affordable housing. Either reduced rent or free rent options are common in exchange for varying services (individual to each senior-student couple) such as companionship, caregiving or manual assistance.

Our team proposes a program built with the purpose of creating and supporting Homeshare solutions in the Kitchener-Waterloo area in order to serve these two demographic groups that are in need. This region is mid-sized, making it a suitable example of municipal resources that a variety of other Ontario municipalities would also have. Partner organizations similar to Community Support Connections operate in most large municipalities across Ontario, making this operating structure transferrable to most cities.

\(^3\) [http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.160.1226&rep=rep1&type=pdf]

\(^4\) [http://www.Homesharecanada.org/]
Existing programs

Homeshare programs are in place all over the world. In Canada specifically, there are programs in Gatineau, Red Deer, Richmond, St. John’s, and Halton region. Each region started their Homeshare program as a response to societal and municipal problems (see Figure 2).

Figure 2: Homeshare programs in Canada

<table>
<thead>
<tr>
<th>Region</th>
<th>Overall Goal</th>
<th>Applicable ages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Red Deer, Alberta</td>
<td>Addresses the risks and social factors that make seniors vulnerable to elder abuse.</td>
<td>Seniors are 65+, College students/individuals are 18+</td>
</tr>
<tr>
<td>St. John’s, Newfoundland</td>
<td>Two unrelated people share a house/apartment to their mutual advantage.</td>
<td>Students have to be students; others have to be 50+</td>
</tr>
<tr>
<td>Halton region, Ontario</td>
<td>Providing an alternative housing arrangement.</td>
<td>Unregulated, up to the Homesharers.</td>
</tr>
<tr>
<td>Gatineau/Hull, Quebec</td>
<td>Providing seniors a place to live with adults.</td>
<td>“Seniors”.</td>
</tr>
</tbody>
</table>

Benefits

A study of Spain’s largest intergenerational Homeshare program, Viure i Conviure, measured the perceived benefits to both the elderly hosts and students who were providing services and found that 93.2% of elders in the program had benefited in personal care activities, and 94% of the hosts reported they felt students received benefits particularly in the form of emotional support (49%) and personal care (35.6%). Students reported learning new things, experiencing something valuable in life, as well as the awareness they had provided the elderly homeowners with company, happiness, and security5. Additional income to the

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homeowner is also a potential benefit, the amount of which would be determined by the senior-student pair in a mutual agreement (see sample in Appendix C).

People aged 65 years or older living in private residences is 4,551,905 (92.1%) compared to the 393,095 (7.9%) living in collective dwellings according to the 2011 Census data (Figure 3). The number of seniors in Canada as a whole is expected to grow from 14% of the current population to 25% in 2036, as a result the needs of seniors and students will only continue to grow.

**Figure 3: Living situations of population aged 65+**

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The Process

The proposed Homeshare program consists of 11 phases which cycle on four to eight month intervals (see Appendix B for further details):

**Phase 1: Recruitment**

Interested students and seniors can enroll in the Homeshare program by phone, email or in-person. Relationships with local senior’s groups and postsecondary schools will be built as an effective means of marketing.

**Phase 2: Application**

Data regarding both the homeowner and occupant’s personalities, needs, and abilities is collected by a Homeshare staff by way of a survey (see Appendix E) and kept in a database where it is matched with complementary candidates. This phase includes a background check, references, and a house inspection.

**Phase 3: Interview**

In this phase, Homeshare staff meet with initial applicants, and accompany them for an extended period of time (2 hours) so the facilitator can see how the applicants act in their own time. Applicants will be interviewed especially for interest in long-term participation in the program and conflict resolution skills.

**Phase 4: Matching**

Facilitators will then engage in a matching session. The Homeshare facilitator will look to match homeowners and tenants who have similar values and goals for their Homesharing experience.

**Phase 5: Initial Meeting**

This meeting is intended to get the matched pair familiar and friendly with each other. Initial meetings with applicants are to happen without the facilitator (although they can be there as mediator if required), and the pair will received a list of recommended topics to discuss.
Phase 6: Mutual Agreement Workshop

All of the pairs will be brought together for a Mutual Agreement Workshop, led by the program’s facilitator. This Mutual Agreement will encapsulate various tasks that the tenant will engage in, length of time necessary before ending the rent, and agreements about pay, among other things.

Phase 7: Trial Period

After an agreement has been written, the occupant will live with the homeowner for a week as a trial before the term actually starts. This trial period will allow for the pair to test drive the agreement, but also provide an opportunity for amendments.

Phase 8: Contract

After the pair lives through a period of time together, both parties will sign a formal contract outlining the terms they have agreed to. The facilitator can provide a contract template the pair may work from (see Appendix C).

Phase 9: Move in

The student moves into the homeowner’s home as per the contract.

Phase 10: Monitoring

Check-ins are performed on a regular basis either by phone, email or in-person visitation by the facilitator.

Phase 11: Evaluation and Feedback

When the contract has come to an end, participants rank each other and give feedback. This is used for program enhancement and positive ratings can be tracked for future reference.
Potential Challenges

Though similar Homeshare programs have been successful all over the world and in Canada, it is necessary to account for potential challenges and issues.

Intergenerational Conflict

Seniors may view students as “unruly” and “rowdy,” or see the age disparity as a problem. Each student and senior is carefully vetted by the Homeshare facilitator, fills out personality questionnaires, and encouraged to meet in person to discuss living habits. The Homeshare facilitator should be trained in conflict resolution to allow for a productive dialogue between participants at regular check-ins.

Cross-cultural Issues

Adding to the complexity of an intergenerational relationship, seniors and students may be of different cultural backgrounds that can result in conflicts particularly over communication methods, demonstrations of respect, role ambiguity, and power.7 There is no set method for mediating cross-cultural conflict, as the circumstances will vary each time, however, generating cultural competence as a preventative measure is built into the homesharing program process. This includes a culture component to the questionnaire in the application process, suggested discussion points for the initial meeting and trial period, plus conflict management from trained mediators available for consultation.

Tenant Rights

There are limited protections offered by the tenant board for persons living in the same premises as the homeowner. The facilitator will play an integral role in developing a thorough contract between the student and the senior. If a conflict arises that is beyond the scope of the contract, staff will be trained in conflict resolution. This should resolve most conflicts, but if not, alternative accommodations will be found for the student.

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Financial Analysis

A basic cost breakdown of the proposed Homeshare program is provided in Figure 4. Full discounted cash flow tables for the three-year pilot program are provided in Appendix A. The team projects that 100 seniors could be served in the first year, 200 in the second year, and 300 in the third year.

*Figure 4: Income statement (not discounted) for the 3 year pilot Homeshare program*

<table>
<thead>
<tr>
<th>Income</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>LIHN Funding</td>
<td>$81,000.00</td>
</tr>
<tr>
<td>Municipality Funding</td>
<td>$81,000.00</td>
</tr>
<tr>
<td>Trillium Grant</td>
<td>$15,000.00</td>
</tr>
<tr>
<td>User Fees</td>
<td>$23,250.00</td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td><strong>$200,250.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff Salary</td>
<td>$180,000.00</td>
</tr>
<tr>
<td>Travel Expenses</td>
<td>$4,750.00</td>
</tr>
<tr>
<td>Website Development</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>Database Development</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>Office Materials</td>
<td>$5,000.00</td>
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<tr>
<td><strong>Net Expenses</strong></td>
<td><strong>$199,750.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Surplus</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Surplus</strong></td>
<td><strong>$500.00</strong></td>
</tr>
</tbody>
</table>
Operating costs for a three year pilot program are proposed as a partial funding agreement between the Region of Waterloo and the Waterloo Wellington Local Health Integration Network. Capital start-up costs can be funded by an Ontario Trillium grant.

The pilot program will consist of one full-time staff member who will manage all aspects of the project. The staff member will join a community health service provider such as Community Support Connections. Community health service providers typically provide many similar senior support services, so the Homeshare program would be a natural extension to their services.

Capital costs include office materials, the development of the application process, project website, and a database to keep track of performance of all parties in the program. Funding for these capital costs will be requested from an Ontario Trillium seed grant for a total of $15,000 at the beginning of the project. The proposal will address the “Connected People” action area of the Ontario Trillium Foundation. Within that action area, one priority outcome is reduced social isolation, something that this project directly addresses with seniors.

Operating costs for the project consist primarily of wages for the single full-time staff member and regular travel costs across the Waterloo region to provide face-to-face interaction with seniors and youth in the program. Any additional operating costs such as phone, website hosting and promotion will be covered by the partner organizations. Key partners in promotion of the program will include the nearby municipalities, and the local Community Care Access Centre.

It is proposed that the Region of Waterloo fund 50% of the operating costs for three years at $27,000 per year as this Homeshare project addresses two of the five strategic directions identified in the 2014 Waterloo Region Housing Action Plan: to improve affordable housing and increase living options.

The Waterloo Wellington Local Health Integration Network will cover the other 50% of operating costs. In their 2014 Annual Plan, they identified providing coordinated support for frail seniors with complex conditions as a priority. This project primarily addresses the risk factors for frail seniors with the addition of a more able-bodied housemate to perform tasks where a senior may require additional help or may be injured. This will reduce re-

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8 http://www.otf.ca/sites/default/files/connected_people_story.pdf
9 http://communityservices.regionofwaterloo.ca/en/housing/resources/2014_Waterloo_Regions_Housing_Action_Plan__with_Appendices.PDF
hospitalization for chronic health conditions, another one of the metrics highlighted in the annual plan\(^{10}\).

The final source of funding will be a small commitment fee of $15 every 4 months for the senior. This user fee is designed to be affordable for all participants, but in place to ensure that participants are committed to the process. It compares well to the cost of posting on the University of Waterloo housing board of $25\(^{11}\). In October 2014, the Canadian Mortgage and Housing Association had average private apartment rents anywhere upwards of $625\(^{12}\). As the renter is providing services to the senior, it is suggested that the rate be reduced by 30% to 100% from market rate, depending on the level of service required by the senior.

**Feasibility**

For a senior, this program provides the extra income source that may allow them to stay in their homes longer and retain their independence. Additionally, if the senior is already accessing community services, the youth can often replace them for little to no cost. For example, a senior that requires some small homemaking support used for two hours a week amounts to $1456 yearly\(^{13}\). These are significant costs that would be eliminated as a result of a homesharing arrangement.

Some simple market research was performed in Waterloo to determine the interest in the program. Several caregivers in both the public and private sectors indicated that this concept would be well received and would relieve many constrained programs such as social housing and senior visiting. When interviewed, seniors appreciated the regular presence of a housemate to help in the case of a fall and expressed the desire to stay in their homes as long as financially and physically possible. Several students who lived in similar arrangements with seniors on an ad-hoc basis appreciated the formalization of the caretaking agreement and the guidance provided by the staff member.

This service differs from the private care provided by assisted living or medical professionals as the interactions between seniors and students primarily revolve around simple chores such as grocery shopping, taking seniors to medical appointments, taking public transit, and house care. This alleviates the legal responsibility that the student would take on for the senior’s health.

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\(^{10}\) [http://issuu.com/waterloowellingtonlhin/docs/annual_plan_2014_wwlin](http://issuu.com/waterloowellingtonlhin/docs/annual_plan_2014_wwlin)

\(^{11}\) [https://uwaterloo.ca/off-campus-housing/landlords/benefits](https://uwaterloo.ca/off-campus-housing/landlords/benefits)


\(^{13}\) [http://communitysupportconnections.org/services](http://communitysupportconnections.org/services)
Monitoring and Evaluation

Accountability for the project will be maintained through the staff. They will regularly check in with participants, gather feedback for improving the program, and discuss any difficulties with the homeowner and housemate. Success of the pilot program will be based off the targets listed in Figure 5.

*Figure 5: Outcomes and evaluation criteria for the pilot program*

<table>
<thead>
<tr>
<th>Primary Outcomes</th>
<th>Example Evaluation Metric</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expand affordable housing options</td>
<td>Number of participants in year 3</td>
<td>600</td>
</tr>
<tr>
<td>Allow seniors to live in their houses longer &amp; retain independence</td>
<td>Decrease percentage of income spent on housing</td>
<td>5%</td>
</tr>
<tr>
<td>Reduce demand on other community senior programs</td>
<td>Reduction in amount of community support services used by Homeshare members</td>
<td>80%</td>
</tr>
<tr>
<td>Increase income for seniors</td>
<td>Increase average income of seniors in the program</td>
<td>$4,000</td>
</tr>
<tr>
<td>Reduce isolation for students and seniors and decrease rates of depression</td>
<td>Self reporting 10 point scale</td>
<td>2 points</td>
</tr>
<tr>
<td>Decrease re-hospitalization rates and increase length of life for seniors</td>
<td>Decreased number of hospitalizations in a year for Homeshare seniors</td>
<td>50%</td>
</tr>
<tr>
<td>Decreased reliance on part-time jobs for youth</td>
<td>Decreased hours worked by Homeshare youth</td>
<td>20%</td>
</tr>
<tr>
<td>Build a better sense of community for participants</td>
<td>Self reporting 10 point scale</td>
<td>3 points</td>
</tr>
<tr>
<td>Increase safety &amp; security of participants</td>
<td>Self reporting 10 point scale</td>
<td>4 points</td>
</tr>
<tr>
<td>Reassure family members of participants</td>
<td>Self reporting 10 point scale</td>
<td>3 points</td>
</tr>
</tbody>
</table>
Conclusion

A Homeshare program in the Region of Waterloo has the potential to alleviate many stretched social programs in the region by supporting two in-need demographic groups. It is a feasible and proven solution that provides an affordable option for youth, seniors, municipal government, and the province. Integration with existing services and a dedicated program manager will lead to its success and generate benefits for the community as a whole.

The adoption and endorsement of this program by the mayors of Ontario shows both foresight and compassion. The challenges of demographic change and lack of affordable housing that will be faced in the future are universal to all of Ontario’s municipalities, taking action in the near term would afford the opportunity to be a global leader in tackling these obstacles head-on.
### Appendix A - Cash Flow (First Three Years)

<table>
<thead>
<tr>
<th>Year</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>Jun</th>
<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
<th>Year End Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>35,000</td>
</tr>
<tr>
<td>2017</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td>55,000</td>
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<tr>
<td>2018</td>
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<td></td>
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<td></td>
<td></td>
<td>85,000</td>
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<table>
<thead>
<tr>
<th>Year</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>Jun</th>
<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
<th>Year End Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<td>115,000</td>
</tr>
</tbody>
</table>

*Note: Calculations and adjustments for cash flow management.*
Appendix B - Homeshare Program Process Map

**Recruitment**
- University
- Lion Clubs
- Adult Recreation Centres

**Application**
- Background Check
- Reference Check
- House Inspection
- Questionnaire

**Interview**
- Initial Applicants
- Personality

**Matching**
- Complementary personality
- Circumstances

**Initial Meeting**
- Breaking the ice
- Discussion topics (Laundry, eating/sleeping habits)
- Mediator optional

**Mutual Agreement Workshop**
- Led by coordinator
- Guide to writing mutual agreement
- Full pool of candidates

**Trial Period**
- 1 Week
- Figure out living arrangements

**Contract**
- Senior-student pair negotiate terms
- Sample provided
- Submitted to coordinator

**Move In**
- Student moves in
- Homeshare begins
**Monitoring**
- Ongoing check-ins
- Coordinator available for support
- Monthly social events for Homeshare community

**Evaluation & Feedback**
- Post student move out
- Seniors & students submit
- Rating and feedback
Appendix C - Sample Homeshare Agreement

Homeshare Agreement

PARTIES

1. THE RENTAL AGREEMENT IS MADE IN DUPLICATE BETWEEN:

____________________________________________, THE LANDLORD.

NAME(S)

ADDRESS

POSTAL CODE

TELEPHONE

AND:

NAME(S)

THE TENANT(S).

TELEPHONE

PREMISES

THE PARTIES AGREE THAT

2. THE LANDLORD WILL RENT TO THE TENANT AND THE TENANT WILL RENT FROM THE LANDLORD A ROOM AT THE FOLLOWING RESIDENTIAL PREMISIS:

STREET NAME AND NUMBER

UNIT #

CITY OR TOWN

POSTAL CODE

TERM

3. SELECT PARAGRAPH (a) OR (b) - NOT BOTH

(a) (MONTH TO MONTH OR WEEK TO WEEK) THIS AGREEMENT IS TO BEGIN ON ___________ OF ___________, 20__

AND RUN FROM ___________ MONTH TO MONTH OR FROM ___________ WEEK TO WEEK

(b) FIXED TERM (____ Months) THIS AGREEMENT IS TO BEGIN ON ___________ OF ___________, 20__

AND END ON ___________ OF ___________, 20__
# RENT

4. THE TENANT WILL PAY THE FOLLOWING RATE: $______/WEEK: $______/MONTH.
   THE FIRST PAYMENT OF RENT IS DUE ON THE ___ OF ____________, 20__
   AND THEREAFTER ON THE _____ DAY OF EACH ____ WEEK ____ MONTH

   THE TENANT WILL ALSO PROVIDE THE FOLLOWING SERVICES IN LIEU OF RENT:

   ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________

# SERVICES/FACILITIES

5. THE RENT MENTIONED ABOVE INCLUDES THE PROVISION OF AND PAYMENT FOR THE
   FOLLOWING SERVICES AND FACILITIES (CHECK ALL THAT APPLY):

   □ Heat       □ Hot Water   □ Electricity
   □ Telephone  □ Washer      □ Dryer
   □ Cable TV   □ Internet     □ Parking for ___ cars
   □ Furniture (List items)  □ Other (Specify)
SECURITY DEPOSIT

6. CHECK ONLY ONE OF THE FOLLOWING:

☐ A SECURITY DEPOSIT IS NOT REQUIRED  OR

☐ THE LANDLORD HEREBY ACKNOWLEDGES RECEIPT OF A SECURITY DEPOSIT

OF $_________.

NOTICE OF TERMINATION

7. NOTICE REQUIRED TO TERMINATE AGREEMENT

(a) WEEK-TO-WEEK / MONTH-TO-MONTH: THE HOMESHARE AGREEMENT CAN BE
TERMINATED BY EITHER PARTY WITH ______________ AMOUNT OF NOTICE.

NOTICE TO TERMINATE MUST BE GIVEN IN WRITING TO THE OTHER PARTY.

(b) FIXED-TERM AGREEMENT: THE AGREEMENT MAY BE TERMINATED BEFORE
THE STATED END DATE BY MUTUAL AGREEMENT.

ADDITIONAL CONDITIONS

8. THE TENANT PROMISES TO COMPLY WITH THE FOLLOWING ADDITIONAL
CONDITIONS SET OUT BELOW:

__________________________

__________________________

__________________________

__________________________
SIGNING OF HOMESHARE AGREEMENT

SIGN TWO COPIES OF THIS AGREEMENT, ONE FOR EACH PARTY INVOLVED

DATE ___________________________ SIGNATURE OF LANDLORD(s)

DATE ___________________________ SIGNATURE OF TENANT

WITNESS (OPTIONAL)

DISCLAIMER CLAUSE

This sample Homeshare Agreement is a guideline for the benefit of landlords and tenants. This sample agreement, therefore, is not intended to be exhaustive and may not include provisions relating to all circumstances particular to the contractual relations between a landlord and tenant. Rental Agreements are made between Home Shaters and Home Seekers and are separate legal agreements between the parties involved. Home Share NL will not be a party to any rental agreement entered into between a Home Shater and a Home Seeker. Any reliance upon this agreement is at your own risk.
Appendix D - Sample Application Questionnaire

Why do you want to join the Homeshare program?

What is your goal for this program? (e.g. To meet new people, have more help around the house, etc.)

How do you feel about living with someone? What are you worried about?

Are you comfortable expressing your needs and speaking up when something is bothering you?

What interests and activities would you like to share with your housemate?

How important is it for you to know that my family, friends and loved ones support you in your decision of living in a Homeshare arrangement?

What is most important to you in a Homeshare arrangement?

What is your conflict resolution process?

How will you handle conflict if it arises?

On a scale of 1 to 10 (1 being the lowest, 10 being the highest) rate yourself on the following items: cleanliness, silence, friendliness.

What culture do you consider yourself a part of?

How do you describe respect?

What are good manners to you?