

House-sharing:

# Exploring the Potential for the City of St. John's

**OCTOBER 2022**

Anika Shama, Babatunde Alabi, Angie Tse, John Ecker, Justine Levesque  
and Canadian Observatory on Homelessness

# Acknowledgements

END HOMELESSNESS  
ST. JOHN'S #WECANENDIT

This project was commissioned by End Homelessness St. John's (EHSJ). EHSJ exists to prevent and end homelessness in St. John's. Working collaboratively with community and public systems' stakeholders, EHSJ leads the coordination and integration of system-wide planning to ensure St. John's can become the next community in Canada to end homelessness.

ST. JOHN'S  
NEWFOUNDLAND AND LABRADOR



Community Housing  
Transformation Centre  
Centre de transformation  
du logement communautaire

This project has been made possible through the Housing Catalyst Grant, a joint initiative of the Community Housing Transformation Centre and the City of St. John's.



Hub Solutions is a social enterprise embedded within the Canadian Observatory on Homelessness (COH). Income generated from Hub Solutions fee-for-service work is reinvested into the COH to support research, innovation, policy recommendations and knowledge mobilization.

Report design by Chris Durand

# Table of Contents

<b>Acknowledgements</b>	<b>2</b>
<b>Executive Summary</b>	<b>5</b>
BACKGROUND	5
RESEARCH METHODOLOGY	5
KEY FINDINGS	6
HOUSE-SHARING MODEL RECOMMENDATIONS	6
<b>1. Background</b>	<b>7</b>
<b>2. Literature Review</b>	<b>8</b>
DEFINING HOUSE-SHARING	8
HOUSE-SHARING IN CANADA	9
BENEFITS OF HOUSE-SHARING	10
CHALLENGES OF HOUSE-SHARING	12
POLICY/LEGISLATIVE CONSIDERATIONS	13
<b>3. Model Scan</b>	<b>18</b>
SEARCH STRATEGY	18
DATA EXTRACTION	18
RESULTS	19
KEY PROGRAM CHARACTERISTICS	21
CHALLENGES EXPERIENCED BY HOUSE-SHARING PROGRAMS	25
<b>4. Data Review</b>	<b>31</b>
INTRODUCTION	31
FINDINGS	32
<b>5. Understanding House-Sharing from Stakeholder Perspectives</b>	<b>44</b>
METHODOLOGY	44
RESEARCH DESIGN	44
PARTICIPANT RECRUITMENT	44
DATA COLLECTION	45
DATA ANALYSIS	45
FINDINGS	45

<b>6. Models Considerations and Recommendations</b>	<b>60</b>
INFRASTRUCTURE AND HOME ASSESSMENT	62
CLIENT INTAKE & SELECTION	64
SCREENING & MATCHING	64
AGREEMENT	65
RENT COLLECTION	66
SUPPORT SERVICES AND CONTINUOUS FOLLOW-UP WITH CLIENTS	67
EXIT AND REPLACEMENT PLAN	68
CROSS-CUTTING CONSIDERATIONS FOR ALL HOUSE-SHARING PROGRAMS	68
INDIGENOUS HOUSE-SHARING	68
LAND RESTRICTIONS/ZONING	68
CONFLICT RESOLUTION	69
SECURITY AND SAFETY MEASURES	69
POLICIES & LEGISLATIONS	70
FUNDING	70
<b>7. Conclusion</b>	<b>77</b>
<b>References</b>	<b>78</b>
<b>Appendix</b>	<b>83</b>

# Executive Summary

## **BACKGROUND**

**End Homelessness St. John's (EHSJ) exists to prevent and end homelessness in St. John's, Newfoundland and Labrador. EHSJ collaborates closely with community and public systems' stakeholders to lead the coordination and integration of system-wide planning to ensure St. John's can become the next community in Canada to end homelessness.**

EHSJ contracted Hub Solutions – a social enterprise embedded within the Canadian Observatory on Homelessness (COH) – to conduct research to explore, develop, and recommend three house-sharing models for low-income individuals in St. John's. In consideration for best practices in housing and house-sharing within and outside of Canada, this project assessed three innovative house-sharing models: 1) community agencies in partnership with social housing providers; 2) community agencies using their own housing stock; and 3) community agencies in partnership with the private rental market. The project received funding from the Housing Catalyst Grant, a joint initiative of the Community Housing Transformation Centre and the City of St. John's.

## **RESEARCH METHODOLOGY**

**The methodology has six main components:**

1. A review of academic and grey literature about house-sharing in Canada and internationally, with particular focus on the benefits and challenges of house-sharing and policy/legislative considerations.
2. A robust scan of house-sharing models within and outside of Canada. The review identified 92 house-sharing models and revealed information about target population, recruitment and matching processes, living and rental agreements, key responsibilities for operators, major challenges faced, and funding structures.
3. An extensive review of in-house and publicly available documents and data related to housing in St. John's.
4. In-depth interviews with representatives from each of the following six groups: 1) EHSJ, 2) Regulatory/Planning Authority, 3) Community partners, 4) Social Housing Providers, 5) Landlords/Developers, and 6) Indigenous Housing Stakeholders. Interviews served as an opportunity to gather more insight and data on house-sharing models.
5. Focus groups with EHSJ staff, social housing providers, and community partners to learn more about the local housing context as well as collaborations and partnerships.
6. Development of a framework and considerations for implementing each of the three house-sharing models.

## **KEY FINDINGS**

We found that house-sharing comes with a wide array of benefits for the house-sharers, as it increases affordability, facilitates housing stability, reduces pressure on the housing market, promotes companionship and reduces social isolation and loneliness. However, we also noted associated challenges and threats that must be addressed in any model that will be implemented, such as incompatibility, interpersonal conflict, the impact of trauma, liability, as well as safety.

Our findings further revealed the existence of opportunities for house-sharing program implementation in St. John's. While different forms of house-sharing are already operating in St. John's, new and existing programs can be expanded to benefit stakeholders, including tenants, homelessness-specific agencies, and landlords. Notwithstanding that these opportunities exist, we noted that strong consideration must be given to key variables that may impact operational feasibility and program sustainability of any house-sharing model, including the right partnership, infrastructure, access to continuous funding and resources, the nature of support and services, as well as policies and legislation.

## **HOUSE-SHARING MODEL RECOMMENDATIONS**

Based on the findings from the literature review, data review, model scan, and discussions with stakeholders, Hub Solutions provides a holistic operational framework for each of the house-sharing programs considered. A thorough review of the three models reveals that two models: 1) Community Agencies Using their Own Housing Stock and 2) Partnership between Community Agencies and Private Rental Market, are similar in that both require substantial investments in infrastructure, including property acquisition and management, which may pose difficulties for many community agencies with limited resources. The third model, Partnership between Community Agencies and Social Housing Providers, eliminates this requisite but rather leverages existing social housing infrastructure. We found the latter model more favourable for community agencies looking to operate a non-profit based house-sharing program, as it is cost-saving and can help streamline the need for funding resources, expenses, and staffing, hence, more sustainable. Furthermore, this kind of partnership optimizes utilization of services offered by community agencies, which minimizes funds spent on staff hiring.

Based on the great potential demonstrated by the Partnership between Community Agencies and Social Housing Providers model, Hub Solutions recommends that a community agency implementing a house-sharing model, within a resource limited setting, should adopt this type of partnership strategy. While we believe this model is the most suitable house-sharing model that could potentially be implemented in St. John's because it is the least capital intensive, there is however not enough empirical evidence to support this recommendation and as such, we recommend that a process and outcome evaluation should be conducted if this model is implemented.

# 1. Background

**End Homelessness St. John's (EHSJ) partnered with Hub Solutions – a research-based group and social enterprise housed within the Canadian Observatory on Homelessness (COH) – to explore, develop, and recommend three house-sharing models for low-income individuals in St. John's.**

This project is a response to the shift in the housing sector, where the current housing stock is not matching the needs of rental applicants. This project explored best practices in housing and house-sharing projects in Canada and internationally to inform the development of three innovative housing model options that meet the needs of low-income individuals in St. John's.

The three house-sharing models assessed through this project were: 1) community agency(ies) in partnership with social housing providers; 2) community agency using their own housing stock; and 3) community agency in partnership with the private rental market.

Utilizing a qualitative approach, Hub Solutions conducted a study to understand the concept of house-sharing in Canada and internationally and explored the feasibility of establishing a house-sharing program in St. John's, Newfoundland and Labrador (NL). Below, we present key findings from literature and model scan; assessment of the local context through data review, focus groups and interviews with housing stakeholders and people from the homeless serving sector; and provide recommendations of three potential models for house-sharing.

## 2. Literature Review

### **DEFINING HOUSE-SHARING**

There are many housing options in every community that low-income individuals and people experiencing homelessness may access at different times. This includes emergency shelters, transitional housing, permanent supportive housing, subsidized housing, and market rental housing (United Way Halifax, 2020). These housing options can be designed to provide individuals with private units (e.g., their own apartments) or shared accommodations (e.g., dormitory-style units in a shelter).

The house-sharing model is a specific program design that provides people experiencing homelessness or those with lower incomes with affordable housing. This housing model also promotes social relationships, prevents social isolation, reduces costs incurred by health care systems, and can protect long-term housing stock (Bodkin & Saxena, 2017; Legge, 2014; Ministry of Finance, 2018). Program participants are provided with a private room and shared common spaces such as the kitchen, washroom, and laundry areas within a home. House-sharing is formally defined as a situation where two or more people – often unrelated – share a home for reciprocal benefits (HomeShare Vermont, 2017). This can take the form of a homeowner entering into a written agreement to make space available while still living there, but it also includes where the property owner doesn't live on the premises. This housing model can extend past homeowner and home seeker. (Costa, 2020; Hagopian et al., 2021; White, 2010).

House-sharing model has been implemented in many countries including Canada, the United States, France, and Spain specifically to support older adults to age in place (Martinez et al., 2020). Within many of these existing house-sharing programs, the homeowner often-times continues to live in the home with the home seeker. Therefore, in this type of arrangement, the written agreement would not be covered often time under all provincial Residential Tenancy Acts (RTA) in Canada and abroad (Government of Ontario, 2021). However, the NL RTA addresses the situations where homeowner would share the house with other tenants (NL Residential Tenancies Act, 2018). Fewer house-sharing models have been introduced to address homelessness and housing insecurity. However, Hagopian and colleagues (2021) argue that this strategy can prevent people from falling into homelessness while also helping others manage the financial cost of homeownership.

While existing housing programs operated by homeless-serving organizations across Canada may not be formally considered as house-sharing programs, this approach underpins their models. For example, the Host Homes model, which typically targets young people experiencing homelessness as a form of shelter diversion, can be considered a form of house-sharing (Ecker et al., 2019; Raising the Roof, 2018). In this model, the young person is given a private room within a home and shares the common areas of the house with their Host Home provider throughout the duration of their stay and this host also serves as a form of support for the youth (Ecker et al., 2019).



## Co-housing Communities:

Co-housing and house-sharing are terms that may be used interchangeably in other literature, and throughout this report to describe the same housing model. However, it is important to distinguish between co-housing as an alternative term for house-sharing, and co-housing communities which are different housing options altogether. A co-housing community is a form of housing collaborative that extends beyond one single housing structure (Simon & Curtis, 2008). Rather, entire neighbourhoods are developed wherein members of the community own private dwellings and share ownership of common property in the neighbourhood (Sargisson, 2012; Simon & Curtis, 2008). Co-housing communities can include both privately owned homes and rental units, with some comprised entirely of rental units (Sargisson, 2012). Affordability would be a major barrier to accessing co-housing communities for individuals and families with lower incomes and those experiencing homelessness as this type of housing is not currently subsidized in Canada and the cost to own and rent in these communities is equal to or above market rates (Canadian Senior Cohousing, 2019).

## HOUSE-SHARING IN CANADA

Individual house-sharing programs have been established in Canada for more than 20 years (HomeShare International, 2021). A previous literature review on house-sharing in Canada reported that in 2010 there were less than ten house-sharing programs in the country (White, 2010). This number has since increased with support from the HomeShare Canada Network. In 2014, this network released a set of agreed-upon principles for the house-sharing model intended to guide house-sharing practitioners as they establish new programs in communities across Canada (HomeShare Canada, 2019). These guiding principles included (HomeShare Canada, 2019):

- ▶ **Reciprocity and mutual benefit:** House-sharing arrangements should be formed based on providing dignity, autonomy, and independence to both the home provider and the home seeker.
- ▶ **Respectful relationships:** Once a match and relationship are formed, there is equal respect and importance given to the needs and interests of both the home provider and the home seeker. The home provider maintains control of the property; however, the two parties acknowledge that for the arrangement to succeed they both have rights and responsibilities to uphold.
- ▶ **Multigenerational:** This arrangement can facilitate the development of intergenerational relationships which can benefit both the home provider and home seeker and their extended relationships.

We identified 25 house-sharing programs currently operating across Canada in 2021. Refer to the 'Model Scan Synthesis' for an in-depth description of these programs. Many of the traditional house-sharing programs in Canada and internationally are targeted toward older adults as the home providers (Carstein, 2003).

While older adults are often the home providers, home seekers in existing Canadian house-sharing programs tend to be more diverse. Given that the purpose of participating in house-sharing models for home seekers is often to attain affordable housing, the home seeker populations include students, single parents, LGBTQ2S+ young adults, and adults with lower incomes (Les Habitations Partagées du Saguenay, 2019; oneROOF Youth Services, 2019; The Ville Cooperative, 2019). The HomeShare Victoria evaluation demonstrated that international students (37%), and mature aged individuals defined as adults aged 40 to 49 (38%) were most often the home sharers in this program (Carstein, 2003). Females also represented 78.1% and 87.2% respectively of home providers and home sharers (Carstein, 2003). Carstein (2003) did not seek to explain why more women participated in the house-sharing program, but this relationship warrants further investigation. Recruitment for this program may have taken place through organizations whose service users are primarily older women. Senior women are also more likely to live alone (Lee & Edmonston, 2019), and therefore, may be more likely to have available space for home seekers. This relationship could have important implications for the implementation of one of the models being considered in this research, where a community agency may consider partnering with the private rental market through private landlords/homeowners.

While traditional house-sharing programs with older adults are more common in Canada, programs aimed at preventing re-entry into homelessness that are utilizing a house-sharing approach have existed in Canada. Specifically, Anucha (2006, 2010) conducted research with participants in a shared housing program for people who were formerly experiencing homelessness in Toronto, Ontario. This program was defined as alternative housing rather than house-sharing, but the house-sharing model underpins the delivery of housing for, "...the most marginalized, those who have experienced homelessness and may also have mental and physical health problems and suffer from severe economic disadvantage, long-term unemployment, violence and abuse, and profound social isolation," (Anucha, 2010). Participants of this shared housing program included Caucasian and Black/African women and men between the ages of 28 and 57, many of whom were receiving Employment Insurance (EI) benefits, Ontario Disability Support (ODSP), and Ontario Works (OW) payments as their sources of income (Anucha, 2010). The program Anucha (2006) investigated most closely approximates the first type of house-sharing model considered in this research, where a community agency partners with social housing providers.

## **BENEFITS OF HOUSE-SHARING**

### **Financial:**

Numerous studies have illustrated that the house-sharing model presents a range of benefits to program participants. There are a number of key features of house-sharing that have contributed to the appearance of this model in the private rental market while also sparking interest from community agencies and social housing providers. A defining feature and primary benefit of this program is the ability to reduce the financial burden for program participants including seniors as the home providers, and people experiencing homelessness or housing insecurity as home seekers (Homelessness Policy Research Institute, 2019; U.S.

Department of Veterans Affairs, 2017). Undoubtedly, the existence of the housing affordability crisis in places like the United States and Canada has restricted access to safe, appropriate housing to those who simply cannot afford it. Outside of formal house-sharing programs and for people experiencing homelessness, it is common knowledge that shared living arrangements (e.g., living with roommates) reduce the cost of living for all parties (Akinbogun et al., 2019; Bricocoli & Sabatinelli, 2016; He et al., 2010). The house-sharing model, however, helps address the issue of housing affordability by providing an opportunity for individuals to share costs associated with maintaining housing such as rent and utilities (Benton, 2014). Alternatively, with informal house-sharing agreements, home seekers can live in a home rent-free, or at a reduced rent fee if they have negotiated a living arrangement in which they will provide the home provider with additional services (e.g., cleaning, and cooking) (Costa, 2020; Hagopian et al., 2021). While program participants spend less on housing each month, they can begin to save money for future housing or other expenses (Hoang, 2021). If program participants are also offered other support services such as case management and budgeting, housing outcomes can significantly improve long-term (Brown, 2016).

### **Social Inclusion and Shared Experiences:**

The benefits of house-sharing extend beyond just financial advantages. Given that this housing model ensures that two or more individuals are sharing both living spaces and household responsibilities, it is protective against feelings of loneliness and social isolation as are full co-housing communities (Garciano, 2011; Thumb, 2017). In one house-sharing program for single mothers experiencing homelessness, the participants received additional social support from their housing companions as well as informal childcare support (e.g., babysitters) (Hoang, 2021). Likewise, Cho and colleagues (2019) documented a decrease in social isolation among shared housing participants because of the natural social networking that occurs within this type of housing arrangement. Similarly, house-sharing programs offer participants the opportunity to learn from one another, whether through sharing cultural traditions and practices or by providing language assistance for individuals whose first language is not English (Carstein, 2003).

### **Decreased Wait-time for Housing:**

Finally, house-sharing programs for people experiencing homelessness and other vulnerable populations can also help reduce the wait-time for housing. Brown (2016) reported that, by utilizing a shared housing approach within their Pathways to Independence (PTI) program, they secured housing for a small group of participants within only six months of enrollment in the program. Vulnerable populations, including people experiencing homelessness who have criminal records, may face barriers to securing housing in the private market as landlords will not rent to people with past criminal records (Hensleigh, 2021; Ontario Human Rights Commission, 2009). One program in the United States reported that they specifically chose to pair clients in their shared housing program who were spending significant amounts of time in shelters while waiting for housing as they had past histories of sexually oriented offenses (Anonymous, personal communication, December 9, 2021).

## **CHALLENGES OF HOUSE-SHARING**

### **Conflict:**

The benefits of house-sharing programs are well-documented; however, this housing model is not without limitations and challenges. Given that house-sharing brings unrelated people of different ages, sex, genders, sexual orientations, cultures, and religions together, interpersonal conflicts are commonly reported among participants in these programs (Bricocoli & Sabatinelli, 2016; Homelessness Policy Research Institute, 2019). Participants in the Toronto shared housing program reported that conflicts could involve aggressive reactions to cleanliness or lack thereof from other residents; negotiating visitors in the facility; a lack of privacy allowing people to steal others' food and belongings; and excessive noise disruptions (Anucha, 2010). In this program, Anucha (2010) also explained that tensions were increased because residents were living on lower incomes and many did not have jobs, therefore most residents rarely left the apartments, and were, "...cooped up most of the time". In shared housing or house-sharing programs for people experiencing homelessness, some residents may also be coping with mental health challenges, substance use, and addictions, contributing to additional conflicts among residents (Anucha, 2010).

### **Sense of Home:**

Furthermore, while many residents in the Toronto shared housing program were removed from homelessness upon entry into the program, Anucha (2010) detailed how this type of shelter does not feel like home for them. Every participant interviewed in this program felt that their housing was not their home and many of them still felt homeless (Anucha, 2010). One woman said that she had moved around four different rooms in her current housing, and she has never unpacked it because she has always felt that it was temporary (Anucha, 2010). The lack of privacy and ownership over their spaces may contribute to the limited feeling of home and belonging that the participants in this shared housing program reported (Anucha, 2010).

### **Funding and Staff:**

Anucha (2006) explored a unique challenge that arises for staff within this housing model because they assume the role of a landlord and a support worker. As landlords, the staff have to enforce traditional tenant responsibilities on the residents of this program including regular payment of rent, respect and maintenance of the property, and ensuring they are not interfering with the enjoyment of other tenants (Anucha, 2006). As support workers, staff work to ensure residents keep their housing, and when they violate their tenant responsibilities staff then have to follow legal procedures which may result in eviction (Anucha, 2006). Hoang (2021) and Hagopian et al., (2021) presented conflicting information on the staffing levels needed to operate house-sharing programs. Nonetheless, both reports pointed toward this housing model being a labour-intensive program. Hagopian and colleagues (2021) explained that significant community outreach and marketing are needed for these programs to be successful and accepted in the community. Additionally, staff involvement

extends beyond the initial intake and matching processes and may involve continuous case management (Hagopian et al., 2021). While house-sharing itself is an affordable method to address rising housing costs for people experiencing homelessness, some house-sharing programs have been shuttered as they have not been able to sustain themselves financially (Hagopian et al., 2021).

Documentation (e.g., credit reports, letters of employment, or fixed deposit) required by landlords to assess the potential tenant's/housing applicant's ability to pay rent poses another significant challenge for a house-sharing program (Benton, 2014). Individuals like those experiencing homelessness or those with low income are often unable to provide those documents. The study of Benton suggests that it is often difficult to locate landlords who are willing to renounce those specific requirements (2014). When home providers are willing to waive the requirements of some documents like credit reports and letters of employment, home seekers are often still required to submit a criminal or police record check which could disqualify some people experiencing homelessness from participating in the programs.

### **Host Home Programs:**

In regard to host home programs for youth, program staff discussed barriers to partnering and/or integrating this housing model into the other suite of housing options offered to youth in or exiting the foster care system (Hagopian et al., 2021). Specifically, staff from a Washington host home program characterized their experiences with contacts in the state's foster care system as "distrustful and overly formal" (Hagopian et al., 2021). These workers noted that more open communication between the foster care system and non-profit organizations that operate host home programs would benefit youth experiencing homelessness (Hagopian et al., 2021). Some programs that aim to help youth under the age of 18 may also require consent for youth to participate in the program from their legal guardian or parent (Hagopian et al., 2021). This can present significant challenges for host home organizations as the parent/guardian of the youth may not be easily located, may be out of the country, and if the agreement needs to be notarized, not everyone has access to a notary (Hagopian et al., 2021).

Lastly, if the legislation for rental agreements does not allow minors to sign lease agreements, additional considerations and procedures need to be implemented to ensure youth can still participate in these programs (Hagopian et al., 2021).

## ***POLICY/LEGISLATIVE CONSIDERATIONS***

**There are several challenges that may arise due to federal, provincial/state, municipal, and regional policy/legislation which will be explored in this sub-section.**

### **Social Assistance Policy & Regulations:**

He and colleagues (2010) discussed the financial burden of the implicit tax that is placed on people in shared housing, which essentially counteracts the main benefit of this housing model. In the United States, the Supplemental Security Income (SSI) and food stamp program penalize people who live in shared housing by reducing the payments and

benefits dispensed each month as these are calculated based on living arrangements (He et al., 2010). A house-sharing program for people experiencing homelessness in St. John's who receive income support could see their monthly payments be similarly impacted by shared living arrangements. The Income Support Benefits offered by the Department of Children, Seniors and Social Development of Newfoundland and Labrador also takes living arrangements into account to calculate the amount of support an individual will receive (Newfoundland and Labrador, 2021). Similarly, both the Canada-NL Housing Benefit and the Eastern Health Mental Health and Addictions rental top-up are not available to folks living in shared housing (Anonymous, Personal Communication, 2022).

The Newfoundland and Labrador Income and Employment Support Regulations under the *Income and Employment Support Act* specifically state that, "...the maximum monthly income support for rent is (i) for an adult living alone in a rented room or apartment, an amount up to \$149, or (ii) for 2 or more people in a rented room or apartment, an amount up to \$372," (Office of Legislative Council Newfoundland and Labrador, 2004). This suggests that income support is calculated based on the number of people living together, regardless of relation (except with dependent children). However, if a community agency partners with Newfoundland and Labrador Housing Corporation (NLHC), which already administers 5,560 social housing units and a rent-geared-to-income housing program, the house-sharing arrangement could be negotiated so that monthly payments remain unchanged if these requirements are addressed during program implementation (Newfoundland and Labrador, 2019). Further investigation into this matter is required to determine if a change in legislation would be needed to prevent this tax from impacting low-income participants of a house-sharing program.

For some rental housing programs in NL, particularly the one directly provided by NLHC to people with low-income, applicants must disclose the social insurance numbers of every adult occupant in their shared homes, regardless of their relationship with the applicant. In any case, where any occupant fails to share required information, the application will not be considered (Newfoundland and Labrador Housing, 2019).

### **Land Use Restrictions:**

Organizations operating house-sharing programs have reported concerns surrounding land-use and zoning by-laws (Hagopian et al., 2021). Hagopian and colleagues (2021) documented ordinances in certain jurisdictions which seek to limit the number of unrelated people living in the same house. While these tenancy laws may not be stringently enforced, existing legislation is important to consider as they can result in eviction and undue stress on residents of house-sharing arrangements if by-law officers are called in to investigate and find that the tenants are in violation of the existing by-laws (Anonymous, personal communication, December 10, 2021).

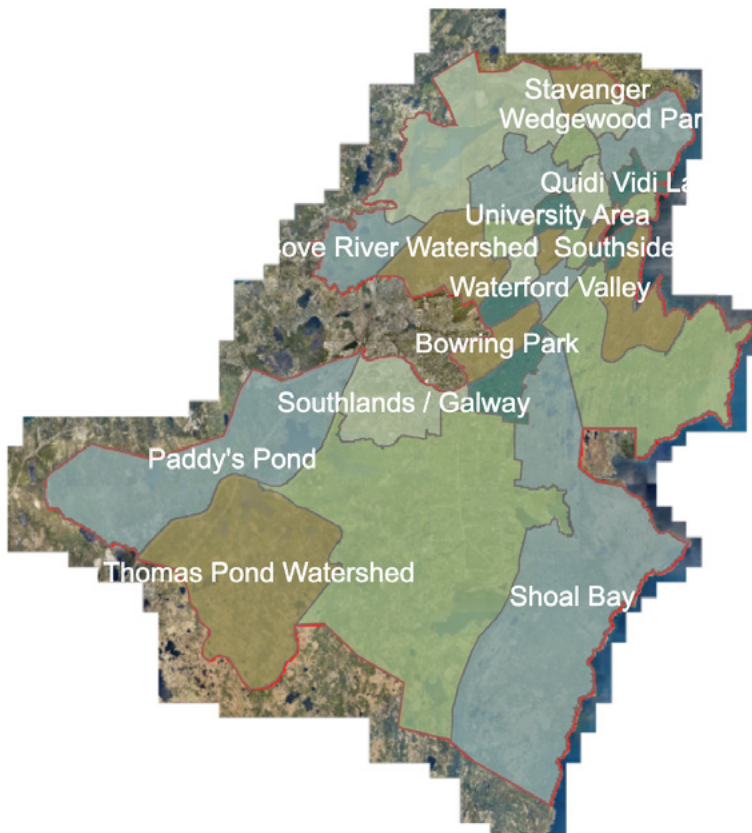
According to the 2015 revision of the St. John's Development Regulations 1994, the medium density (R2), Pleasantville (R-2 Pleasantville), high density (R3), downtown (RD), residential mixed (RM), residential battery (RB) and residential Quidi Vidi (RQ) zones of St. John's residential zones permit boarding or lodging house. The regulation defines a boarding or lodging house as a dwelling wherein accommodation is provided for between five and sixteen

persons inclusive, in which kitchen and/or bathroom facilities are used in common by some or all the occupants. Special (RA), special-1 (RA1), low density (R1), and condominium (R2-Condominium) residential zones, and apartment zones do not permit any lodging or boarding houses (St. John's, 2015).

St. John's is subdivided in 29 neighbourhoods on [the interactive map center planning tool](#). Utilizing the various layers on this mapping tool we can identify neighbourhoods with a high density of properties that are currently zoned for residential use (e.g., homes and apartments) which could streamline implementation of house-sharing models in these areas, while neighbourhoods with small proportions of properties built for residential use or land zoned for other uses may present challenges for locating and developing house-sharing models in these neighbourhoods. For example, different segments of land covered by the Thomas Pond Watershed neighbourhood (Figure 1) are currently zoned for watershed, forestry, and agriculture uses, therefore virtually no properties or infrastructure (e.g., transit) have been developed in this area of St. John's (<https://www.stjohns.ca/sites/default/files/files/publication/Development%20Regulations%20June%202015.pdf>). This neighbourhood would not be ideal for situating a house-sharing program.

In comparison, neighbourhoods comprised of almost all residentially zoned properties include Kenmount West, Cowan Heights, Waterford Valley, Central, Downtown, Rennie's River and Kent's Pond. Partnerships could be formed with private landlords who own residential properties in these neighbourhoods who are interested in participating in house-sharing programs.

**Figure 1. St. John's Neighbourhoods**



**Residential Tenancy Act:**

While house-sharing programs often, if not always, require participants to sign occupancy/living contracts, these contracts may not be enforceable under all provincial RTAs. The shared housing programs such as the one investigated by Anucha (2006, 2010) follows regular legal procedures for both landlords and tenants and this type of house-sharing arrangement would likely fall under the RTA in Ontario. House-sharing programs, such as those involving seniors and students/low-income families, wherein the senior is both the homeowner and home sharer these occupancy agreements were not enforceable under the NL RTA prior to 2019. However, the NL RTA was expanded to apply to boarding houses where the owner might share bathroom and kitchen facilities with occupants from January 2019 (Newfoundland and Labrador, 2018). This would protect the tenants from any unlawful eviction and discrimination.

**Indigenous House-Sharing:**

There is a dearth of information in the literature about what Indigenous house-sharing currently looks like. However, any house-sharing program for Indigenous peoples must apply an Indigenous lens in policy formulation, program design, and implementation practices to ensure culturally safe and respectful services are provided. A multi-faceted strategy will be required to achieve culturally safe house-sharing. This includes entrenching cultural safety within existing services, the creation of an Indigenous house-sharing service that is consistent with Indigenous peoples' rights, ensuring that Indigenous agencies are delivering home sharing, and Indigenous house-sharing providers are available to support Indigenous individuals (Community Living BC, 2021).

**Regulatory Policies on For-Profit House-Sharing:**

For-profit house-sharing (e.g., Airbnb) companies have also found a strong foothold in the global market with recognition of the many advantages of this housing model (Ministry of Finance, 2018). This is especially the case for costly cities like Toronto, and as such, local residents and renters have raised concerns about the infiltration of these units in their neighbourhoods. Consequently, in considering the advantages and disadvantages of house-sharing models, policymakers had to implement several regulatory policies. In the province of Ontario, house-sharing has a positive impact on the affordable housing crisis by lowering the price of rent for renters and providing a stream of income for homeowners. However, there has been concern that individuals can yield greater profits on short-term rentals (e.g., Airbnb) rather than long-term rentals. This diminishes the number of long-term rentals on the market and increases market rent. To help combat this issue, the province of Ontario has put forward policies that could limit the number of house-sharing of principal residences as well as the number of days that a unit can be rented out on a short-term basis. This ensures that individuals can make more profits from long-term rentals than short rentals (Ministry of Finance, 2018). Community members brought forward their own concerns for public safety and individuals have feared that participants of house-sharing may engage in criminal activities or may not respect the community property (Ministry of Finance, 2018).



The government of Ontario has required that all house-sharing operators have an operating license to lessen community concerns for safety and again requiring that there are limits on the numbers of house-sharing in various communities (Ministry of Finance, 2018).

*The Newfoundland and Labrador Tourist Establishment Act* requires all roofed accommodation providers (i.e., hotels, bed, and breakfasts, etc.) to meet certain requirements in order to obtain a Tourist Establishment License and to operate in their designated areas. However, platforms like Airbnb make it easier for unlicensed accommodators to operate without following regulations (regulatory, legal, taxation, health and safety, and insurance laws) or paying associated costs. This creates regulatory and policy conflicts between licensed and unlicensed accommodators; and gives the unlicensed accommodators an unfair advantage and puts their customers at risk. (Hospitality Newfoundland and Labrador). Considering these issues, the Department of Tourism, Culture, Arts, and Recreation has suggested modifications to provincial legislations to make all short-term property rentals register with the Government of Newfoundland and Labrador (CBC News, 2020).

### **House-Sharing Insurance:**

Not much is known about the insurance implications of house-sharing programs that are outside of those offered by for-profit house-sharing platforms including Corporate Housing by Owner (CHBO), Flipkey, HomeAway, Roomorama, and Airbnb. Standard home insurance usually does not cover any damage or loss incurred while a property is in the hands of paying guests. For-profit house-sharing is considered a home-based business by insurance providers and comes with a great risk of liability. Therefore, providers recommend getting a separate *home insurance business* policy to help mitigate these risks (Lieber, 2014). The kinds of insurance products provided vary by insurance provider. Some providers offer homeowner policies that provide robust coverage while others may provide limited coverage for homeowners who are running a business in their home. Insuring a house-sharing business has implications for all parties involved: 1) the host, who may own or rent the listed property; 2) the host's landlord if the listed property is rented by the host; 3) the guest, who books a stay through the home-sharing site; and 4) the house-sharing company, which connects hosts with guests (TD Insurance, n.d.). While it is not clear how most insurance providers might define a non-profit house-sharing arrangement, some insurance providers allow roommates to share a policy and therefore split the premium between them (Square One, 2022). Other providers believe that the safest solution is for each roommate to have their own insurance, and preferably with the same company to simplify the claim process (Intact Insurance, 2022). It is also worth noting that some local companies do not cover students in their rental policy (CBC News, 2019).

## 3. Model Scan

This synthesis is based on an online review of 92 house-sharing models identified between October 28th, 2021, and December 3rd, 2021. This review sought to examine house-sharing models in Canada and externally to extract information on the target population for these models; recruitment and matching processes; the living and rental agreements; the key responsibilities for agencies operating the program; the major challenges encountered by these programs; and funding structures for these programs/models.

### **SEARCH STRATEGY**

A three-pronged approach was utilized to identify all relevant house-sharing models within the given timeframe.

1. Official and individual house-sharing websites: We identified websites for house-sharing initiatives that provided key information on the house-sharing philosophy in each country/city/community. These websites also provided links to individual house-sharing programs that are operated by different entities. We scanned these official house-sharing websites and searched subsequent individual program websites provided on the main sites.
2. Google Search: We also applied a variety of key terms (Table 1) in [Google.ca](https://www.google.ca) iteratively over five weeks to identify existing programs that utilize a house-sharing and/or co-housing model.
3. Call for information from the sector: We drafted a call for information about similar programs that may not be formally recognized or named as house-sharing programs that are operated by organizations/agencies in the homelessness sector. This call was placed in the Homeless Hub newsletter and distributed on our social media channels encouraging homeless serving organizations/agencies to share information about their programs that could be added to this scan.

### **DATA EXTRACTION**

A data repository was created using Excel (Appendix A). For each house-sharing 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 home seekers and home providers (e.g., age, income requirements, sex, and gender identities);
- ▶ Responsibilities of the lead agency, if listed. This is primarily related to the 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) or in standard operations such as adapting additional safety protocols during the COVID-19 pandemic
- ▶ Funding for the program if available; and
- ▶ Whether the program is currently operating, on hold, or has been shut down.

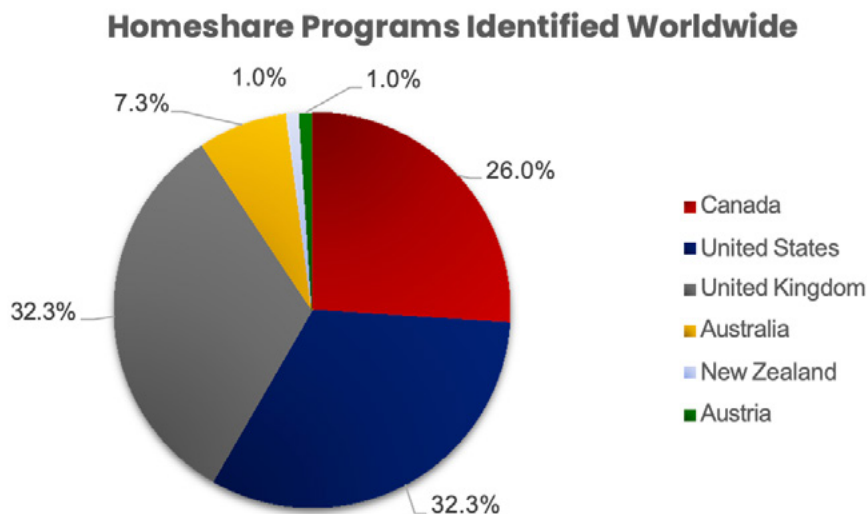
## RESULTS

In total, we identified 92 programs that utilize a house-share model. Data was extracted from 47 of the 92 programs as many of these programs, specifically the temporary host home programs in the United Kingdom and United States, follow identical program models. For example, data was extracted for the Canadian Nightstop program which is based on the Nightstop model from the United Kingdom. While 30 additional Nightstop programs were identified in the United Kingdom, data was not extracted for these programs as they are all, "...accredited by and established in line with the national DePaul model," (St. Basils, 2018). Program webpages are provided in the Excel inventory for the UK Nightstop programs.

### Location:

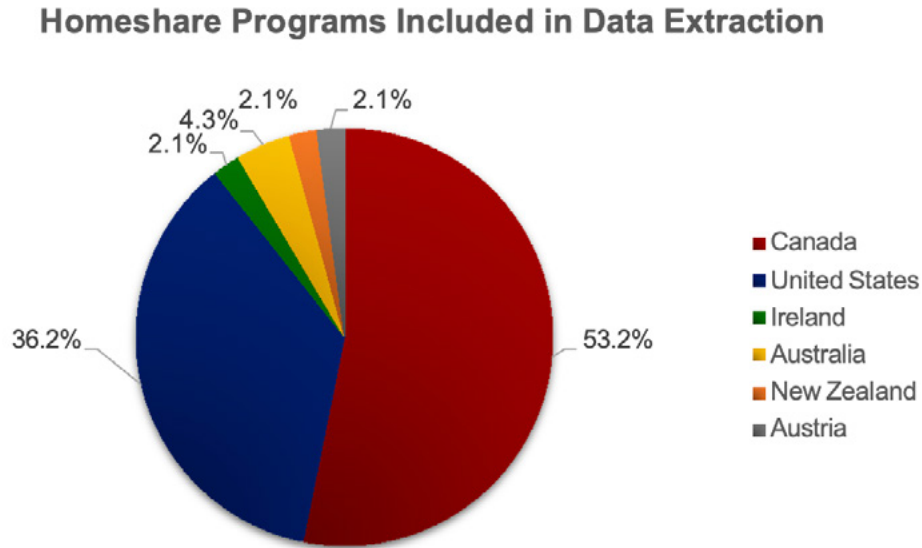
Among the programs identified, 32.3% were located in the United States and the United Kingdom respectively (Figure 1), while 26% were in Canada. The majority of the programs in the United Kingdom were Nightstop programs, which offer each temporary/emergency housing to youth experiencing homelessness. These programs are not typically referred to as house-sharing programs but fall within the definition of house-sharing as the youth are given a private room within the host's home and share common spaces (e.g., kitchen and living room) for a short period of time.

**Figure 2. Summary of program identified worldwide by country.**

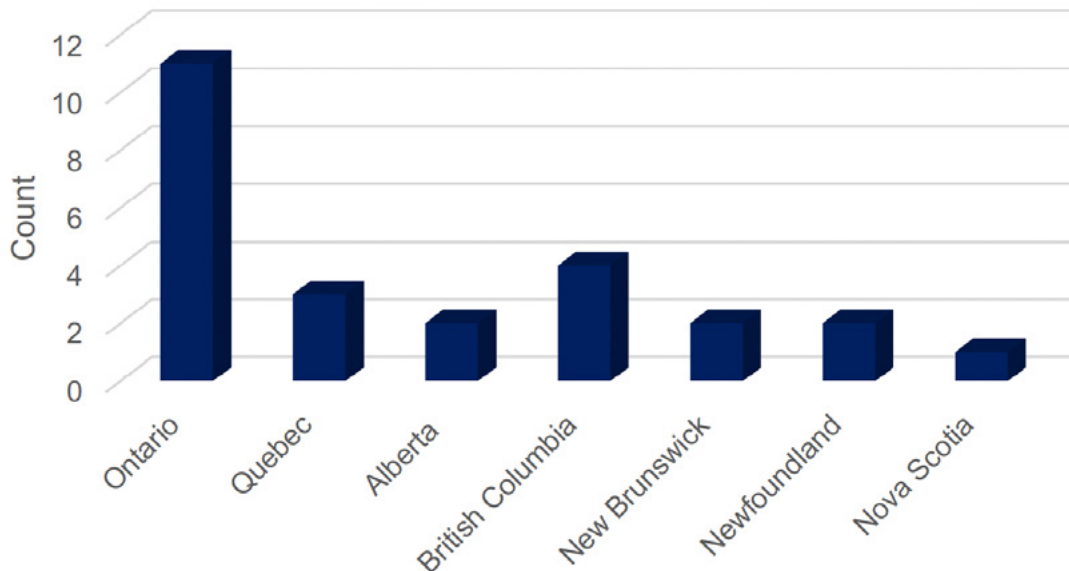


Among the programs from which data was extracted, 53.2% were operating in Canada, followed by 36.2% in the United States (Figure 2). In Canada, 11 (44%) of the house-sharing programs were operating in Ontario, four in British Columbia, three in Quebec, two were found in Alberta, New Brunswick, and Newfoundland and Labrador respectively, and one was identified in Nova Scotia (Figure 3).

**Figure 3. Summary of programs from which data was extracted by country.**



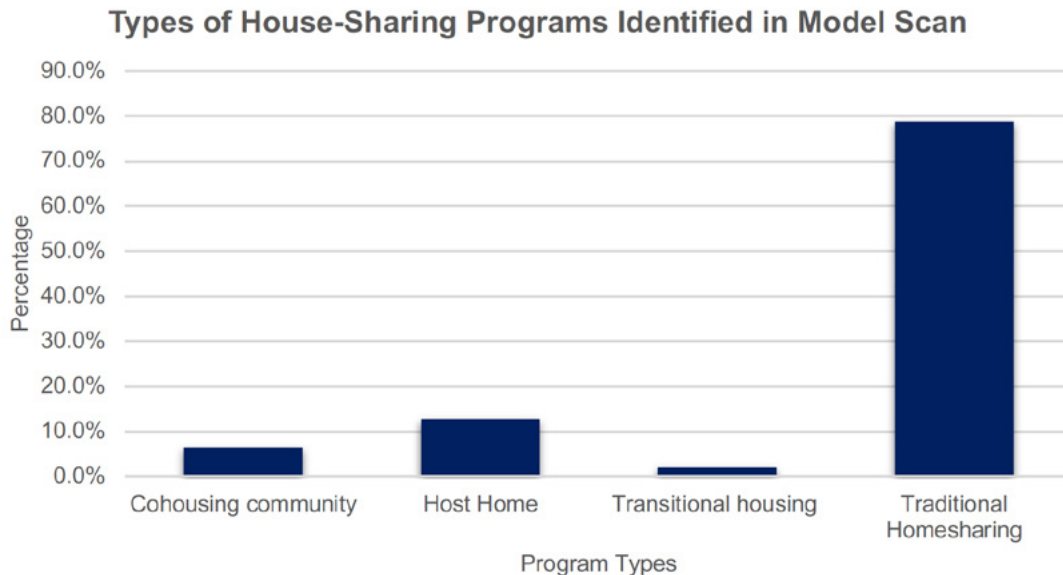
**Figure 4. Homeshare programs identified across Canada by province.**



### Program type:

Three (6.4%) of the models included in the inventory are cohousing communities (*Terra Firma, Cranberry Commons, and Portugal Cove*). While the house-sharing philosophies underpin these programs, they are not considered house-sharing programs (Figure 4). These models were included to demonstrate the key similarities and differences between house-sharing programs and cohousing communities – namely the cost for development and program/community members. Six (12.8%) of the 47 programs are host homes programs (*ConneQT Short Term Host Home, Safe Place for Youth Host Homes Program, Aura Host Homes, Host Homes oneROOF, Host Home Bridging the Gap, and Nightstop 360 Kids*), one (2.1%) (*Barb and Wendy's Third Stage Supportive Transitional Housing*) is a transitional housing program wherein four unrelated individuals live together in a shared home. The other 37 (78.7%) programs are traditional home/house-sharing programs and are typically recognized as such in the program name (*Canada HomeShare, Home Share Now, and Let's Share Hawkes Bay*).

**Figure 5. Type of homeshare programs identified in the model scan.**



## KEY PROGRAM CHARACTERISTICS

**The summary of program characteristics provided below excludes the three co-housing communities. A separate short summary of the co-housing communities is provided at the end of this section.**

### Matching process:

Matching processes are a core component of house-sharing programs. Ninety-one percent of the programs identified in this scan included some form of matching process in their operation. The matching process is critical for ensuring the success and longevity of the home provider and home seeker relationship. During the matching process the lead

agency investigates shared interests for both parties; identifies desired characteristics of their housemates (e.g., gender); and identifies the type of housing arrangement that will meet both their needs (e.g., long-term, short-term). The following steps are included in the matching process all or most of the time:

- ▶ Individual interviews with both the home seeker and home provider
- ▶ Collection of references, and police/vulnerable sector checks
- ▶ Initial meeting and match introduction between potential matches (home seekers/home providers)

During the matching process other programs may also offer a:

- ▶ Trial living period and
- ▶ Training for home providers (typically a requirement for host home programs)

Examples of training that participants are required to complete included an eight-module course from Happipad which covered topics including the benefits and limitations of the model; housing companions; preparing the home for sharing; how to structure living arrangements; and how to end a living arrangement. Training courses for host home providers followed focused more on equipping hosts with skills to support youth throughout their stay. For example, the Safe Place for Youth Host Homes Program requires hosts to complete training related to positive youth development; trauma and resiliency; appropriate boundary setting, and effective communication techniques.

### **Occupancy or Living Agreement:**

Similarly, written occupancy/living agreements were identified in 77% of the house-sharing programs in this scan. The operating agency commonly assists in the negotiation of occupancy agreements. These agreements lay out the monthly cost of rent, task exchange (number of hours per week and type of tasks), and the length of the house-sharing arrangement. For example, a range of fees and services can be negotiated in the Cohabitations Saguenay program (Les Habitations Partagées du Saguenay) which targets people of all ages for both home providers and home seekers. These arrangements are as follows: 1) House-sharers can pay \$325/month and offer no services, 2) pay \$200 a month to offer four services per week, and 3) pay no rent fee/month and offer 10 services per week. Similarly, the Homes Connect program in Australia is specifically for recipients of the National Disability Insurance Scheme (NDIS) who are matched with community members who are interested in renting a property with them. These home seekers are not charged any rent fees as the rent is covered by the NDIS payments, but the living agreement specifies the different supports the home seekers will provide to the recipient of the house-sharing program (i.e., the NDIS recipient).

### **Affordable Rent Fees and No Rental Fee:**

As explained in the literature review, house-sharing programs reduce the cost of living by providing housing that is below market rent. In other cases, home seekers can also negotiate with home providers to live in the homes rent-free in exchange for other services (as described above). Over half (58%) of the programs identified in this scan only provide the option to rent below market values, 14% only provide the option to rent at no cost, and 21% allows participants to choose between the two options (11.6% did not report the type of fee options provided).

### **Fee to Enroll/Participate:**

Nearly one in four (23.3%) programs charge additional fees to participants (home providers and home seekers) to enroll/participate in the program. Most often these fees are to cover the cost of the police/background check. These fees may also be charged to cover the costs incurred by the agencies to contract third parties to provide their matching service or for a server to post their available property listings.

### **Home Assessments:**

Home visits/assessments were only reported in 53.5% of programs in this scan. This component of a house-sharing program is most applicable when participants' housing is provided in private market rentals. If a social housing provider has their own housing stock, a home/unit assessment may not be required.

### **Lead Agency Responsibilities:**

Some house-sharing programs are funded by research grants as opposed to being included in operating budgets of agencies/organizations which changes the responsibilities of the community agency/housing provider. In these cases, responsibilities for data collection and evaluation are typically assigned to the researchers affiliated with the educational institutes through which funding is received (See iGenNB).

Staff at agencies operating house-sharing programs can expect to lead all the components described above. Workers will process the applications of interested home providers and home seekers; reach out to references (sometimes 4 or 5 per applicant); submit requests for police/background checks; conduct one-on-one interviews with both parties; mediate the match introductions; conduct the home assessment; lead training for host home providers; support the negotiation of occupancy agreement; and set up move-in dates and moving assistance if needed. Agencies may also take responsibility for offering either active or passive support for the home providers and home seekers. In host home programs, staff often take an active support approach by ensuring youth continue to receive services from the agency (e.g., case management and counselling). Other agencies take a more passive approach to support by checking in regularly with the homesharers and only intervening with support if issues arise (e.g., conflicts).

## Funding:

Information related to funding was available for 65.1% of the programs identified in this scan. House-sharing programs are funded by several different sources including research grants, foundation grants, fundraising events, private donor contributions, membership/participant fees, and government dollars. Many of the newer house-sharing programs (e.g., Hygge Homesharing, and Symbiosis) have received multi-year grants, however as these programs are not embedded within other agencies, they may encounter challenges finding sustainable long-term funding beyond these initial pilot grants. In comparison, Home Share Now in Vermont began as a single program originally funded by the United Way but became its own non-profit organization in 2005 and continues to operate the house-sharing program. Home Share Now receives the majority of its funding from state and local government (\$288,000), in addition to fundraising, the United Way, and private donors. The Homeshare program in Ireland reported that their operations and growth of the program were funded by the income generated by fees charged to program participants.

## Co-housing Communities:

Three co-housing communities (*TerraFirma*, *Portugal Cove*, and *Cranberry Commons*) were included in this model scan as a point of comparison to traditional house-sharing programs. TerraFirma is located in Ottawa (Ontario), Portugal Cove is named for the location in Newfoundland and Labrador (final name may change following development), and Cranberry Commons is located in Burnaby (British Columbia). Cranberry Commons and TerraFirma are operational co-housing communities while the Portugal Cove community have recently purchased the land they will build on but have yet to begin construction.

1. **Cranberry Commons** is comprised of 22 homes which include 10 apartments and 12 townhouses. The members live in their own units which range in design from bachelor suites to three-bedroom townhouses. The community is designed to provide the members with their own unit, both private and shared outdoor spaces, and a 3400 sqft common house. The common house is equipped with a shared kitchen, lounge, laundry area, workshop, and other amenities. This community was built from the ground up which required rezoning of the land to serve the needs of the members in the community. Members of the community paid for the initial cost of purchasing and construction of the units which would not be considered affordable for many people. Every owner of a unit is a member of the strata council and decisions are made by consensus in the community. If members choose to leave the community, the units can be resold to other individuals who wish to join.
2. **TerraFirma** is a smaller co-housing community comprised of only two townhouses joined together by a built-in infill. The infill serves as the common house. As the community has grown, other families purchased and/or rented units within the vicinity of the townhouses so now 12 families make up the community. Their common space includes a solar hot water installation which provides heat and hot water to the three core units, and hot water to an additional unit. The community shares a common yard which includes shared amenities (e.g., play structures, tree house, gardens, quiet sitting area, bicycle and storage sheds, trampoline, composting bins, and a wood



pile). This community is member-led but the initial idea was conceived of and led by one individual. The land also had zoned properly or re-zoned for the community.

3. **Portugal Cove** is currently under development. This community will be built on a 57-acre farm and combine elements of a gated community and a commune model. The community is aiming to preserve the natural landscapes, and farming components while building approximately 30 private homes and a 3,000-square-foot common house with a communal kitchen, dining, co-working and play areas. The homes will have a universal design to ensure homes will be accessible for all stages of life (e.g., wheelchair and kid-friendly). The buy-in cost for this community is high and is estimated at approximately \$350,000 a unit, but monthly bills will be lower as they will be pooled amongst members. This community is also endeavouring to make 30% of units their affordable by applying for sustainable funding to cover these costs (e.g., Canadian Mortgage and Housing Corporation grants).

## **CHALLENGES EXPERIENCED BY HOUSE-SHARING PROGRAMS**

**Many of the challenges reported by the individual programs identified in this scan were aligned with the common challenges described in the literature review.**

### **Safety and Privacy:**

Concerns surrounding the safety of sharing a home with an unrelated individual is a major challenge that agencies operating house-sharing programs are often confronted with. These concerns can make it difficult to recruit both home providers and home seekers willing to participate in the program. This challenge is encountered more often when house-sharing programs target vulnerable populations, such as people experiencing homelessness, due to the stigmatization of homelessness. Bridging the Gap and Safe Place for Youth both reported that community members were hesitant to volunteer as host home providers because of the negative stereotypes and perceptions of youth experiencing homelessness.

Safety was also brought up as a concern in relation to the use of alcohol, drugs, and other substances. To prevent conflicts and potentially dangerous situations from arising, occupancy agreements can address the rules and expectations around the use of substances in the homes. In host home programs for youth experiencing homelessness, the expectations may be different than in traditional house-sharing programs as many incorporate a harm-reduction philosophy to support youth in addressing and managing substance use and addiction challenges.

As home providers and home seekers share common spaces of the homes, navigating the issue of privacy can also be challenging at times, especially as it relates to bringing other guests to the home. During the matching process and negotiation of the occupancy agreement, the home seeker and home provider will discuss their expectations related to privacy. Some home providers do not want home seekers to have overnight guests, and so during the matching process, the agency would ensure that they are matched with a home seeker who agrees to this situation.

### **Incompatible Matches and No Match Guarantee:**

While house-sharing agencies utilize a rigorous screening and matching process, challenges do arise in finding two or more people that are compatible to live together amicably. Home seekers and home providers are matched based on shared interests and expectations in the program, similar histories/past experiences, gender (if requested), and desired length of sharing the house. Nonetheless, once the house-sharing arrangement begins, the matches sometimes reach out to the house-sharing agencies to terminate the arrangement prematurely. Agencies try to mitigate immediate loss of housing for the home seeker with different strategies including requiring 60-day notice for termination of the arrangement; developing an exit plan for the pair prior to the start of the house-sharing arrangement; providing training on how to end the arrangement; and providing regular check-ins and mediation if conflicts do arise. There is also no guarantee that the program will find a match for participants that invest their time and pay fees to enroll in the program. The matching process if successful can also range from a few weeks to several months.

### **COVID-19 Pandemic Safety:**

The principles of house-sharing programs (i.e., bringing unrelated individuals together, often those of different ages, who may both have pre-existing health vulnerabilities) contradict early public health guidelines related to the COVID-19 pandemic.

Therefore, many house-sharing programs, especially those involving seniors, were put on hold during the pandemic while others required additional resources/procedures to ensure the programs could continue to operate safely during the pandemic. Agencies have adapted their programs in several ways including:

- ▶ Asking participants to sign a disclaimer acknowledging the potential risk of contracting COVID-19 if participating in the program
- ▶ Requiring negative COVID-19 tests throughout the matching and move-in processes
- ▶ Implementing self-isolation requirements for participants who leave the province and return to the home
- ▶ Negotiating COVID-19 guidelines for visiting, sanitation, grocery shopping, etc., among the matches

**Case Study #1:*****Bridging the Gap's Host Homes Program***

History of the Program: Bridging the Gap's Host Home Program is the first of its kind in Ontario and has been in operation for more than 10 years. The program operates in Halton Region and is targeted towards youth at risk of homelessness particularly those in smaller communities including Oakville, Milton, and Acton. The Regional Municipality of Halton spans across a large geographic area, therefore the Host Home approach is utilized to "...address a young person's needs from a place-based approach" (Ecker et al., 2019). Embedded within the program is a family mediation strategy seeking to serve youth ages 16 to 24 who are considered low risk. The average length of stay in the program is between six months and a year. Bridging the Gap has recently been integrated as a program arm of the Halton Children's Aid Society (CAS).

**Program Overview:**

The program logic model is provided (Figure 5) which outlines the goals of the program; inputs to the program such as funding, staff, and space/housing; program outputs including screening and referrals, interventions; financial assistance and aftercare; as well as the short-term, medium-term, and long-term outcomes of the program (Ecker et al., 2019). Youth were referred into the program through several channels including school counsellors, social workers, the shelter system, and other community agencies. Similarly, recruitment of host home providers was achieved through multiple strategies including marketing and advertisements in the local newspaper, and from contacts at local community agencies. Some host home providers were thinking of fostering youth or adoption before participating in the program.

**Key Components:**

There are two main components to this program 1) housing and 2) supports.

1. Safe, secure housing that is offered at no cost to the young people in the program was the core component of this program. Embedded is a "housing at no cost" principle or policy into this program to ensure that youth without stable sources of income can participate in the program and access safe and secure housing.
2. Supports were also provided by both the host home provider that the youth is living with and host home workers from the community agency. Young people in the program explained that their hosts provided them with the essentials, including food and laundry. Other hosts also helped them find jobs, enhanced their sense of social inclusion, and provided emotional supports at times. Host home providers are all designated as host home workers and receive training, physical supplies (toiletries), and after-hour supports.

Host Home Workers Skills: Ecker and colleagues (2019) identified several skills that host homes workers should be equipped with to ensure the success of the program. These skills were derived from interviews with Bridging the Gap program staff. Program staff explained that it is important to have the following personality traits: personable, approachable, flexible, patient, empathetic, and understanding as well as knowledgeable about youth homelessness (e.g., foster care, education, healthcare, etc.) (Ecker et al., 2019).

**Case Study #2:*****Youth Host Homes Program, Shared Housing Services***

Shared Housing Services (SHS) is an independent, nonprofit social service agency located in Tacoma, Washington, with housing services covering all of Pierce County. The organization was founded in 1991 with the launch of their adult house-sharing program. In 2012, in partnership with the REACH (Resources for Education and Career Help) Center, SHS established the Youth Host Homes program to address the needs of unaccompanied youth and young adults experiencing homelessness.

SHS aims to reduce and prevent homelessness by providing low-income individuals and families with safe, stable, affordable housing. Their housing programs offer innovative solutions that are tailored to everyone to address homelessness, reduce dependence on public funds, and help struggling families, adults, and youth through case management and connections to vital community resources. Effective January 1, 2022, all programs, staff members, and assets will be transferred to Associated Ministries. This merger will allow the house-sharing programs to better serve community members needing assistance to remain in their homes or find an affordable housing option through a house-sharing match.

**Program Overview:**

SHS currently operates two main programs: Adult Home Sharing and Youth Host Home.

**1. Adult Home Sharing**

The adult home sharing program focuses on providing housing to the elderly, disabled, and those with very low incomes. Home sharers might be senior citizens, people with disabilities, working professionals, those at-risk of homelessness, single parents, or simply people wishing to share their life and home with others. Home sharers negotiate the living arrangement, and the agency provides follow-up and conflict resolution services. Home sharing makes use of existing housing, whether it is a single-family dwelling, an apartment, or a mobile home, and is a way to secure adequate housing at a reasonable cost while maintaining privacy, independence, and self-determination.

Participants complete the Shared Housing Services Application found online and program staff carefully screen each program applicant through interviewing, background checks, and personal references. Program fees include \$25 for background checks for both the home seeker and the homeowner, as well as an additional \$5 for the homeowner to cover the cost of the site visit.

Based on the information provided on the application and in the initial conversation with a case manager, first names and phone numbers are shared for home providers and home seekers to connect. A trial period (weekend, week, or month) is recommended to become acquainted and test compatibility. Home sharers set their own rent prices and expectations for home seekers, and each arrangement may be as structured or as loose and extend as long as the participants wish.

### Testimonials (from the website)

*“Ron served honorably as an Iraq-era combat Army medic, but now was homeless. Eric, in his 90’s, was a veteran of World War II. Eric owns his home, and despite his declining health, he wanted to stay there and remain as independent as possible. Shared Housing Services matched Ron and Eric more than a year ago; Eric was thrilled to live with another veteran, and Ron was happy he could use his medic training in service to an older vet. Ron is now Eric’s full-time caregiver, and both have repeatedly attended SHS events to promote the benefits of the Home Sharing Program.”*

*“Walt is in his 80s. Two years ago, he lost his wife to cancer. Sandy is in her 50s. SHS paired them over a year ago, and now they call one another “best friends.” Sandy helps Walt when he needs to drive at night, and Walt helps Sandy with projects around the house. They even tailgate at Seahawks games! Sandy, who makes jewelry to support herself, credits Walt with teaching her how to trust again, and Walt credits Sandy with creating a warm home for the two of them.”*

## 2. Youth Host Home

As part of a countywide effort to address youth homelessness in Pierce County, Shared Housing Services partnered with service providers in the community to create a comprehensive program for young people experiencing homelessness. The Youth Host Home Program (YHH) matches youth ages 16–24 experiencing homelessness with homeowners who agree to provide a safe, stable home and mentoring. Youth also work simultaneously with our community partners to identify goals and links with health, educational, and vocational services.

Host Home providers act as mentors and receive support services from case managers and housing specialists, along with financial assistance to cover monthly rent. Home providers and home seekers are encouraged to contact the SHS office to complete the application available online or contact Access Point 4 Housing (AP4H) for a referral.

### Testimonials (from the website)

*“Michael was sleeping on a park bench. Kyle was fleeing a very unhealthy family situation. Both perform in the local underground hip hop scene. SHS paired them with a local artist, Zeke, and his wife, Helen. With the adult guidance they’ve received from Zeke and Helen, combined with a stable place to live and support services, Michael and Kyle have made great strides forward. Michael completed his GED and is in college; Kyle completed his high school diploma and is in college. And the four of them have become a family—Kyle DJs for Zeke, and Michael sometimes performs with him. For Christmas, Helen even made Kyle’s favourite food, sweet potato pie, something he hadn’t enjoyed since his last family Christmas several years ago.”*

**Funding:**

SHS welcomes the support of generous donors to continue their tradition of service to their community. You can find a full list of community partners and sponsors on their website, but some examples include Catholic Community Services, City of Tacoma, Goodwill, HOMEstart, Pride Foundation, Boys & Girls Clubs, etc. SHS also received a \$25,000 grant in 2018 from the Gary E. Milgard Family Foundation to fund the host home program. Grant funding allows SHS to contract the services of consultants to conduct campaign readiness assessments and determine the best course of action for future improvements.

Shared Housing Services hosts an annual dinner auction at the STAR Center in Tacoma to raise funds for their house-sharing programs. This annual fundraising opportunity raises 25% of the yearly operating revenue. In 2018, due to the generous support from attendees, donors, and sponsors, they were able to raise over \$135,000. For the 12th annual dinner auction in May 2020, the event was held virtually due to COVID-19 where supporters bid on items to continue to support the work of SHS. The funding goal for 2020 was \$150,000. SHS accepts donations, both financial and otherwise, and community members are welcome to drop off donations on site or offer volunteer support.

# 4. Data Review

## **INTRODUCTION**

As part of the research aimed at exploring, developing, and recommending three co-housing/house-sharing models for low-income individuals in St. John's, the Hub Solutions team conducted a brief review of EHSJ's in-house and publicly available documents/data related to housing in St. John's. The aim of this review was to assess and better understand the local context of housing and homelessness generally in St. John's. The documents assessed include:

- ▶ Point-in-Time Count (2018 and 2021)
- ▶ City of St. John's 10-Year Affordable Housing Strategy 2019-2028
- ▶ Newfoundland Community Accounts: St. John's Profile
- ▶ The Newfoundland Housing Corporation Website
- ▶ Report on the Provincial Home Share Feasibility Study (2014)
- ▶ Home Share NL Program Update (2013)
- ▶ Home Share St. John's Pilot Project Evaluation (2014)
- ▶ Canada Mortgage Housing Corporation (CMHC) Housing Market Portal 2016, 2021
- ▶ Housing Needs Assessment June 2019
- ▶ Canadian Rental Housing Index
- ▶ City of St. John's Non-Profit Housing Occupancy Rate by Unit
- ▶ Unemployment Rate of Newfoundland and Labrador (2016 to 2021)
- ▶ Market Basket Measure (2019)
- ▶ Demographics from EHSJ By-Name List (***This Section is For Internal Use Only***)

Information generated from this review will be used in developing finalized focus group and interview questions and further assessing the feasibility of the co-housing/house-sharing models within the context of St. John's.

## **FINDINGS**

### **Point-in-Time Count (2018 and 2021)**

These two reports highlight findings from the second and third biennial Point-in-Time (PiT) Counts of the community's homeless population in St. John's, titled "Everyone Counts". The reports of these surveys provide a glimpse of the minimum number of people experiencing homelessness in St. John's on a single day. This includes people staying in emergency, private, and transitional shelters; people staying temporarily at someone else's house; people in institutions with no permanent or stable housing; and people experiencing unsheltered homelessness.

The 2021 report found that 111 people were experiencing homelessness in St. John's. Among those counted, 66.7% were men, 31.5% were women, and 1.8% were gender diverse. Indigenous individuals accounted for 7.2% of those experiencing homelessness. In terms of age, dependent children (up to 18) accounted for 8.1% of those experiencing homelessness, unaccompanied youths (up to age 24) accounted for 19.8%, adults (25–49) constituted 49.5%, older adults (50–64) accounted for 10.8%, and seniors (65+) represented 11.7%. It is worth mentioning that the 2021 PiT count was an enumeration of shelter stayers only due to COVID-19 pandemic. In the 2018 report, having a low income (57.6%) and the high cost of rental units (43.5%) in St. John's were cited as the top two barriers to obtaining housing by those who completed the survey. It is, however, important to note that although PiT Counts are useful, they are not without limitations. Because the counts only provide a snapshot of homelessness, they will not reach all people experiencing homelessness in a community over time, especially those experiencing "hidden" homelessness.

### **City of St. John's 10-Year Affordable Housing Strategy 2019–2028**

This plan provides key socio-demographic contexts in St. John's and outlines a ten-year strategy for addressing the city's housing needs, with the goal of collaborating with partners, stakeholders, and residents to create and maintain safe, suitable, and affordable housing throughout the city. The document draws on a variety of data sources, including 2016 Census Data, CMHC Housing Market Portal 2017, Government of Canada Wage Report, and RBC Mortgage Affordability Calculator 2018 to provide information on the St. John's economic context, household characteristics, rental market, housing market, and housing gaps. Key findings are highlighted below.

#### **Household Characteristics in 2016**

- ▶ 08,860 total population
- ▶ 47,625 total households
- ▶ 61.4% own
- ▶ 38.6% rent
- ▶ 62% of households in the City of St. John's have two or fewer people



### **Economic Context in 2016**

- ▶ 8.9% unemployment rate
- ▶ 16% of households are low income
- ▶ \$60,114 median after-tax household income
- ▶ \$77,936 average after-tax household income

### **Rental Market**

- ▶ 7.6% apartment vacancy rate in 2020
- ▶ 5.1% apartment vacancy rate in 2017 (Bachelor 5.1%, One Bedroom 6.9%, Two Bedroom 6.8%)

### **Housing Market Realities in 2018**

- ▶ The average MLS housing price has sat above \$300,000
- ▶ Minimum income to qualify for a \$300,000 mortgage is approximately \$87,000 per year

### **Housing Gap in 2016**

- ▶ 12,100 households live in unaffordable housing (64.9% are tenants' households 35.1% are homeowners' households)
- ▶ 14,495 households live in housing that requires improvement
- ▶ Annual income required to afford one-bedroom apartment is \$31,720
- ▶ Annual income required to afford two-bedroom apartment is \$38,240

### **Newfoundland Community Accounts: St. John's Profile**

Among the key population information provided by the Newfoundland Community Account is the dwelling characteristics and self-reliance ratio of St. John's. In 2016, there were 47,690 dwellings in St. John's: 20,405 were detached houses, 6,705 were apartments, 28,905 were single-family households, 535 were multiple-family households, and 18,240 were non-family households. 61.4% of homes in St. John's were owned. Also in 2018, the self-reliance ratio for St. John's was 86.4%. This metric measures the community's reliance on government transfers such as the Canada Pension, Old Age Security, Employment Insurance, Income Support Assistance, and so on. A higher self-reliance ratio indicates less reliance on government transfers.

### **Newfoundland Housing Corporation Initiatives**

The NLHC highlights the different programs related to housing that the province offers. This includes the Home Energy Savings Program (HESP), Home Modification Program (HMP), Provincial Home Repair Program (PHRP), Supportive Living Program (SLP), Partner-Managed Housing Program, and Rental Housing Program.

The Partner-Managed Housing Program is intended to support social housing initiatives, primarily in collaboration with partner-managed non-profit housing groups. The majority

of the program's approximately 1,016 social housing units are operated directly by individual groups, with NLHC holding the mortgage and providing operating assistance. Overall, seniors with an average age of 76 years and an annual income of \$19,232 occupy approximately 77% of the partner-managed units.

In the Rental Housing Program, the NLHC owns and manages approximately 5,560 social housing units across the province, with the greatest concentration of units in St. John's (3,192). The program benefits low-income earners, with rental rates based on 25% of net monthly income. Approximately 55% of tenants pay their own rent and are employed or on a fixed income. Under this program, an estimated 14,000 people are housed in NLHC units.

### **Home Share NL Program Update (2013)**

This report provides an update of the Home Share NL pilot project with the aim of informing stakeholders about the progress, accomplishments, and aspirations, which highlights key aspects of the program and provides preliminary insight into its effectiveness. This project stemmed from funding received by the Home Share NL advisory committee to conduct a two-year pilot project on home sharing. The program worked with existing housing stock to provide affordable housing options for students, which at the same time allowed seniors to remain in their own homes.

Findings from this report note that 24 matches, involving 55 individuals, were made within the first 16 months of the program, a feat that exceeded the expectations of program implementers. The project faced the challenge of having more people wanting to share but fewer students seeking homes, mainly because such homes are not within walking distance of the campus. The program attributed its success to the support it received from community partners and post-secondary educational institutions and the awareness it created through marketing in traditional media, online advertisements, promotional videos featuring real program participants, and the distribution of promotional materials.

### **Report on the Provincial Home Share Feasibility Study (2014)**

This report documents the findings from a study conducted in Newfoundland and Labrador to determine the feasibility of home share programs implemented in rural and remote areas of Newfoundland and Labrador in 2014. The purpose of the feasibility study was to specifically examine the potential for a home share program in four municipalities: Corner Brook, Labrador West, Marystown, and Grand Falls-Windsor (GFW). Specifically, the research sought to develop a home share model for each municipality and create a business plan to help Home Share move in the direction of becoming a self-sustaining social enterprise. Data collected for this study included the following: population statistics and demographics; the vacancy rate and rental rates; the number and availability of NL housing units, as well as associated waitlists; the number of post-secondary students in each community (i.e., those attending local institutions); and the number and type of affordable housing initiatives.

The findings identify that there is interest in, as well as a level of capacity for, implementing a house-sharing program in each of the four project sites. The research also shows that additional planning as well as sufficient human and financial resources would be required

at each site to enable the effective design, development, and implementation of these initiatives. The report also notes critical considerations for any house-sharing program, particularly the adopted model, and discusses two models (the Referral Model and the Counselling Model), including their pros and cons.

In the Referral Model, which is less intrusive and less comprehensive, program staff market the program, accept applications, provide potential house-sharers or home seekers with a comprehensive resource kit that supports their participation in the program, facilitate meetings between potential seekers and sharers, and offer limited post-match assistance. The staff also ensure that individuals come to good, clear, written home share agreements. On the other hand, the Counselling Model has a more comprehensive and intensive range of services. It provides counselling about housing options and community services, includes in-depth home interviews and inspections of the house-sharers home, facilitates meetings between potential sharers, helps in negotiating agreements, and provides follow-up support, and is particularly suitable for homeseekers with complex needs. However, it is more staff- and labor-intensive and can create significant liability for the home share agency in question, as it can be held accountable for any representations it makes.

### **Home Share St. John’s Pilot Project Evaluation (2014)**

This report highlights the evaluation findings of the Home Share St. John’s Pilot Project, a two-year pilot project that aimed to support older adults and seniors to age in place by connecting them to post-secondary students who were looking for affordable accommodation. The pilot project utilized a “Referral Model,” which differs from the more intensive approach of a “Counselling Model” by offering a more independent, arms-length approach to matching. Older adults over the age of 50, as well as students of any age, at any college, university, or private educational institution in the St. John’s region were the target populations.

This evaluation gathered quantitative program metrics at the onset of the pilot project and, in addition, conducted qualitative interviews with members of the steering committee, home sharers (fifty plus individuals), as well as students.

Contrary to what was found in the literature, the programme metrics provide ample evidence of the program’s growth over the two-year pilot project. The investment of human and financial resources in project marketing and promotion was recognized as a key factor in the program’s relatively quick adoption. The findings also show that the Home Share St. Johns pilot project did provide a creative solution to the housing and support needs of people over the age of fifty and students. According to the qualitative data, students experienced the offset of economic pressures the most. The qualitative data, on the other hand, shows participants’ confidence in the ability of house-sharing to contribute to the broader goals of student recruitment and retention, social inclusion, and the ability to age in place. Given the successes achieved by this pilot project, it remains unclear whether the project was scaled up, as our research could not determine this based on the available information.

## **CMHC Housing Market Portal (2016, 2021)**

The Housing Market Portal of CMHC offers free, easy-to-use access to the latest housing market data for Canada. It uses statistics from CMHC, and Census of Canada and National Household Survey by Statistics Canada. The average renter household income before and after taxes in NL was lower than the Canadian average in 2016. In 2016, the average renter household income before tax was \$49,412 in NL and \$53,036 in Canada. After taxes, it was \$43,615 for NL and \$46,246 for Canada. The private apartment vacancy rate has consistently been higher in comparison to the national average. In 2017, 2018, 2019, 2020, 2021, the private apartment vacancy rate in NL was 6.6%, 6.0%, 7.0%, 7.2%, and 3.4% respectively. For the same years, it was 3.0%, 2.4%, 2.2%, 3.2%, 3.1% respectively for Canada overall.

## **Housing Needs Assessment (June 2019)**

The Housing Needs Assessment report published in June 2019 by the City of St. John's analyzed supply and demand for housing and identified affordability gaps. They used both quantitative and qualitative data collected by Statistics Canada, St. John's Affordable Housing Strategy, CMHC, and other sources between 2001 and 2016. The report showed that more than 25% of households in St. John's spend more than 30% of their incomes and 11% of all households spend more than 50% of their incomes on shelter and utilities. Single people between the ages of 25 and 54 are the largest groups of people (67%) among those who spend more than 50% of their earnings on housing and utilities, thus they experience extreme low-income prevalence.

According to the St. John's Affordable Housing Strategy 2018, home ownership is out of reach for almost 30% households in St. John's using the 30% income rule to qualify for mortgage. The report mentioned inability to pay rent or make mortgage payments because of job loss, conflict with spouse or conflict with roommate, addiction or substance abuse, abuse by spouse, and incarceration as major reasons for homelessness in St. John's. The report also addressed the availability of 162 emergency shelter beds, and almost 4,000 non-market housing units for women and children fleeing family violence, seniors, Indigenous peoples, people with physical or developmental disabilities, those dealing with mental health and addiction issues, veterans, newcomers, and the chronically homeless.

## **Canadian Rental Housing Index (2016)**

The Canadian Rental Housing Index was compiled using data from the 2016 long-form census, obtained through a Statistics Canada custom data request. The long-form census contains the most comprehensive and up-to-date data on rents, incomes, and overcrowding for large and small communities throughout the country. The index also compares scores between a single region and overall Canada. Table 1 compares median renter household income, average renter household income, average proportion of income spent on rent and utilities, average monthly rent and utilities, proportion of renter households living in overcrowded conditions, proportion of households spending over 30% of income on rent and utilities, and proportion of households spending over 50% of income on rent and utilities in Newfoundland and Labrador and overall Canada.

**Table 1. Household Income and Spending in Newfoundland and Labrador versus Canada.**

	NL	Canada
Medial renter household income	\$35,567	\$41,586
Average renter household income	\$49,513	\$53,163
Average proportion of income spent on rent and utilities	20%	23%
Average monthly rent and utilities	\$836	\$1,002
% of renter households living in overcrowded conditions	4%	9%
Proportion of households spending over 30% of income on rent & utilities	39%	40%
Proportion of household spending over 50% of income on rent & utilities	17%	18%

**Table 2. Characteristics of Primary Renter/Maintainer of Households by Age in Newfoundland and Labrador**

	65+	45-64	30-44	15-29
Number of primary renters/maintainers	10,210	15,365	14,215	10,499
Average renter household income	\$34,769	\$49,774	\$59,772	\$49,578
Average rent and utilities	\$745	\$779	\$907	\$913
Proportions of household spending over 30% of income on rent and utilities	44%	41%	33%	41%
Proportion of household spending over 50% of income on rent and utilities	11%	23%	14%	19%
Proportion of households living in overcrowded conditions	1%	3%	5%	5%

Table 2 represents characteristics of primary renter/maintainer of households by age in Newfoundland. People 45-64 years old are highest in number as primary renter/maintainer. The 30-44 age group makes the highest annual income before taxes (\$59,772) and the 65+ age group makes the lowest (\$34,769). However, young adults (15-29 of age) pay the highest rent. 44% of people over the age of 65 spend more than 30% of their income and 23% of people between the ages of 45 and 64 spend more than 50% of their income on housing and utilities. Overcrowding is highest for the people between the ages of 15 and 44.

**Table 3. Characteristics of Renters/Maintainers by Income Range**

Household income range	Quartile	Average income	Cost of rent+ utilities (heat, water, electricity)	Proportion of income spent on rent and utilities	Proportion renters spending more than 50% of before tax income on rent	Proportion of renters who require additional annual income to pay full current rent	Proportion of renter households living in unsuitable units (overcrowding)	Proportion of additional bedrooms needed to house all renters suitably
\$0-\$20,565	Q1	\$14,058	\$667	57%	54%	90%	1%	1%
\$20,565-\$35,567	Q2	\$27,695	\$759	33%	12%	10%	3%	1%
\$35,567-\$62,938	Q3	\$47,708	\$879	22%	1%		5%	2%
\$62,938+	Q4	\$108,979	\$1040	11%	0%		6%	3%
	All		\$836	20%	17%		4%	2%

Table 3 represents characteristics of renters/maintainers by income range. Renters with an average income in the first quartile, on average spend more than half of their income on housing and utilities, and 90% of them need additional annual income to make current rent.

### **City of St. John's Non-Profit Housing Occupancy Rate by Unit**

The City of St. John's Housing Division manages 476 residential units and rents them out to individuals and families with low net income. These units are available throughout the city, and they vary in size, from bachelor to four-bedroom houses. Table 4 shows the overall occupancy rate of different sizes of units in December 2021. The highest number of units offered by the city are 3-bedroom units and 1-bedroom units have the highest occupancy rate.

**Table 4. Overall Occupancy Rate by Unit Size (December 2021)**

# of Beds	Occupancy Rate		
	Total Units	# Rented	Occupancy Rate
Bachelor	4	2	50%
1-bed	109	100	91.7%
2-bed	140	102	72.9%
3-bed	181	155	85.6%
4-bed	42	36	85.7%
Totals	476	395	83.0%

The city provides three types of social housing: Lower End of Market rent (LEM) housing, Rent Geared to Income housing (RGI), and Affordable Housing. The 268 units available under the LEM are available to tenants who either pay lower end of market rent determined by NL Housing or 25% of their net income—whichever is greater. There are 156 units available under RGI housing, where tenants strictly pay 25% of their net income as rent and pay an additional small surcharge for their heat and light. The surcharge ranges from \$25 for a one bedroom up to a maximum of \$45 for a 4-bedroom including heat. The 53 units available under Affordable Housing are offered to single individuals and seniors with a net income of less than \$32,500 a year. Tables 5, 6, and 7 show occupancy rates of different types of housing (LEM, RGI, AH) by unit size, respectively. The highest vacancy rate remains for LEM housing, followed by AH, and RGI Housing respectively.

**Table 5. Occupancy Rate of LEM Housing by Unit Size (December 31, 2021)**

# of Beds	Occupancy Rate		
	Total Units	# Rented	Occupancy Rate
Bachelor	1	1	100.0%
1-bed	33	27	81.8%
2-bed	90	56	62.2%
3-bed	111	86	77.5%
4-bed	33	28	84.8%
Totals	268	198	73.9%

**Table 6. Occupancy rate of RGI Housing by unit size (December 31, 2021)**

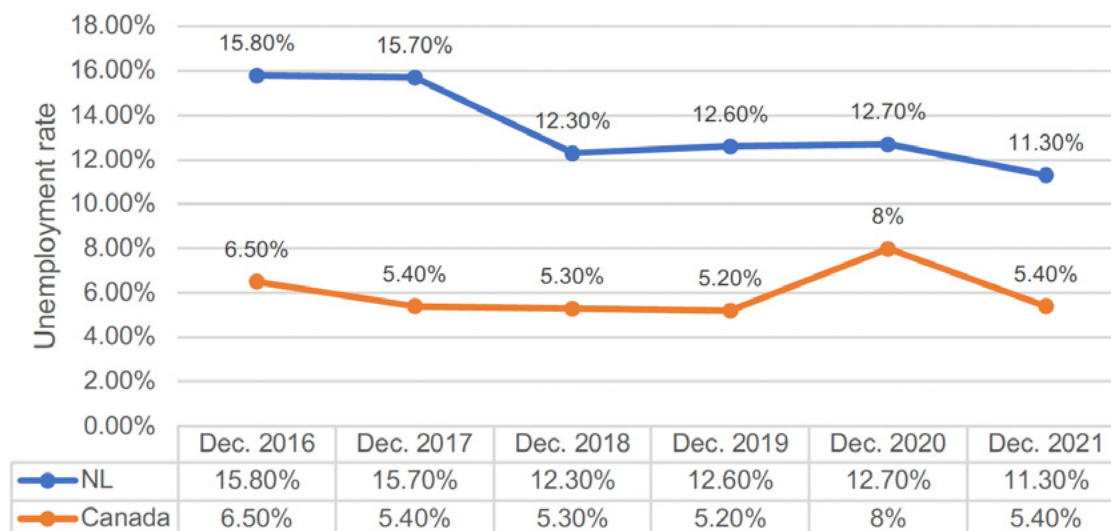
# of Beds	Occupancy Rate		
	Total Units	# Rented	Occupancy Rate
Bachelor	0	0	0%
1-bed	28	27	96.4%
2-bed	49	45	91.8%
3-bed	70	69	98.6%
4-bed	9	8	88.9%
Totals	156	149	95.5%

**Table 7. Occupancy rate of AH by unit size (December 31, 2021)**

# of Beds	Occupancy Rate		
	Total Units	# Rented	Occupancy Rate
Bachelor	3	1	33.3%
1-bed	48	46	95.8%
2-bed	1	1	100%
3-bed	0	-	-
4-bed	0	-	-
Totals	52	48	92.3%

### Unemployment rate of Newfoundland and Labrador (2016 to 2021)

The Newfoundland and Labrador government published unemployment rate in the province and in Canada from 2016 to 2021 for each month. Figure 1 shows a comparison between NL and Canada unemployment rates for every December between 2016 and 2021. The figure shows that unemployment rate is consistently higher in NL compared to Canada, but there has been a decline from 2016 to 2021.

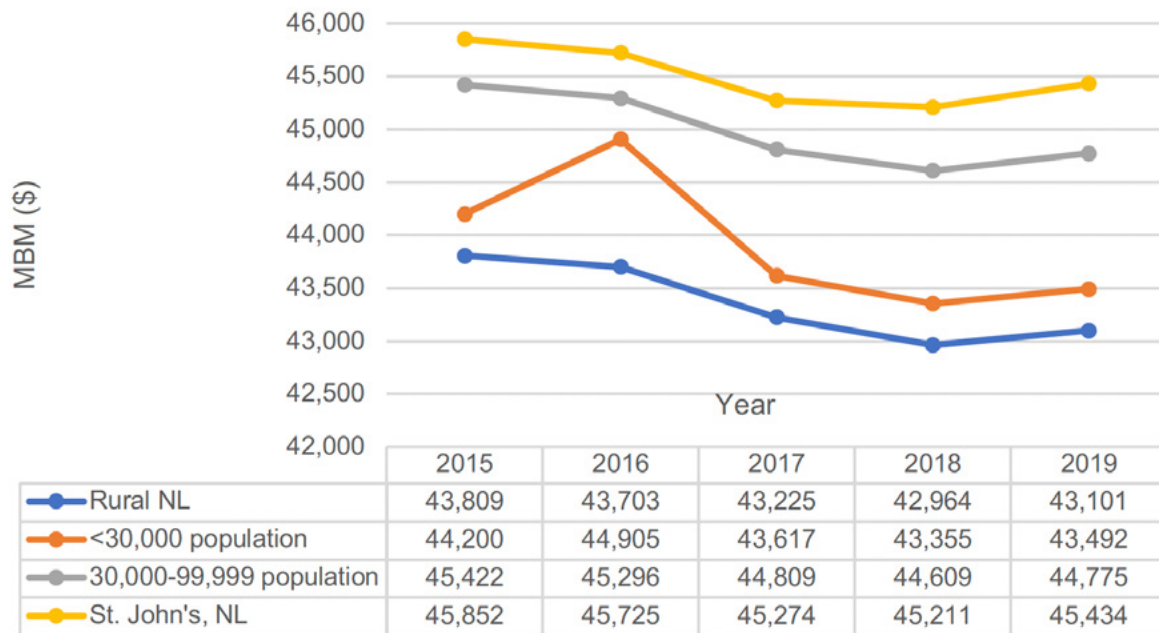
**Figure 6. Unemployment Rate by Years**



### Market Basket Measure (2019)

The Market Basket Measure (MBM) is used to measure low income based on the cost of a specified basket of goods and services (food, clothing, footwear, transportation, shelter, and other expenses) representing a modest, basic standard of living for a reference family of two adults and two children (Statistics Canada, 2016). The Market Basket Measure (MBM) was adopted as Canada’s Official Poverty Line in June 2019. According to the MBM, a family lives in poverty if it does not have enough income to purchase a specific basket of goods and services in its community (Statistics Canada, 2021). Figure 2 represents MBM thresholds for the reference family by Market Basket Measure region, component, and base year. It shows that MBM has been consistently lowest for rural NL and highest for St. John’s.

**Figure 7. MBM by Location and Year**



### Demographics from EHSJ By-Name List July 2022 (This Section is For Internal Use Only)

The information presented in Table 8 is based on the St. John’s By-Name List (BNL) as of mid- July 2022. This list provides a breakdown of the demographic characteristics of 190 individuals experiencing homelessness at the time by chronicity – where someone is considered chronically homeless if they have been homeless for at least 6 of the past 12 months, or 18 of the past 36 months. As of mid-July, more than half of individuals active on the BNL (56.3%) were chronically homeless, 69.2% of whom were chronic at the time of intake. Seventy percent (70.0%) of the total individuals on the BNL were staying in an emergency shelter, 57.9% of whom were chronically homeless. The percentage of males experiencing chronic homelessness (40.5%) was higher compared to females (15.2%). Adults between the ages of 30 and 54 accounted for 57.9% of individuals experiencing homelessness. Figure 8 illustrates that males and adults (30-54) accounted for most of those experiencing homelessness. Indigenous identifying individuals accounted for 13.2% and families accounted for

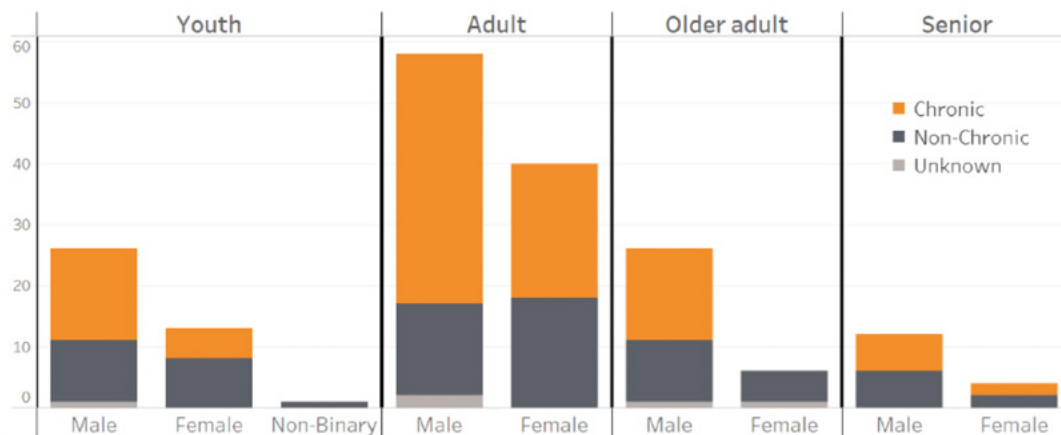
13.6% of those experiencing homelessness at the time. Though calculated as a Point-In-Time summary, as of the date of publishing the information above, it is still generally reflective of the rates and proportions of demographics seen in the community.

Demographic characters are not known for every individual and that information has been categorized as “unknown”. A few numbers have been suppressed where the number of individuals in that category was less than 5 to protect them from the risk of identification.

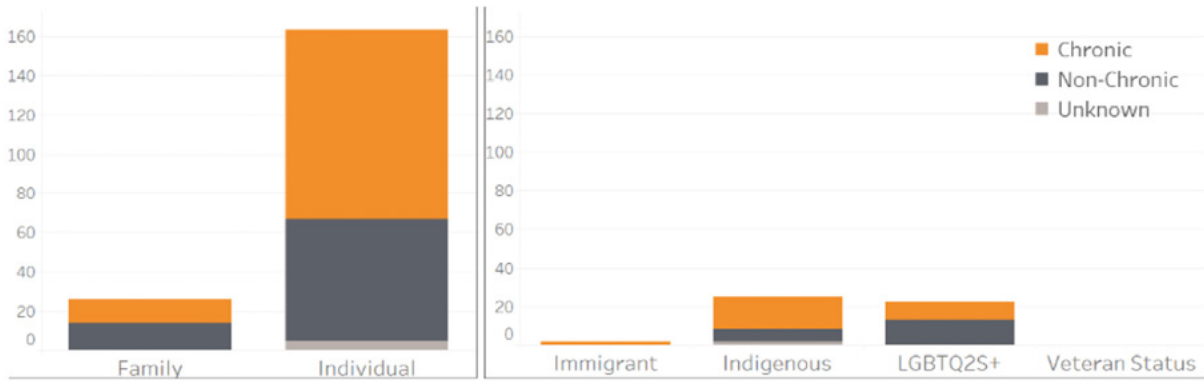
**Table 8. Demographic Characteristics from EHSJ By-Name List, July 2022**

Demographic Characteristics		Chronic	Non-Chronic	Unknown	Total
Actively Homeless		107	76	7	190
Chronicity	Chronic at Intake	74	-	-	74
	Chronicity	33	-	-	33
	At risk of aging in	-	17	-	17
Current Housing	Shelter	74	53	6	133
	Current Housing	33	2	1	57
Gender Identity	Male	77	41	4	122
	Female	29	33	2	64
	Gender Identity	<5	<5	-	<5
Age Groups	Youth (up to 29)	20	19	1	40
	Adult (30-54)	63	34	3	110
	Older Adult (55-64)	16	15	2	32
	Age Groups	8	8	-	16
Household Type	Individual	96	62	5	158
	Family	12	14	-	26
Indigenous Status	Indigenous	17	6	<5	25
	Household Type	5	<5	-	7
Veteran Status		-	-	-	-
LGBTQ2S+		9	13	-	22
Immigrant or refugee in last 5 years		<5	-	-	<5

**Figure 8. Gender Identity by Age of Actively Homeless Individuals by Chronicity, July 2022**



**Figure 9. Demographic Characteristics of Actively Homeless Individuals by Chronicity, July 2022**



# 5. Understanding House-Sharing from Stakeholder Perspectives

## **METHODOLOGY**

This study used a qualitative methodology to learn about the opportunities, problems, and prospects of home sharing in the City of St. John's by examining the perspectives and experiences of housing and homelessness stakeholders in St. John's, Newfoundland. The research was conducted over a period of 8 months (November 2021 – June 2022). Data analysis and write up took place from April to July 2022. This section includes a comprehensive 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 of EHSJ. All project details were discussed during monthly check-in meetings. The research methodology was vetted through York University's Office of Research Ethics and received approval in December 2021. The Hub Solutions team, with feedback from the EHSJ team, developed an in-depth interview and focus group guide. The interview and focus group protocols focused on: Background on House-sharing; Strengths, Opportunities, and Benefits; Challenges, Weaknesses, and Threats; and Partnerships.

## **PARTICIPANT RECRUITMENT**

Participants were recruited through a purposive sampling technique. With the help of EHSJ, Hub Solutions recruited a total of thirty participants across six groups, with each group comprising of 5 individuals. These groups were: 1) EHSJ staff; 2) Regulatory/Planning Authority; 3) Community partners; 4) Social Housing Providers; 5) Landlords/Developers; and 6) Indigenous Housing Stakeholders. Participants worked in the housing and homelessness sector in varying capacities, including those who create housing opportunities for clients (i.e., landlords and social housing providers) or those who help clients access different types of housing (i.e., EHSJ, regulatory/planning authority, community partners, social housing provider, and Indigenous housing providers). Many participants also helped clients get access to available supports such as healthcare mental health support, income support; private, provincial, and federal benefits; and transportation. Participants' advocacy work is targeted at developing affordable housing strategies, coordinated access to support, poverty reduction and elimination, advocacy for change in employment for youth and young families, the wellbeing of their clients, etc. They engage with different partners in the community to address the gaps in sustainable housing and consult for solutions with landlords, tenants, NL RTA representatives, and other agencies.

## DATA COLLECTION

Hub Solutions conducted semi-structured focus groups and interviews via Zoom Video Conferencing. A total of three 90-minute focus groups were conducted: 1) with EHSJ staff (5 people); 2) with Social Housing Providers (3 people); and 3) with Community Partners (4 people). Focus groups served as a method to collect data on the local housing context and collaborations/partnerships. A total of 14 one-hour interviews were conducted, with at least two representatives from each of the six groups (three from Landlords/Developers). Interviews provided an opportunity to collect more in-depth data on house-sharing models.

## 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 analysed using a thematic approach. The research team read and coded each transcript line-by-line, with codes using the participant's own 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.

## FINDINGS

### Concept and Experience of House-Sharing

Many participants were familiar with the concept of house-sharing and this knowledge came from their direct or indirect experience of being a part of a house-sharing initiative. One participant defined house-sharing as follows:

*"I'm familiar with the house-sharing model. My understanding [of house-sharing is about] individuals who are not necessarily related or cohabitating currently, and maybe have disparate backgrounds or you know, are being merged together in under one roof for mutual benefits."*

Participants were familiar with the following house-sharing programs: youth (including those who are in the custody of the province) living together, students sharing houses among themselves or the homeowners, students living with seniors, seniors living with seniors, and seniors living with their families where they can age gently. Participants shared that in most cases, the clients get their own bedroom and have access to shared bathroom, kitchen, and laundry facilities. These programs range from independent living to assisted living where there are part-time or full-time staff attached to the housing to help clients. Youth (mostly students) and seniors (over the age of 60) are the most common population who are usually involved in house-sharing programs.

*“Sometimes, the home would take a father and son and the senior would have a full basement apartment downstairs that they provided for the father and son. And instead of charging \$400 for a single person, they would charge \$600 for two people. And the father and son committed to helping out the senior, who in one case had MS [Multiple Sclerosis], by painting the walls for her, and shoveling her driveway so she could get back and forth out to the GO bus.”*

## **Opportunities of House-Sharing in St. John’s**

Participants acknowledged that house-sharing is already operating in St. John’s in both formal (i.e., the Home Share and Connection for Seniors program) and informal ways (e.g., tenants sharing a house among themselves). They believe that these programs could potentially be expanded in ways that are beneficial to potential tenants, homelessness-specific agencies, and landlords. Most participants believe that landlords would be willing to partner with community agencies to develop a house-sharing program. One participant noted:

*“I think you could definitely find landlords that are open to it [partnering with community agencies to develop a house-sharing model]. It might take some convincing in some cases, but I know that there are a lot of landlords in St. John’s, who, you know, are very open to different housing methods.”*

Participants believed that notwithstanding the benefits and opportunities available for house-sharing, the financial needs of the landlords or developers should be considered. For example, there could be monetary benefits for landlords to encourage them to continue building and managing housing units. Participants thought that while there is the humane and selfless component of house-sharing, especially on the part of the landlord, the business component of it must not be overlooked.

*“There’s certainly an altruistic component there [with landlords]. But they’re their [landlords’] units, that’s their asset. It’s all business decisions for them because whether it’s a small landlord, a mom and pop or it’s a large landlord, at the end of the day, they’re in this as their job, [it’s their] business. So, I think, [the] financial implications really have to be thought through to make sure that landlords [are] protected and that will ensure that the landlord continues to want to be engaged in kind of trying those types of models [partnership with community agencies].”*

As discussed in the literature review, concerns regarding land-use and zoning by-laws may limit the number of unrelated people living in the same house in some jurisdictions. It was on this basis that we asked our research participants whether local councils would be willing to approve zoning changes to existing structures for house-sharing programs to operate. Most participants expressed that local councils would not be opposed to that, but the decision might be politically influenced:

*“I would think that it [zoning changes] would be something that staff would be on board with recommending. I can’t speak obviously to what Council will approve and what they won’t approve. That’s a political decision on their part. So, but you know, the gist of it from what you’ve told me and when I’ve looked up, I think it would be something that we could recommend, any potential changes in order to support that would be a good initiative to do so.”*

Participants noted that the house-sharing model can depend on a number of factors, including: i) the types of clients enrolled in the program, that is, whether they have the capability to live in a shared house environment or not; ii) whether there is relevant support available for clients with complex needs (i.e., case management, support staff, etc.); iii) compatibility of clients to live together, and iv) infrastructure of the housing unit.

Participants also expressed concerns about the social stigma associated with house-sharing for adults, noting that house-sharing is more acceptable and appropriate for students, particularly in large cities due to affordability. They noted that the culture of people wanting to live independently creates stigma around house-sharing for adults, but house-sharing seems like a logical option to address housing crisis and housing affordability.

*“So, I do think home-share arrangements can work, but it depends on the acuity of the folks who live there. Low acuity folks might need very smaller support packages attached to the property. Higher acuity folks will take a staffing complement to make that work in our experience.”*

## **Strengths and Benefits of House-Sharing**

Participants believe that house-sharing models present a range of benefits to program participants and to the community, including financial benefit, reduced pressure on the housing market, and companionship.

### **Financial.**

One of the major benefits of house-sharing is a reduction in rent and other costs. People sharing a house can divide rent, cost of utilities, groceries, or any other cost. Shared costs can help people allocate more money towards other necessities (i.e., childcare, recreation, etc.) and/or contribute to savings for the future.

### **Reduced Pressure on Housing Market.**

House-sharing can help in reducing housing demand in the market. Participants noted that there is a high demand for one-bedroom/bachelor units and more availability of three/four-bedroom units, a problem which house-sharing can address. Most participants also believe that house-sharing can reduce overcrowding in shelters and reduce demand for shelter beds:

*“Our current vacancy rate in St. John’s is somewhere around 1.5 to 2%. So, if we look at a cohousing [house-sharing] model, that could alleviate some of that pressure on the available homes.”*

### **Companionship.**

House-sharing can be an opportunity to reduce isolation and loneliness. Participants mentioned that there is an overrepresentation of single males under the age of 55 who experience homelessness. Transitioning from congregate housing environments, such as emergency shelters, to individual housing can be a difficult and isolating experience for people experiencing homelessness. House-sharing is an opportunity to address that issue.

Participants shared that house-sharing can also create opportunities for social inclusion and sharing experiences. By sharing a house, home sharers will have a sense of companionship which can lead to better health outcomes. Housemates can share household chores (e.g., groceries, laundry, shovelling snow, repairs, etc.) and help each other navigate life (e.g., personal guidance and advice, networking for school and employment, etc.). House-sharing also presents opportunity for residents to develop life skills essential for independent living, especially for those who may have not had that opportunity (i.e., long-term incarcerated clients). House-sharing can create a sense of community, where there is mutual exchange of care and support.

However, the success of a house-sharing model may depend on the level of needs of clients, their desire to live with people, and the type of personal company they prefer. Participants believed that house-sharing can be a failed model for those who want their own space. For example, even though youth are one of the most common participants in a house-sharing model, many youth want more individual accommodations. For those who do not benefit from a shared housing environment, independent housing would be a more efficient option:

*“I think one of the biggest challenges around any kind of a shared model of housing really depends on the acuity of the folks that are living in the house and what their needs are. ... if you have a myriad of challenges yourself that you’re dealing with, sometimes when you put more than two people or even two people together in the same household, without the proper kinds of support attached, it can be problematic.”*

### **Challenges and Threats to House-Sharing**

Participants discussed challenges and threats to a house-sharing model and also suggested some ways these challenges can be addressed. The challenges and threats included incompatibility, interpersonal conflicts, trauma, funding and resources, liability, policies and legislation/regulation, and safety concerns.

#### **Incompatibility.**

An inefficient matching of tenants/clients can lead to incompatibility, which can create challenges for tenants/clients to live together. For example, some clients may be unwilling to live with other people, while other clients may be unable to live in a shared household due to their current physical and/or mental health (e.g., physical disability, mental health disorder, substance use disorder, etc.). In a situation where incompatible clients are matched, further barriers to their living situation may arise (e.g., conflict, unwarranted behaviour, damage to property, etc.).



Participants suggested looking into compatibility tools and designing an efficient matching process for clients prior to moving in. This process may include surveying clients, conducting an in-depth interview with clients, creating an opportunity for clients to meet, and conducting case scenarios with them before placement. Adopting a matchmaking or dating site algorithm would greatly improve efficiency of this process and address issues with compatibility. Although it was noted that a thorough matching process and/or replacement of a client would require intensive work on the organization's part, one participant with direct experience administering a house-sharing program attested to the success of the program to their intensive matching process:

*“Some of the arrangements that we see are that three random students that don't even know each other, or it is just a bunch of people that others have, sort of placed into a space together. If it was based on more of [asking people] what was more likely to work out and what wasn't [for them], like [ask] if people are usually up later at night and walking around or up early in the morning and bed at eight. You will be able to look through that and say, okay, these two people look like they would be a perfect match for a shared housing arrangement.”*

### **Interpersonal conflict.**

Sharing a house among multiple people, from different backgrounds and on different paths in lives, may cause interpersonal conflict. According to the participants, some common causes of conflict among housemates include use of the common area and household amenities (e.g., television, fridge, etc.), distribution of household chores (e.g., cleaning common area, shovelling snow, etc.), and guests of housemates. Sometimes interpersonal conflict can be due to medical reasons. For example, the deterioration of a senior's mental health, such as a diagnosis of dementia, can cause challenges in the house since they may unintentionally forget to fulfil their house duties. In arrangements where clients share with homeowners, unequal power dynamics can also cause conflict.

One possible way to address conflict is to have a fully resourced house with furniture and amenities, where everyone gets their own amenities (i.e., every room has a fridge, TV, etc.). Also, to address conflict around the distribution of duties, participants suggested contracting a third-party service to fulfill some duties such as cleaning common areas, shovelling, etc. – this however depends on program funding. Moreover, placing no more than two clients in a house may make it easier to manage or resolve conflict. Participants indicated that this is not feasible given the vacancy rate and rental amounts.

### **Impact of Trauma.**

Past trauma among clients may affect the house-sharing experience for them. For example, participants believed that survivors of domestic violence may feel uncomfortable sharing a house with strangers. For Indigenous people, the infrastructure of the housing units came across as an important factor in a house-sharing program. One participant mentioned that if the housing structure has an institutional feel (e.g., boarding house), it may trigger feelings of trauma related to colonization and Residential Schools among Indigenous clients, and thus reduce likelihood of participation in the housing program. Participants suggested

having culturally specific case management supports built into the program to address any issues of conflict and help clients address with past trauma.

### **Funding and Resources.**

Lack of funding was one of the challenges discussed by participants. Lack of funding limits resources and staff needed to support clients with complex needs. Participants noted that people experiencing homelessness may need additional support (e.g., case management). Lack of funding can make it challenging to secure accessible and resourced house-sharing options for clients with complex needs. For example, more funding is needed for maintenance, including repairs, unit turnover, and renovation; and support staff to ensure clients stabilize in their living arrangements (e.g., teaching clients how to pay bills and how to interact with landlords).

Also, distribution of funds toward other programs may reduce the opportunity to receive funding for the house-sharing program. A lack of funding does not only create barriers in the operation of a program, but it can also put a halt to the program. For example, despite its success, the *Home Share* program in Newfoundland and Labrador became inactive due to a lack of funding. A participant privy to the operations of a house-sharing program informed that funding that is received on an annual basis is not an effective solution for many programs. Participants suggested that partners in the community should collaboratively devise a funding procedure for long-term operation.

### **Liability.**

Liability regarding late rent payment, property damage, missing property, maintenance of the housing unit, and misplacement of any personal or common household items are potential challenges to house-sharing. Participants posed an important question when it comes to house-sharing: *Who should be liable for any of these issues?* Landlords are particularly concerned as they feel that they would ultimately be liable for these uncertainties. Moreover, it is difficult to determine who would be responsible for any damage.

Participants recommended collecting rent directly from the community agency that placed the client in the house and tenants/clients would pay rent to the agency. A short-term solution to paying rent when one of the tenants moves out is that the organization would pay, on behalf of the client who moved out, from the funding that is allocated for this purpose. One recommendation suggested by participants to address other liabilities is to collect a security deposit from clients for any future damage. Participants also suggested the need for a separate clause around liability in the lease agreement that would have a contingency plan to address any event of future damage. However, questions around how to determine who is responsible for any damage, whether the tenants agree to be equally responsible and whether it is even fair for everyone to be responsible for one's actions remain unanswered. Participants noted that it is imperative that these questions are addressed before starting a house-sharing program.

### **Safety.**

Participants expressed concerns about the safety of individuals sharing a house. While house-sharing may create a sense of community and safety among people sharing the houses, this living arrangement may create a potentially unsafe situation for some. Participants noted that some communities may be opposed to a house-sharing model operating in their neighborhood due to potential disruption of neighbourhood safety. For example, they fear that participants of house-sharing may engage in criminal activities or substance use.

*“For pregnant teens and teen moms, living in a community can actually be one of the most effective things, especially with new moms, but there’s also that limit of, when it becomes a potentially unsafe situation or did not become an effective situation for that population.”*

Participants recommended building a case management framework into the program that would involve regular check-ins with clients and assess potential safety concerns.

### **Policies and legislation/regulation.**

There are several challenges that may arise due to federal, provincial, municipal, and regional policy/legislation. Participants expressed their concern about lease agreements and the current provincial RTA regarding house-sharing. For example, there were questions about who should sign the lease in a house-sharing arrangement, what eviction processes would look like, and how lease agreement would be enforceable under the current provincial RTA. How the current RTA of 2018 addresses house-sharing or bed-sitter situations is still ambiguous for most people. Participants recommended developing a master lease which will be later discussed in the document.

Participants also noted that house-sharing arrangements may restrict clients from qualifying for additional support and rental assistance that an individual may be eligible to receive. For example, a house-sharing arrangement may impact an individual’s qualification for the Income Support Benefits offered by the Children, Seniors and Social Development of Newfoundland and Labrador, which takes living arrangements into account when calculating the amount of support an individual may receive. This also impacts eligibility for the Canada-NL Housing Benefit (jointly funded by CHMC and NLHC) and the Eastern Health Mental Health and Addictions rental top-up. Some of these policies do not only create barriers for individuals, but they also create challenges for the government.

Participants believed that improved collaboration among the different levels of the government and community partners is essential to address these challenges. They believe that the government needs to do more in terms of inter-governmental and inter-agency collaboration and partnership which can be strengthened by regular meetings. This strategy ensures that people with decision-making power are involved.

*“Money is needed, [the] community is there, [the] government is there but it’s all segregated and it’s not working together in harmony, and we need to bring that like to the playground. We need to bring everybody together in order to ensure that all the players are doing the role effective[ly].”*

### **Other factors.**

Participants highlighted some external factors, such as the COVID-19 pandemic, international political situations, and changes in the price of commodities, as potential barriers to the operation of a house-sharing program. For instance, COVID-19 pandemic restrictions limited, and in some cases ended, the operation of many client-based programs. Similarly, the current international unrest due to the ongoing war in Ukraine may influence the emergence of new refugees, which may in turn influence the housing market (vacancy rate, availability of affordable housing, average rent, etc.). Also, participants expressed that the recent increase in gas prices may impact clients' ability to afford housing and other amenities. Participants believe that these external factors may also influence the distribution of funding. For example, at the height of the pandemic, funding was reallocated towards health research.

### **Potential Stakeholders and their Roles**

Partnership and collaboration are important elements of any successful house-sharing program. Participants emphasized the role that partnership could play in bringing a house-sharing program to St. John's, and listed government agencies, community and non-profit organizations, key players/experts in the homeless serving sector, post-secondary institutions in the province, community representatives (people with lived experience, homeowners and tenants), and landlords/developers as potential stakeholders that should be involved in developing house-sharing programs in St. John's. Participants recommended the following roles for potential stakeholders.

#### **Advocacy.**

Stakeholders should advocate for the community/group they represent. For example, mental health professionals should advocate the unique needs of the population they serve. Further, Indigenous communities should have the autonomy to develop housing that meets their communities' need. Participants also recommended that government agencies can advocate for changes in policy and regulations to ensure smooth operation of a housing model. For example, participants suggested that stakeholders involved with the NL RTA can help to recommend changes in the Act to address house-sharing, and the municipality can help with zoning changes if necessary. Representatives from the regulatory/planning authority expressed that they would be willing to support with workflow, approval, and inspection of housing models in a timely manner.

#### **Funding.**

Stakeholders can help with funding for a house-sharing program. While focus group participants expressed that they would not be able to do that as they do not have the resources, they mentioned other entities in the community that might be able to help community agency(ies) interested in operating house-sharing program. For example, participants recommended that CMHC and Newfoundland and Labrador Housing can provide funding for housing. Although not specifically mentioned by participants, funding opportunities from Community Housing Transformation Centre (CHTC) may also be explored.

### Provision of Infrastructure.

Stakeholders (e.g., social housing providers, landlords) can help with the infrastructure that is necessary for a housing program, this could be a house-sharing unit or a place to conduct operations of a house-sharing program. Participants recommended that NL Housing may work as an emergency housing oversight body or emergency housing placement service using their public stock; the extensive stock of multi-bedroom houses or units under the City of St. John's could be used in house-sharing; the Wiseman Centre can utilize their units for gathering and drop-ins targeted to house-sharing residents; landlords/developers can provide housing units for operating house-sharing, and landlords with own construction company and assets can help in building housing units that fit the needs of clients. Focus group participants who were representatives from social housing providers expressed that they could provide housing units necessary for a house-sharing program.

### Services & Expertise.

It is imperative for key players/experts in the homeless serving sector to work complementarily and offer their expertise to developing sustainable housing solutions. Participants gave examples of such expertise, including EHSJ providing research data on what can be sustainable as long-term solutions to address homelessness and different community agencies helping with access to expert services necessary for a successful house-sharing program. For instance, participants recommended that experts in the harm reduction field lend their expertise to dealing with substance use; mental health experts or organizations (e.g., CMHA and Eastern Health) may help with case management support; and the Department of Children, Seniors and Social Development may provide income support for clients. Participants also recommended that organizations that target specific population can lend their expertise in planning housing options for that population. For example, organizations like Choices for Youth may help with housing younger populations; John Howard Society may help with housing clients who are/were justice-involved; Connections for Seniors may help with housing seniors and cater to their needs.

Similarly, post-secondary institutions may be a great source to recruit students as tenants for a house-sharing program. These students may play the role of mentors for other tenants. For instance, they can help other house sharers (particularly those who have experienced chronic homelessness) to learn the skills necessary to live independently (e.g., maintaining personal hygiene, cleaning, developing a routine, etc.), coordinate activities for the tenants, and enforce residence policies. They can also work as a liaison between tenants and the organization and to help mitigate conflicts.

*“They work with them [house-sharers], build a relationship with them and show them over and over again how to do simple stuff. ... That mentoring or coaching could really slowly [help them learn life skills]”*

Furthermore, community representatives (e.g., people with lived experience, homeowners, and tenants) may share their points of view about house-sharing that can help develop a proper house-sharing framework. Finally, participants emphasized the need for the involvement of community agencies or non-profit organizations in any house-sharing model as project administrators. Participants emphasized the importance of planning and

collaboration for a housing program to be successful and noted that focusing on prevention was more effective and rewarding than intervention:

*“I think there is a representative from all demographics and backgrounds and different needs in the community that also will cover the different angles of what kind of support will be needed there [to develop a house-sharing model]. So, I think we can bring a lot of skills and experience to the table, how that program should look like, what can be integrated, and what cannot be integrated.”*

Participants further noted that collaboration, transparency, and accountability would be required by all stakeholders to end homelessness through a house-sharing model strategy. **Continuous collaboration** among stakeholders, from systems planning to operation, and to evaluation is important for a sustainable house-sharing program. Participants stressed the importance of a coordinated approach via the creation of working groups that meet regularly to ensure an iterative process. Similarly, participants stressed the importance of collaboration between provincial and federal governments in the process and recommended that all stakeholders should possess the willingness to play a role in helping to end homelessness through the house-sharing model strategy. Government stakeholders involved in house-sharing should be those who have authority to make decisions and develop a framework that can make the process smoother for anyone who is trying to help by providing housing. They also advocated the need for every stakeholder to recognize their own limitations and seek help when necessary. In the words of a participant:

*“Everybody comes to the table with a knowledge base, and no knowledge base can be dismissed, frankly. They all have to realize that they’re coming in with a different part of the puzzle because that’s what this is. No one person has all of the answers to the puzzle. But if you bring enough of these people together [it can work], and you say, ‘Okay, who’s got the money? Who’s doing that? Who’s doing the hard work of housing people that go[es] number two. Who’s actually got the buildings or the structures to put them in? Stakeholder number three. You know, who is on the ground looking after them day in day out? Stakeholder number four.”*

In the opinion of our research participants, **transparency and accountability** entail that every stakeholder’s role in the process should be clear and specific. There should be clear and open communication on the goals, actions, and deliverables. The benefits of each stakeholder should be considered. For example, landlords advise community agencies to be transparent about the current situation of clients when placing them in private rental housing.

## **Participants' Thoughts on Three Housing-Sharing Models**

Participants were asked to share their thoughts and perspectives on three specific models that EHSJ can use to implement a house-sharing program. These models are: i) house-sharing program that involves partnership between a community agency(ies) and social housing providers; ii) house-sharing program that involves a community agency using their own housing stock; and iii) house-sharing program that involves a community agency in partnership with the private rental market. Interview participants were asked how each model would look and focus group participants were asked to share their thoughts on which model would be most effective in the community and why. Participants recognized that every model has its own value and there is no "one-size-fits-all". They also noted that there are too many factors in play (where the property is located, how tolerant the community is) and the effectiveness of any model would depend on the Memorandum of Understanding (MOU) of that model.

### ***1. Partnership Between Community Agencies and Social Housing Providers***

#### **Benefits/Strengths.**

Participants believe that this partnership would help with housing affordability for clients as the units would be rent controlled. They also believe that social housing providers would have a more sensitive and empathetic mechanisms and plans to absorb any delay in rent compared to a private market.

#### **Opportunities.**

The partnership between community agencies and social housing providers is already an existing one and there remains an opportunity for further collaboration. Participants agreed that social housing providers can help by providing infrastructure (housing) and community agencies can help with logistics and case management of clients involved in the program. They recommended that interested community agency(ies) should come up with a solid plan detailing roles, responsibilities, and expectations of all partners which will then lead to the creation of a MOU. Indigenous housing providers spoke along the lines of supportive housing or transitional housing as opposed to social housing, noting that a lot of Indigenous clients would be skeptical about house-sharing because of past traumas resulting from colonization. Supports attached, possibly 24/7, to supportive housing/transitional housing can help clients work on their goals, address any barriers they are facing, and prepare for a possibility of independent living. Participants also emphasized that the operational model of Indigenous client-centered housing should be Indigenous-focused. Last, a wraparound system built into transitional housing would also be beneficial for people coming out of incarceration to prevent them from getting evicted and experiencing homelessness.

#### **Weaknesses, Challenges and Threats.**

Participants described the limited number of social housing units available for renting out and almost no opportunity to increase the number of housing stock. One potential threat or concern would be that this partnership may take away from already limited existing affordable housing units.

**Considerations.**

Participants recommended coordination between partners when selecting and placing clients based on an efficient matching process. Housing stock availability and funding for program operation are important factors for this partnership to move forward. Participants suggested to look out for funding opportunities from government agencies.

Participants also suggested that homes should be spread out in different regions of St. John's for maximum utilization of this house-sharing model. For instance, some clients may benefit from staying near the downtown area, while others may benefit from staying in a comparatively less crowded neighbourhood. Participants emphasized that both partners need to make sure that there is necessary support available for clients. Open communication between partners is necessary for the smooth operation of the program.

**2. Community Agency Using their Own Housing Stock****Strengths/Benefits.**

Participants believed that this model would be beneficial as it eliminates the need for a middleperson between clients and agencies when it comes to housing. For instance, the community agency would act as a landlord, and they might have a better grasp of the instances of late rent or no rent. Absence of a private landlord or developer may also contribute to less conflict between them and the tenants.

**Weaknesses, Challenges and Threats.**

Role confusion or conflict for community agency(ies), as they would have to play the roles of both landlords and service providers, may be a potential weakness of this model. For instance, their role as a landlord may come with making some tough choices (e.g., warning for late rent, eviction, etc.) which may contradict their service provision policy.

Participants expressed concern about the operation and continuation of this model. The power dynamic between community agency(ies) as landlord(s) and clients may influence their rapport and relationship. It would require a proper framework in place that covers the process from intake to exit of clients. Also, the community agency(ies) may lack skills in property management, and they either may have to acquire those skills or involve a builder/developer for building and managing the housing units.

**Considerations.**

Participants suggested that community agency(ies) should pay special attention to the tenant selection process. They noted that there is a need to put the housing needs of the community above anything else and that tenants should be given an opportunity to meet prior to placement. Participants suggested that every client's current stage of recovery should be considered while matching them as house-sharers. They stressed that building rapport with tenants/clients before placement would make resolving any conflict among house sharers easier. Participants further noted that trained support staff should be available to provide services to tenants 24 hours a day and 7 days a week, including helping clients to pay their bills, manage finances, house cleaning, etc.



### **3. Partnership Between Community Agency and Private Rental Market**

#### **Strengths/Benefits.**

Participants believed that partnership between community agency(ies) and the private rental market would not take away from already existing sources of social or community housing and would create more housing opportunities with a possibility to scale up. With this partnership, the clients can pick their own neighbourhood as they would get more choices.

#### **Opportunities.**

Partnerships between community agency(ies) and the private rental market is also an existing model and participants believe that there are potential opportunities to expand this collaboration. About half (53.85%) of the participants believed that landlords would be willing to partner with community agencies. The involvement of the private rental market is necessary due to the feasibility of their ownership and management of properties. Landlords/developers can help with infrastructure by providing housing units as they have 3/4-bedroom units available for sharing. There is a need to develop details for collaboration between the two partners (i.e., who is involved and what their role is in program operation) and create an MOU between them prior to developing a partnership.

A master lease can be developed where the landlord rents the housing units to the community agency/program, and then the agency/program would rent and lease it out to clients. With this master lease, the organization then would pick and choose who comes into their program and landlords would be exempt from going through the tenant screening process and still get paid full rent. However, in the case of a master lease, the community agency needs to consider the lease agreement(s) details (i.e., lease agreement between agency and landlord, between agency and tenants, etc.), how the NL RTA would fit into this particular type of lease agreement (i.e., would it fall under commercial lease or residential lease), insurance for any liability, application of Housing First principles, etc. EHSJ needs to ensure the protection of clients with the NL RTA. Participants recommended looking into other organizations (i.e., Key Assets, Blue Sky, John Howard, etc.) that are operating this partnership.

#### **Weaknesses, Challenges and Threats.**

Participants expressed concern about possible interpersonal conflict between tenants and landlords regarding late rent and any property damage. They recommended the inclusion of a contingency plan to address any liability issue in the master lease. In terms of property damage, landlords suggested the need to take pictures of the property and to note significant property details prior to moving in which will help to determine whether any damage is a regular wear-and-tear issue or a result of personal damage.

Participants were also concerned about the landlord as a middle person between clients and community agencies and recommended the master lease option to address the concern. Moreover, availability of funding and housing would influence the continuation of this partnership. Landlords/developers believe that there is a lack of funding and grants that are typically required to control rent, so they are affordable for low-income individuals. Most importantly, partners emphasized the necessity of transparency and accountability as a relationship can deteriorate after one bad experience.

### **Considerations.**

It is important to have a support system in place for clients, possibly 24/7 support staff, to navigate through any conflict and/or crisis. Both partners should consider the needs and choices of clients with mental health issues while placing them in a housing unit. For instance, tenants with paranoia may ask for bars on windows, someone may take the smoke detectors down, etc. It is imperative to plan according to their unique needs and help them adjust to rules that cannot be changed in any circumstances. The monetary benefits of the landlords/developers need to be considered since rent collection is most likely to be their primary source of earning. Again, a master lease would protect the landlords' source of income. The landlords/developers recommend transparency and accountability from the community agencies regarding the clients they want to place (e.g., client's level of need, finances, personality, etc.) to preserve a good working relationship.

### **Other Possible Models**

Participants were asked to share any other house-sharing model options and how those models might help to address homelessness in St. John's. Participants shared the following options:

1. A community of smaller homes (i.e., Tiny Homes) with common community space (e.g., recreational space, community kitchen, community garden park, etc.). This model would give the opportunity to develop affordable housing that provides a sense of community. The private rental market can benefit from this model too.
2. While some participants emphasized developing housing models that cater to specific populations (e.g., Indigenous clients, clients with mental health problems, etc.), some suggested a house-sharing model that would be inclusive to all.

### **The Success of Home Share Project**

In the previous section of this research report (Data Review), we discussed the *Home Share NL* project based on the information available in the literature. However, one of the participants interviewed in this research had a firsthand knowledge of the now defunct Home Share program having been actively involved in its implementation. This participant provided further insight into the implementation and successes of the program.

We gathered from the interview that *Home Share* was a house-sharing program where post-secondary students shared housing units with the homeowners, usually senior citizens. The program matched up to about 90 students in 80 homes. When program clients were asked to share their experience with the program, the program received few negative comments. The success of the *Home Share* project came from an efficient matching process and collaboration among stakeholders. Investment from the program to ensure efficient matching (e.g., visits to homes before placing clients and a thorough evaluation of both parties) is one of the contributing factors to the success of the program.

The program had an advisory board and umbrella groups consisting of stakeholders from different fields. The list of stakeholders includes but is not limited to the following: representatives from every post-secondary institution, Seniors NL, representatives from different

departments of the provincial government, and representatives from the City of St. John's, Torbay, Corner Brook, and Burin. These stakeholders helped with recruiting students for the program, provided free space for operation, and provided help with logistics, accounting, research, evaluation, IT, income support, expansion of the program, etc. Unfortunately, the program did not continue due to lack of funding and the exceptional circumstances of COVID-19.

*"It went marvellous. We had people who had gone back to their home countries like anywhere in Europe and these families and those students became good friends. And in one case, the home seniors in Kelowna home actually became godparents for the couples that were the European couples. And they come back and forth and visit them when they can. So, it was a great success. We supplied questionnaires about their experiences to both sides of the equation and there wasn't a single negative comment on our program."*

## 6. Models Considerations and Recommendations

Based on the literature review, data review, model scan, interviews and focus groups discussions with stakeholders, this section outlines considerations for a house-sharing framework for the three house-sharing models: 1) community agency(ies) in partnership with social housing providers; 2) community agency(ies) using their own housing stock; and 3) community agency(ies) in partnership with the private rental market. This section discusses what is required for each model to succeed from entry to exit, and associated support and services for each model, as well as the role of legislations. Additionally, we address the roles of land restrictions, policies and legislations on house-sharing and highlight the ways to address conflict and safety concerns. Finally, from among the model considerations, we present in Table 9 a set of recommended guidelines for implementing the three house-sharing models in St. John's.

While these guidelines reflect the aggregation of our research findings vis-à-vis best practices prescribed in the literature, perspectives of our research participants, and existing practices identified in the model scan, it is important to note that many variables will come to play in determining whether they are best fit for individual community context. Each community agency must adapt the guidelines appropriately to reflect local realities, particularly funding. Implementing a house-sharing program within a supportive housing model is capital intensive. For any model to be successful, sustainable, and meet the housing and service needs of low-income individuals who are at risk or currently experiencing homelessness, such must have unflinching access to human, material, and financial resources.

In this report, we have reviewed and discussed the merits and demerits of each of the house-sharing models under consideration. Two of these models (Community Agency Using their Own Housing Stock and Partnership Between Community Agency and Private Rental Market) are similar in a number of ways. In addition to providing services and ensuring community connections for services that they cannot offer, these models require community agency to acquire and manage a real estate property, either through purchase or rent. The need to acquire properties may make these two models to be farfetched for many community agencies given that the house-sharing program will not be focused on profit-making, rather, it is a community service. On the other hand, the other model (Partnership between Community Agency and Social Housing Provider) seems to be more suitable for a non-profit based house-sharing program, as it leverages existing infrastructures owned by social housing providers. Any community agency implementing this model will not need to buy or rent a property or involved in property management. Rather, they will only focus on programing including service provision, referrals, and follow-ups.

In order to start up a house-sharing program, regardless of the model adopted, community agencies would require a start-up grant from external sources. These sources would include governments, fundraising, donations, etc. A consistent access to these kinds of funding even after the program has started running will be crucial to the success and continuity of the program.

Notwithstanding this grant, a revenue model must be worked out that ensures that the program is self-sustaining. A sustainable house-sharing program must leverage internal funding sources, particularly rent collection. However, community agencies and their partners must work to strike a balance between the need for the program to be self-sustaining and the need to make the program affordable for low-income individuals, while also providing quality complementary services to clients. The rent amount charged should remain affordable for low-income clients so that it does not defeat the original purpose of the program. Revenue from rent collection can be channelled to offsetting operational cost and staff salaries.

Partnership with social housing providers will help community agency (ies) to streamline the need for funding resources, expenses, and staffing. While social housing providers have a standard way of determining rents for their clients which makes rental amount charged to be lower than what they would have paid in the private rental market, a house-sharing arrangement would make the rental amount to be significantly lower for clients since each person will only have to pay half of what the social housing provider charges. Rather than charging each client exactly a half of the rental amount calculated by the social housing provider, community agency and social housing provider should agree to charge each client up to three quarters of the rent amount. The extra one-quarter of the rent paid by each client should then be used towards operations and emoluments. Additionally, community agency should also negotiate for a discounted rent rate from social housing provider.

In addition to the benefit of cost saving inherent in community agency-social housing provider partnership, community agency(ies) can further save cost with strong community collaborations that helps to leverage and optimize other community resources through referrals and linkages to services offered by other agencies. Relying on referrals in a resource constrained situation will help to keep staff hiring at the minimum, hence, less financial resources spent on overhead. For an optimal utilization of services, Hub Solutions recommends that a community agency implementing house-sharing should adopt an arrangement whereby service providers from other agencies come onsite to render services. The services offered should reflect the population being served and may include physical, addiction and mental health needs, trauma care, etc. Having service providers come onsite periodically will also reduce the financial cost associated transportation.

Based on our research findings, personal communications with stakeholders in St. John's, as well as our knowledge of house-sharing programs being done informally, Hub Solutions believe that community agency's partnership with social housing providers model may be the most suitable model that could potentially be implemented in the city of St. John's by a community agency, especially when it is combined with onsite service provision by partner agencies. It must however be noted that we do not have enough empirical evidence to support this recommendation. We recommend that if this model is implemented, a process and outcome evaluation should be conducted to document its effectiveness.

While we recommend community agency-social housing provider partnership because it is the least capital intensive, we believe there may be community agencies that already have the needed infrastructure and funding and may like to explore other options. On this basis, we provide a basic and holistic operational framework for each of the house-sharing models discussed in this sub-section. This framework covers the house-sharing programs'

process from intake to exit from the program. The holistic framework includes the following:

- ▶ **infrastructure and home assessment;**
- ▶ **client intake and selection;**
- ▶ **screening and matching; agreements between parties;**
- ▶ **rent collection;**
- ▶ **support services and continuous follow-up with clients;**
- ▶ **and an exit and replacement plan.**

We also discuss other recommendations that are cross-cutting to the three models.

## **INFRASTRUCTURE AND HOME ASSESSMENT**

### **Partnership between Community Agency and Social Housing Provider.**

Social Housing (SH) providers in Newfoundland and Labrador can collaborate with community agencies by providing housing units. For instance, partnering with the NLHC Rental Housing Program. The NLHC owns and manages approximately 5,560 social housing units across the province, with the greatest concentration of units in St. John's (3,192) and Corner Brook (802). These housing units can be shared among non-relatives.

Community agency(ies) can also partner with the City of St. John's Housing Division that manages and rents out 476 residential units to individuals and families with low net income. The city provides three types of social housing: Lower End of Market rent (LEM) housing, Rent Geared to Income housing (RGI), and Affordable Housing (AH). The availability of housing stock should be considered before moving forward with the partnership. For example, available 2/3/4-bedroom housing units may be protected for families in need. According to the December 2021 Occupancy Rate by Unit, LEM has 34 two-bedroom units, 25 three-bedroom units, and 5 four-bedroom units vacant for occupancy; and RGI has 4 two-bedroom units, 1 one-bedroom unit, and 1 two-bedroom unit (see Table 5, 6, & 7 for details). These housing units are spread out in the city and the tenants have the option to choose their desired place during application

### **Community Agency Using their Own Housing Stock.**

The community agency will obtain, manage, and rent out the housing units to tenants. The community agency can hire or delegate the duties to qualified personnel or involve a builder/developer for their expertise. They can consider consulting with *Stella's Circle* in NL as they offer 79 housing units throughout the city for people who face barriers to getting affordable housing (*Stella's Circle, 2022*).

*The average price for an absorbed single-detached unit in NL is \$393,191 (CMHC, August 2021). Community agency(ies) can utilize provincial and municipal government funding dedicated for Housing First programs. For example, the CMHA Ottawa Condo Program (CMHA, 2021) purchased the first set of condo units using provincial, municipal, as well as federal government grants without mortgages. Later they purchased additional units using affordability grants provided by the government and through CMHA Ottawa*

*reserves as well. Additionally, CMHA Ottawa relies on a team of experts to assess a condo unit to purchase. They work with real estate agents that are familiar with the market to identify potential units. When a possible unit has been identified, a lawyer is brought in to review the property, including the condo board, recent assessments and reserves, to ensure the condos are well organized and financially solvent.*

Community agency(ies) can make the housing units as tailored or as universal as they need to. Housing units should be spread across different regions of St. John's for maximum utilization of this particular house-sharing model. The placement of clients in housing units should be based on their needs to ensure the best possible care. For example, placing a tenant who prefers to be in a crowded neighbourhood in the downtown area, or placing a client who requires frequent hospital visits near a hospital. Housing units should also cater to the specific needs of tenants (e.g., wheelchair accessible). Moreover, housing units should be fully resourced with common amenities such as furniture, utensils, recreational items, washer-dryer, etc. It is preferable that each client have their own fridge and TV as shared use of these items is a common source of conflict.

#### **Partnership Between Community Agency and Private Rental Market.**

The community agency(ies) can partner with landlords/developers who can provide housing units, specifically 2/3/4-bedroom units for sharing in a manner that is similar to the *iGenNB house-sharing program* in New Brunswick. Community agency(ies) in St. Johns can incorporate a master lease arrangement where the program or community agency holds legal title to a rental unit (Employment and Social Development Canada, 2017) and sub-leases to program participants as tenants.

Neighbourhoods in St. John's that are comprised of almost all residentially zoned properties include Kenmount West, Cowan Heights, Waterford Valley, Central, Downtown, Rennie's River, and Kent's Pond. Community agency(ies) can partner with private landlords in these neighbourhoods who are interested in participating in house-sharing programs and are ready to enter into a master lease agreement with the agency. As many clients involved in a house-sharing program may have different needs and multiple disabilities, community agency(ies) can partner with landlords who have their own construction company and assets and can help build or remodel housing units to meet the accessibility needs of clients (i.e., wheelchair ramp, bathtub bar, etc.).

A master lease arrangement will eliminate the need for clients to meet the strict requirements of landlords. Therefore, the community agency is able to waive criminal records and credit checks as many tenants involved in the program may fail to provide satisfactory documents. In case of prior criminal involvement, the community agency should ensure necessary services and supports are available to prevent any potential conflicts between tenants and the law.

### Home Assessment.

Regardless of the house-sharing model adopted, community agency(ies) should conduct an assessment of homes to document the condition of the housing units including accessibility, property damage, etc. This would enable community agency(ies) to assess client- unit suitability, potential changes to the unit (e.g., installing a wheelchair ramp), and liability for any future damage (the *HomeShare NL* program conducted thorough home assessments). A home assessment is particularly most important and most applicable when participants' housing is provided in private market rentals.

## CLIENT INTAKE & SELECTION

The community agency should collect all necessary information from clients in this step. The intake information package includes identifying information, as well as other personal details such as interests, goals, and expectations related to privacy, desired characteristics of their housemates, desired housing arrangement, etc. The information package should also collect the information required for any social housing application. Community agency(ies) should ensure confidentiality and data protection measures while collecting information from clients. This intake process will enable community agency(ies) to create a tailored service care plan based on their unique conditions. Associated supports and services may include education or employment, mental health and addictions, life skills development, family mediation strategy for youth, etc.

Selection of tenants for any social housing unit should be made carefully as different programs may have specific eligibility criteria. Tenant selection for any house-sharing programs should consider the tenant's dependence on social assistance.

## SCREENING & MATCHING

Both the literature review and our data analysis stressed the importance of an effective and compatible matching process in a shared house environment. For example, the *WohnBuddy program* in Austria uses an algorithm that calculates a percentage of compatibility between participants based on their responses to common questions and demographics. After collecting intake information, the community agency can proceed with the matching process. This process will include client screening, program staff will carefully review each client based on their survey and interview responses. Staff should contact clients to clarify or complete missing information before moving on to the matching process; this step is corroborated by the *Center of Concern Home Sharing program* in Illinois. After screening is completed, program staff can match clients based on shared interests and expectations, similar histories/past experiences, gender (if requested), etc. Once a match is made, community agency(ies) can coordinate an in-person meeting for clients. This is particularly important for clients to further discuss their needs, wants, expectations, and test their compatibility. Many programs listed in the model scan suggested this step; for example, potential house-sharing matches in the *Symbiosis Program* meet and discuss their mutually beneficial relationship before placement. During the matching process, potential matches can be offered a trial living period. This decision should be made in collaboration with their partners (i.e., SH providers) and should be dependent on available funding, housing availability, and the comfortability of partners.



If the community agency(ies) uses their own housing units or engage in a master lease for the house-sharing program, they can designate one unit for all trial living periods since the properties would be owned or managed by them. Seven programs in our model scan (*iGenNB* in New Brunswick, *Halton HomeShare* in Ontario, *Hygge Homesharing* in Ontario, *Home Share Now* in the USA, *Let's Share Hawkes Bay* in New Zealand, *The HomeShare* in Ireland, and *Neighbor to Neighbor HomeShare Program* in the USA) provided trial living periods for tenants prior to placement.

## **AGREEMENT**

After home selection and matching are complete, the community agency can draft agreements with all parties involved. The agreements may include but are not limited to occupancy agreements; rent collection, including contingency plans for late rent, no rent, damages, incidents of evictions, etc.; and any other necessary documentation (e.g., chore lists, COVID-19 rules, substance use rules, etc.). In the case of partnering with SH providers, they may have their own house-agreement regulations that the community agency might need to follow.

**For a partnership with private rental market**, a master lease agreement is developed with a landlord. Community agency would then rent and lease units out to clients. The community agency(ies) would choose who enters their program and landlords would be exempt from going through the tenant screening process while still receiving full rent. Furthermore, in the case of a master lease, the community agency needs to consider the lease agreement(s) details (i.e., agreement between agency and landlords, between agency and tenants, commercial versus residential lease, etc.), how the NL RTA would fit into this particular type of lease agreement, insurance for any liability, application of Housing First principles, etc. The community agency also needs to ensure the protection of clients with the NL RTA. Hub Solutions recommends that community agency(ies) interested in collaborating with landlords to operate a house-sharing program should contact other organizations that are operating this partnership.

The 2018 NL RTA has undergone some changes that the community agency(ies) should consider while partnering with landlords with or without the master lease. According to the latest Act, a "tenant" is a person other than a landlord who enters into a rental agreement for the purpose of renting residential premises for use or occupation by another person. The changes in the Act expand its applicability to boarding houses and living accommodations provided by religious, charitable, and non-profit organizations. In situations of group eviction, the Act requires that all tenants (of residential complexes, in addition to tenants of mobile home parks) be given 6 months' notice.

The Act also amended the definition of a landlord to make it clear that sub-letters are landlords too. According to the Statutory Condition 3 of "Assigning or Subletting Residential Premises", the tenant may assign or sublet the residential premises subject to the written consent of the landlord, and the landlord would not unreasonably withhold consent and would not charge in excess of expenses actually incurred by the landlord in relation to giving consent. Hub Solutions recommends that community agency(ies) interested in operating a house-sharing program should consult representatives of the NL RTA to clarify if they can act as sub-letters to ensure that tenants are protected under the Act in case of the master lease.

## RENT COLLECTION

Community agency(ies) and clients should both engage in the negotiation of rent amount and collection processes prior to placement. According to CMHC (October 2021), the average rent for a 2-bedroom apartment in NL is \$926. The rent should be subsidized if the community agency(ies) owns the housing unit (i.e., \$350 a month - \$4,200 per person per year). Different social housing programs may have different rent structures that the tenants need to adhere to if community agency partners with SH providers. SH providers may have their own specific contingency plan to address incidents of late or no rent, of which community agency(ies) can negotiate the terms and conditions before placement of clients.

For other house-sharing models, rent can be paid through money, services (e.g., property maintenance, tenant assistance and support, etc.), or a combination of both. For example, the *Habitations Shared Saguenay program* in Quebec has different rental options for house-sharers:

1. \$325 per month without service,
2. \$200 per month and 4 services per week,
3. \$0 a month and 10 services per week, etc.

Rent and security deposit collection for any future willful damage should be processed in accordance with the NL RTA. Hub Solutions suggests that community agency(ies) interested in operating house-sharing programs should consider collaborating with NL RTA representatives to further examine the applicability of the Act in this situation. The community agency can prepare separate and fair lease agreements with each tenant that specifies the contingency plans for late or no rent and incidents of eviction.

**In a partnership with the private rental market**, particularly in a master lease arrangement, landlords collect rent directly from the community agency, and the tenants/clients pay rent to the agency. This rent collection process ensures that landlords receive the full rent amount in any instances of late or no rent, eviction, or move-out. In the event of eviction or move-out, the community agency can negotiate to pay the rent on behalf of the tenant from the funding that is allocated for this purpose until a compatible replacement is found. The rental collection process and contingency plan should be detailed in the master lease.

Liability around property damage was identified as an important concern, especially for landlords. One recommendation is to collect a security deposit, either from clients or the community agency, for any future damage. A separate clause around liability can be included in the lease agreement outlining a contingency plan to address any event of future damage. For instance, the *Canada Home Share* programs operating in Ontario and British Columbia ask clients to accept the condition in their application that tenants would be liable for any loss, property damage, etc. However, in the event of tenants being liable for damages, the following should be negotiated between all parties involved: party responsible for damage; distribution of responsibility; and fairness of distribution. Both landlords and community agency(ies) can document the condition of the property (i.e., take pictures of the property or take detailed notes) prior to moving in to help determine whether any damage is regular wear-and-tear or a result of personal damage.

## **SUPPORT SERVICES AND CONTINUOUS FOLLOW-UP WITH CLIENTS**

Once all the agreements are signed, community agency can proceed to place the tenants in the selected homes. A community agency operating house-sharing should assist clients in accessing all associated services by providing the services themselves (if they offer any service) or by collaborating with other community partners. These associated supports and services will be based on information collected on each client's needs during the intake process.

The community agency can take responsibility for offering either active or passive support for clients. Program staff can take an active support approach by ensuring clients continue to receive necessary services from the community agency or community partners. They can take a more passive approach by checking in regularly with clients and only intervening with support if issues arise.

The community agency(ies) can consider having a trained support staff attached to every housing unit for tenants 24 hours and 7 days a week, at the very least, in the beginning. The major responsibility of staff will be helping tenants get accustomed to independent living. The community agency(ies) can re-evaluate the needs of clients after a set period of time and decide whether they require 24/7 assistance. If the housing units are owned by the community agency(ies), they can create dedicated office settings in the housing units. For other partnership models (i.e., with SH providers, private rental market), placement of any staff in the property should be negotiated with partners beforehand. If 24/7 staff placement at housing units is not possible, they can arrange access to 24-hour on-call emergency phone numbers for clients to allow access to advice and guidance similar to the *NightStop program* in York.

Continuous follow-up care can help clients access case management and connect to vital community resources. For instance, the *Symbiosis Program* in Ontario conducts regular follow-ups to ensure that a harmonious cohabitation is achieved. The community agency should also evaluate the follow-up system on a regular basis to address any new needs or make any changes. A comprehensive program like this would require staff involvement beyond initial intake and matching processes and may involve continuous case management. Additionally, case management staff should be well-versed in the different systems that people at risk of homelessness may encounter (i.e., juvenile justice system, child welfare system, social assistance programs, etc.). As this model would require a continuous partnership with the different stakeholders in the community, program staff should acquire knowledge about different SH program rules and regulations and possess a sense of collaboration with the partners. Using the Intensive Case Management Model, the program would need to hire one case manager to handle the load of 15 to 17 clients and would require an average compensation of \$55–70K a year.

Community agency(ies) should consider building connections with people in the neighbourhood to reduce stigmatization of clients and the building. One method is to conduct outreach in the community. For example, the *HomeShare program* in NL built support with community partners and worked with community members to inform about the program. They formed relationships with stakeholders (i.e., universities) to have their involvement through posters, pamphlets, and informational tables.

## **EXIT AND REPLACEMENT PLAN**

Community agency(ies) should have an exit plan for every client (i.e., duration of involvement in the program) and every housing unit should have a replacement of tenant plan for the event of eviction or voluntary exit of a tenant. For example, the *Home Share Alliance program* in Ontario drafts all agreements for a minimum of 365 consecutive days. The community agency can consider re-evaluating the housing needs of clients after a set period of time and plan accordingly. Community agency(ies) should collaborate with the SH providers to draft exit and replacement plans. A client's exit may depend on the different regulations of the SH program. For example, a client may need to vacate the property due to an increase in income which falls outside the eligibility bracket for a particular program.

## **CROSS-CUTTING CONSIDERATIONS FOR ALL HOUSE-SHARING PROGRAMS**

Based on the information extracted through literature review, data review, model scan, and qualitative data analysis, this sub-section will provide general recommendations regarding land restrictions/zoning, conflict resolution, safety measures, roles of different policies and legislations, and funding for any house-sharing program.

## **INDIGENOUS HOUSE-SHARING**

House-sharing arrangements for Indigenous clients should address the unique needs and experiences of Indigenous people. According to this research, an institutionalized housing structure may instigate feelings of trauma related to the impacts of colonization and the legacy of residential schools among Indigenous clients. Community agency(ies) interested in operating house-sharing program should collaborate and learn from Indigenous stakeholders to develop culturally appropriate infrastructure, screening and matching processes, and support care plans. Ideally, this process will be led by Indigenous stakeholders. Community agency(ies) need to acquire a multi-faceted strategy to achieve a culturally safe house-sharing experience for Indigenous clients. This will include entrenching cultural safety within existing services, ensuring consistency of Indigenous peoples' rights in services offered, and ensuring Indigenous representativeness among service providers. Community agency(ies) can continue to build trusting relationships with Indigenous stakeholders in NL while designing any house-sharing program dedicated to Indigenous clients. For instance, community agency(ies) can approach Indigenous organizations to develop culturally responsive events and activities for clients.

## **LAND RESTRICTIONS/ZONING**

According to the 2015 revision of the St. John's Development Regulations 1994, the medium density (R2), Pleasantville (R-2 Pleasantville), high density (R3), downtown (RD), residential mixed (RM), residential Battery (RB), and residential Quidi Vidi (RQ) zones of St. John's residential zones permit boarding or lodging house. According to the regulation, between five

to sixteen people can live in a boarding or lodging house at the same time. Based on the regulation and assessing the zoning map of St. John's, community agency(ies) can select housing units built in the following areas for a house-sharing program: Kenmount West, Cowan Heights, Waterford Valley, Central, Downtown, Rennie's River, and Kent's Pond.

If necessary, the city's planning and development department and local councils can be approached to propose any changes regarding zoning. For example, the area for the *Cranberry Commons's* cohousing community in British Columbia was rezoned to serve the needs of the community.

## **CONFLICT RESOLUTION**

Conflict among tenants as well as between tenants and housing providers was identified as a major threat and challenge to house-sharing models in our literature review, model scan, and data analysis. Conflict around the distribution of household chores (e.g., cleaning common spaces, taking the trash out, shovelling snow, etc.) can be addressed by making a chore list that ensures fair participation of all tenants. Also, community agency(ies) can hire or contract an external party to take care of some duties, such as cleaning common areas, shovelling, etc. Moreover, a major source of conflict for community agencies that are using their own housing stock for house-sharing, may be the power dynamic between them and tenants. The community agency(ies) should focus on building rapport with tenants/clients before placement which can make resolving any conflict among house-sharers easier. Also, community agency(ies) can build case management support for each house to address any conflicts among tenants. For example, the *Shared Housing Services program* in Washington provides follow-up, case management, and conflict resolution services for all clients. Community agency(ies) can also plan conflict resolution training and workshops for tenants.

## **SECURITY AND SAFETY MEASURES**

To ensure the safety of tenants, the community agency can consider installing security systems around the housing units. However, the community agency should consult with clients beforehand to determine if such installations would cause any discomfort (i.e., panic, paranoia, etc.) and discourage them from renting. Community agency(ies) can also draft agreements with tenants/clients that would address the rules and expectations surrounding the use of substances in the homes. However, the philosophy of harm reduction should be considered for clients suffering from substance use and addiction challenges. As Canada is still not free from the COVID-19 pandemic, the community agency should ask clients to follow guidelines in accordance with provincial mandates for visitation, sanitation, grocery shopping, etc. They can consider assessing the vulnerability of clients towards COVID-19 prior to placement to ensure the safety and proper measures for all parties involved similar to the *NightStop program* in York.

The community agency can consider building case management support into the program to address any issues of conflict and assist clients to deal with past trauma. An example of such a program would be the Home Share program in Ontario's North Hastings which

offers trauma-informed care for all clients. The program also strives to recognize historical/systemic power abuses and oppression and a commitment to education and knowledge sharing to build inclusion to address racism and oppression in the community.

## **POLICIES & LEGISLATIONS**

The NL RTA was expanded to apply to boarding houses with shared bathroom and kitchen facilities for occupants from January 2019. However, this Act does not apply to a government department or agency that pays rent on behalf of a tenant and living accommodations provided to temporarily shelter persons in need. Community agencies interested in operating house-sharing programs should consult with NL RTA representatives to address how NL RTA would fall under the three specific house-sharing models. They can also consider home and tenant insurance for each house to mitigate future risk. For instance, the *Combo2Generations house-sharing program* in Quebec asks all tenants to get home insurance. EHSJ can consult with insurance advisors to figure out the best possible insurance policy for a house-sharing program.

## **FUNDING**

Community agency(ies) need operational funding for maintenance, including repairs, unit turnover and renovation, and support staff. They can look for funding opportunities from research grants, foundation grants, fundraising events, private donor contributions, membership/participant fees, and government dollars. For example, the *iGenNB program* in New Brunswick is funded by Healthy Seniors Pilot Project (HSPP), funding for the *Happipad Companion Housing Program* in Alberta was originally provided by the federal government, the *NightStop program* in York region reports, provincial, municipal, and other grants etc. As discussed earlier in this section, community agency(ies) must also generate funds internally to ensure program sustainability. Generating revenue through rent collection offers a sustainable approach to program financing. The amount of program expenses that can be offset by revenue generated through rent payments will depend on a number of different variables, including the percentage of rent top-up for each tenant, the amount of rent subsidy received by the program, and size of the program.

**Table 9. Recommended Framework/Guide for Implementing 3 House-Sharing Model**

Components	Generic House-Sharing Approach	Specific House-Sharing Approach		
		Community Agency and Social Housing Provider Partnership Model	Community Agency Using their Own Housing Stock Model	Community Agency and Private Rental Market Partnership Model
Housing Infrastructure	<ol style="list-style-type: none"> <li>1. Identify housing units available for house-sharing.</li> <li>2. Assess and document the house's condition, accessibility, and pre-existing damages.</li> <li>3. Determine whether the units require renovation or retrofitting.</li> <li>4. Where possible, carry out renovation and retrofitting to ensure suitability for house-sharing</li> <li>5. Determine which type of clients would benefit from the housing units.</li> <li>6. A rental unit should be designed for two to three persons such that each has their own private space and share common areas, such as the kitchen and living room.</li> <li>7. Family units may be considered for small family house-sharing. This should however be dependent on the success of the 2/3 persons house-sharing.</li> <li>8. Homes should be furnished with necessary amenities such that clients just bring along their own linens, towels, self-care supplies, and food.</li> </ol>	<ol style="list-style-type: none"> <li>1. Community agency partners with social housing providers including: Newfoundland and Labrador Housing Corporation's Rental Housing Program, St. John's Non-Profit Housing Division, etc.</li> <li>2. Social housing providers notify community agencies of vacancies in their housing units.</li> <li>3. Community agency signs an agreement with a social housing provider to use subsidized rental units for a house-sharing program.</li> <li>4. Property management services are provided by the social housing provider while house-sharing, and support services are provided by the community agency.</li> </ol>	<ol style="list-style-type: none"> <li>1. Community agencies acquire (purchase) housing units for the purpose of house-sharing and tailor the units to suit the kind of clients intended to be served.</li> <li>2. Associate contractors to assess repair costs and disqualify units in need of major renovations.</li> <li>3. If possible, housing units should be spread across different regions of St. John's to offer clients options of neighbourhood and easy access to desired services.</li> <li>4. Provide subsidized housing that is similar to social housing.</li> <li>5. Community agency assumes the role of property manager and support services provider. Many organizations outlined in the model scan operate this type of model.</li> </ol>	<ol style="list-style-type: none"> <li>1. Community agency identifies and partners with private landlords that have housing units and interested in a master lease (head-lease) house-sharing program.</li> <li>2. Private market owners notify community agencies of vacancies in their housing units.</li> <li>3. Community agency enters into a long-term master lease agreement with the landlord to reserve a block of rental units to run a subsidized house-sharing program.</li> <li>4. Private landlords transfer property management to community agencies who also act as support services providers.</li> <li>5. Key Assets, Blue Sky, John Howard, are examples of organizations currently operating this type of partnership.</li> </ol>

Application	<p>1. Post ads in universities and colleges, housing help lines, senior centers, local faith groups, newcomers' association, local newspaper, community agencies, City and organization websites, homeless shelters, Indigenous organizations, etc.</p> <p>2. Include a link to an online application form in the ad for potential clients to submit their application for house-sharing.</p> <p>3. Design an application form that collects personal information about the client that includes: Client's demographic information; Client's personal history; Client's income and sources of any assistance (when applicable). Partner with Indigenous organizations to design questions relevant to Indigenous peoples. Application forms should be vetted by people with lived experience.</p>	<p>1. Community agencies and social housing providers co- design application forms that cover both of their interests and jointly review client's application to determine whether the applicant is eligible to proceed to the next stage of the application process.</p> <p>2. Key consideration in this determination is whether the applicant qualifies for social housing based on their socioeconomic status and the social housing specific eligibility criteria.</p>	<p>1. Community agency designs an application form and reviews the information provided in the client's application form and determines whether the applicant meets the minimum requirements for a non-profit housing and house-sharing program participation.</p>	<p>1. Community agency reviews the application alone without the private landlord's participation, given the subsisting headlease (master lease) agreement.</p> <p>2. In determining eligibility and needs, application review may need to satisfy the terms and conditions that the community agency originally agreed with the landlord.</p>
Client Intake	<p>1. Review applications and decide whether or not the clients qualify to participate in the program. Indigenous organizations will have the autonomy to determine the fit of Indigenous clients with the program.</p> <p>2. Applicants who are not eligible based on a high level of need that cannot be addressed by the program should be referred to a more appropriate housing program.</p> <p>3. Ensure confidentiality and data protection for any collected information.</p>			
Client Selection	<p>1. Community agency sets up an in-person meeting with the applicant. 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.</p> <p>2. Administer a questionnaire (if necessary) that collects the following information: client expectations, interests, aspirations, goals; and client habits, privacy needs, desired housemate characteristics, desired housing arrangement, etc.</p> <p>3. For Indigenous clients, the questionnaire must be co-developed with an Indigenous partner organization and ideally administered by an Indigenous staff member.</p> <p>4. Key considerations in determining if the program is best fit for an applicant is their level of need and their stage of recovery. Individuals whose need level is beyond the program must be referred at this stage to a more appropriate program.</p>			
Client Matching	<p>1. Conduct an intensive matching process that includes the potential use of a match-making algorithm to determine compatibility of clients.</p> <p>2. Match clients based on shared interests, compatible habits, lifestyles, similar histories and past experiences, gender (if requested), etc.</p> <p>3. Facilitate a meeting between clients to get to know each other.</p>			



<p>Background and Reference Checks</p>	<p>1. Conduct the appropriate background check on the client. Background check should not deter a client from participating in the house-sharing program. Rather, it should be used to understand the needs of the client. For instance, a community agency should connect a client who had been involved with the justice system to John Howard Society.</p> <p>2. References from past landlords may indicate how an applicant would occupy the property, and this information could help avoid outcomes such as late rent payments, property damage, complaints from neighbors, or an eviction.</p> <p>3. References should not lead to automatic rejection of a client. Rather, it should help to put in place appropriate, client-specific, and tailored contingency plans.</p>		
<p>Lease Agreement</p>	<p>1. Determine the monthly rent amount for each client.</p> <p>2. Develop a house-sharing agreement that details the terms and conditions for house-sharing including rent payment and the client's responsibilities.</p> <p>3. For programming consideration, house-sharing agreements should be for a minimum of one year but should allow for flexibility of disengagement.</p> <p>4. The program should give room for a trial living period of 2 weeks before agreement is effective. This is contingent upon funding availability.</p> <p>5. If the trial period does not go well, the house-sharing agreement will not come into effect and a new matching process will begin.</p>	<p>1. Rent amount is worked out by social housing providers based on the client's socio-economic status, i.e., income level, whether client is receiving social assistance, etc.</p> <p>2. Client signs a rental agreement provided by the social housing provider which is in line with the NL RTA.</p> <p>3. Clients will also sign a house-sharing agreement with a community agency which is not enforceable under the NL RTA</p> <p>4. Community agencies and social housing providers work out the terms of the trial living period which is not covered under the house-sharing and rental agreements.</p>	<p>1. Community agency uses the social housing provider approach to work out the monthly rent amount.</p> <p>2. Client signs the rental agreement covered under the NL RTA.</p> <p>3. Client signs the house-sharing agreement which is not enforceable under the NL RTA.</p> <p>4. Community agencies bear the cost of the trial living period contingent upon funding availability.</p>

<p>Lease Contingency Plan</p>	<ol style="list-style-type: none"> <li>1. Community agencies will require clients to provide evidence of tenant insurance policy.</li> <li>2. Community agency develops a specific contingency plan to address incidents of late or no rent payment.</li> <li>3. Community agency develops a specific contingency plan to address incidents of damage to housing properties.</li> <li>4. Termination of the house-sharing agreement based on payment default by client will follow the guidelines agreed upon prior to house-sharing.</li> <li>5. Termination of tenancy and eviction of clients will follow the provisions of the NL RTA.</li> <li>6. An evicted client must be referred to an appropriate temporary housing provider (Shelter) and should have the opportunity to reapply to the house-sharing program.</li> </ol>	<ol style="list-style-type: none"> <li>1. Clients will pay security deposits to the social housing provider and meet other contingency requirements of social housing.</li> <li>2. Community agency will serve as the guarantor for the client and will pay rent to the social housing provider in case of late or no rent by a client for a specified period of time.</li> <li>3. Community agencies will work with and provide support services to clients to address the issues that led to payment default and also work with clients to develop repayment plans for the missed rent.</li> <li>4. Community agencies will guarantee payment for up to three consecutive months (contingent on funding) after which the client might be evicted, consistent with the RTA.</li> </ol>	<ol style="list-style-type: none"> <li>1. Clients may be asked to pay a security deposit; however, a lack of security deposit should not deter a client from participating in the program.</li> <li>2. Where there is no security deposit, or where damage cannot be fully covered by it, the community agency will take care of any property damage caused by the client and work out a repayment plan with the client.</li> <li>3. In case of late or no rent payment, community agencies will work with clients to address the issues leading to payment default by providing services and support.</li> <li>4. Community agency and the client will develop a rent repayment plan for missed payments.</li> <li>5. In case of continued payment default after issues are addressed up to 3 months, the house-sharing agreement and tenancy will be terminated in line with the RTA guidelines.</li> </ol>
<p>Support &amp; services</p>	<ol style="list-style-type: none"> <li>1. House-sharing program should have an advisory committee that is made up of all relevant stakeholders that would meet periodically to guide and coordinate housing and service provisions.</li> <li>2. Establish an office setting in the housing unit complex (negotiated with housing provider) and provide: Trained staff to facilitate independent living; 24/7 onsite services and support; and 24-hour on-call emergency phone numbers for clients to access support. If 24/7 onsite support is not possible for any reason, 24-hour on-call emergencies should be in place.</li> <li>3. Based on the need documented at intake, render onsite tailored support services that include: Case management, referrals and linkages, education or employment opportunities, mental health challenges, development of life skills, family mediation strategy for youth, substance use and addictions, natural support</li> <li>4. Periodic re-evaluation of 24/7 assistance.</li> <li>5. Partner with Indigenous communities and agencies in designing supports and services for Indigenous people</li> <li>6. Hire Indigenous staff to provide support for Indigenous clients and refer Indigenous clients to agencies that offer land-based programming and culturally safe services.</li> <li>7. Provide inclusive services that reflect the population being served (e.g., youth, Indigenous, 2SLGBTQ+, ETC.)</li> <li>8. Using Intensive Case Management model – 1 staff per 15-17 clients; Salary: \$55-70k per year</li> <li>9. Program administrator role – 1 person; Salary: \$70k</li> </ol>		

<p>Conflict resolution</p>	<ol style="list-style-type: none"> <li>1. Mitigate potential conflicts that could result from use of household utilities by providing a fully resourced house with furniture and amenities.</li> <li>2. Mitigate conflicts that may result from the distribution of household indoor chores (e.g., cleaning common spaces, taking the trash out, etc.) by listing out the chores and creating a weekly roster that lasts for the duration of the agreement. Outsource outdoor chores like mowing and snow removal.</li> <li>3. Develop case management support for each house to address any conflicts among tenants.</li> <li>4. Provide conflict resolution training for clients once a year</li> <li>5. Develop a conflict resolution table to address ongoing challenges.</li> </ol>		
<p>Security &amp; safety measures</p>	<ol style="list-style-type: none"> <li>1. Install security systems around the housing units in a manner that does not infringe on the privacy of clients. Clients must be made aware of such installations.</li> <li>2. Make rules around the use of substances indoors, making sure to adopt a philosophy of harm reduction for clients suffering from substance use and addiction challenges.</li> <li>3. Put in place Infection Prevention and Control (IPAC) guidelines in case of public health outbreaks.</li> </ol>		
<p>Exit and Replacement Plan</p>	<ol style="list-style-type: none"> <li>1. Community agency develops a set of guidelines for a client's program exit. These guidelines will apply to all clients but also flexible enough to accommodate special situations.</li> <li>2. Community agency determines the length of a client's participation in the program based on established criteria.</li> <li>3. Under no circumstance should a client be discharged into unsheltered homelessness.</li> </ol>	<p>Community agency will work out the modalities for the client exit plan from the program with the social housing provider. A client's exit may depend on the different regulations of the social housing program, including the need to vacate the property due to an increase in income which falls outside the eligibility bracket for social housing.</p>	<p>Community agency allows clients to sign a minimum of one year house-sharing agreement and towards the end of every contract year re-evaluates housing needs and socioeconomic status of the client. Based on this evaluation, the community agency and the client will co-develop a client exit plan.</p>
<p>Cost</p>		<p>The community agency does not need to pay any cost in terms of infrastructure, rent or utilities. Social housing provider is responsible for the infrastructure. However, this model is associated with supportive housing operational cost (including cleaning, programming, staffing, etc.) as well as service cost.</p>	<ol style="list-style-type: none"> <li>1. The average Absorbed Single-Detached unit price is \$393,191. This variable is not important in master lease.</li> <li>2. The average market rent for a 2-bedroom apartment is \$926. Rent can cover the unit's heat, hydro and water, and in some cases mortgage payments and capital reserves, depending on the source of funding. The organization can pay these monthly expenses, from tenants' rent, by automatic withdrawal.</li> <li>3. Community agency can set aside 1.5 to 2% of the market value of housing for maintenance and repair costs and builds this calculation into funding proposals.</li> </ol>

Revenue	Tenants pay rent from income, social assistance, Old Age Security etc	<p>1. This has a low start-up cost for community agency.</p> <p>2. This partnership will only generate revenue based on strong relationship, partnership and understanding with social housing provider.</p>	<p>1. This requires a large cost at outset, but guaranteed units over time.</p> <p>2. This is the only model that has a guaranteed revenue stream.</p>	<p>1. This has a low start-up costs but may require program to subsidize the units.</p> <p>2. It will require very strong landlord engagement strategies to maintain and guarantee units</p> <p>3. It will not generate revenue</p>
Funding requirement	<p>1. Community agencies will require funding for operational cost and maintenance, including repairs, unit turnover and renovation, training, staffing, onsite office space rent, office supplies, etc.</p>	<p>This partnership does not require a community agency to rent or acquire property for house-sharing except for the onsite office space. However, depending on the terms of partnership, funding may be required for retrofitting and renovation.</p>	<p>Community agency secures funding to acquire housing units that can be used for the house-sharing program. Acquired property may also need to be retrofitted and renovated.</p>	<p>Community agency secures ongoing funding for the master lease of rental units provided by private landlords and will need to secure this funding long-term for the program to be sustainable.</p>
Funding sources	<p>Community agencies should secure funding through foundation grants, fundraising events, private donor contributions, membership/participant fees, and government dollars. Key agencies including CMHC and Newfoundland and Labrador Housing should be approached for funding. Revenue from rent collection is key to program sustainability, therefore, community agency. Community agency must figure out how to charge rent that is high enough to offset operational cost and low enough to be affordable for clients.</p>			

## 7. Conclusion

Literature review, data review, model scan, and data analysis conducted for this study show the need and potential for house-sharing arrangements to address the affordable housing needs of individuals and families with low-income. House-sharing does not only help with tenants' financial situations, but it can also help participants overcome loneliness and develop a sense of community. However, house-sharing is not free from challenges and threats; inter-personal conflict, current policies and legislation can create a challenging situation for any house-sharing program to succeed, or even operate. For any house-sharing model to succeed, collaboration and transparency among involved partners are imperative.

As suggested by the data analysis, the community agency(ies) interested in operating house-sharing programs can consider moving forward with piloting each model on a smaller scale, evaluating their successes and challenges, and then moving forward on a bigger scale for smooth operation in the future. COH recommends that they consult with representatives from the NL RTA on the proposed frameworks and work out the best ways to protect their clients under RTA in each house-sharing model.

# References

Akinbogun, S., Aigbavboa, C., & Gumbo, T. (2019). Searching for Property Right for the Homeless in a Mega City – Will House-sharing in a Social Housing Work? IS THIS THE REAL WORLD? Perfect Smart Cities vs. Real Emotional Cities. Proceedings of REAL CORP 2019, 24th International Conference on Urban Development, Regional Planning and Information Society, 605–613.

Anonymous. (2021, December 9). Lutheran Metropolitan Ministry Transition in Place [Personal communication].

Anonymous. (2021, December 10). Homesharing By-law Violation [Personal communication].

Anucha, U. (2006). When A Bed Is Home: The Challenges and Paradoxes of Community Development in a Shared-Housing Program for Homeless People. *Canadian Review of Social Policy*, 58, 62–83.

Anucha, U. (2010). Housed but Homeless? Negotiating Everyday Life in a Shared Housing Program. *Families in Society*, 91(1), 67–75. <https://doi.org/10.1606/1044-3894.3953>

Benton, A. L. (2014). Creating a Shared Home: Promising Approaches for Using Shared Housing to Prevent and End Homelessness in Massachusetts [Harvard University]. <https://www.innovations.harvard.edu/sites/default/files/3308562.pdf>

Bodkin, H., & Saxena, P. (2017). Exploring Home Sharing for Elders. *Journal of Housing For the Elderly*, 31(1), 47–56. <https://doi.org/10.1080/02763893.2016.1268558>

Bricocoli, M., & Sabatinelli, S. (2016). House-sharing amongst young adults in the context of Mediterranean welfare: The case of Milan. *International Journal of Housing Policy*, 16(2), 184–200. <https://doi.org/10.1080/14616718.2016.1160670>

Canada Mortgage and Housing Corporation. (n.d.). Housing Market Information [Portal](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada). <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

Canada Mortgage and Housing Corporation. (2021). CMHA Ottawa Condo Program Toolkit: A guide to the condominium program of the Ottawa branch of the Canadian Mental Health Association. <https://ottawa.cmha.ca/wp-content/uploads/2021/09/Ottawa-Condo-program-toolkit-EN-d1r.pdf>

Canada Mortgage and Housing Corporation. (2021). Housing Market Information Portal. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/able?TableId=2.2.33&GeographyId=10&GeographyTypeId=2&DisplayAs=Table&GeographyName=Newfoundland%20and%20Labrador>

Canadian Rental Housing Index. (n.d.). Canadian Rental Housing Index. <http://rentalhousingindex.ca/en/#intro>

Canadian Senior Cohousing. (2019). Cost and Affordability. [https://canadianseniorcohousing.com/?page\\_id=991](https://canadianseniorcohousing.com/?page_id=991)

- Carstein, B. (2003). Economic Evaluation of Homeshare Victoria (p. 66). HomeShare Victoria.
- CBC News. (November 01, 2019). Renting to students in N.L? Some insurance companies might refuse to cover you. <https://www.cbc.ca/news/canada/newfoundland-labrador/insurance-coverage-student-housing-1.5339807>
- CBC News. (July 22, 2020). N.L. looking to register Airbnbs, other short-term tourism rentals. Nfld & Labrador. <https://www.cbc.ca/news/canada/newfoundland-labrador/nl-tourism-short-term-airbnb-1.5657862>
- Cho, G.-H., Woo, A., & Kim, J. (2019). Shared housing as a potential resource for community building. *Cities*, 87, 30–38. <https://doi.org/10.1016/j.cities.2018.12.019>
- Community Living BC. (2021). Community Living BC Home Sharing Plan 2021–24. <https://www.communitylivingbc.ca/wp-content/uploads/Home-Sharing-Plan-2021-24.pdf>
- City Of St. John's (2019). 10-Year Affordable Housing Strategy 2019–2028. [https://www.stjohns.ca/sites/default/files/files/publication/AffordableHousingStrategy\\_CityofStJohns\\_2019-2028\\_3.pdf](https://www.stjohns.ca/sites/default/files/files/publication/AffordableHousingStrategy_CityofStJohns_2019-2028_3.pdf)
- Costa, G. (2020). Intergenerational homesharing programmes. *Interações: Sociedade e as Novas Modernidades*, 38, 11– 42. <https://doi.org/10.31211/interacoes.n38.2020.a1>
- Ecker, J., Sariyannis, P., Holden, S., & Traficante, E. (2019). Bridging the Gap's Host Homes Program. Canadian Observatory on Homelessness. <https://www.homelesshub.ca/resource/bridging-gap%E2%80%99s-host-homes-program>
- Employment and Social Development Canada (2017). The Landlord Engagement Toolkit: A Guide to Working with Landlords in Housing First Programs.
- Garciano, J. L. (2011). Affordable cohousing: Challenges and opportunities for supportive relational networks in mixed-income housing. *Journal of Affordable Housing & Community Development Law*, 20(2), 169–193.
- Government of Ontario. (2021). Residential Tenancies Act, 2006. Government of Ontario. <https://www.ontario.ca/laws/view>
- Goss Gilroy Inc. (2014). Report on the Provincial Home Share Feasibility Study.
- Hagopian, A., Farrow, C., & Locke, N. (2021). Homeshare Study Policy Recommendations for the Washington State Senate Housing and Local Government Committee (p. 40). University of Washington.
- Harrison, D. (2019). Housing Needs Assessment. City of St. John's. [https://uploads-ssl.web-flow.com/5ab01d325e683af6b01e9842/5d286e545f0462c928594aaa\\_Housing\\_Needs%20Assessment.pdf](https://uploads-ssl.web-flow.com/5ab01d325e683af6b01e9842/5d286e545f0462c928594aaa_Housing_Needs%20Assessment.pdf)
- Harvey A. (2013). Home Share NL Program Update.
- He, Y., O'Flaherty, B., & Rosenheck, R. A. (2010). Is Shared Housing a Way to Reduce Homelessness? The Effect of Household Arrangements on Formerly Homeless People. *Journal of Housing Economics*, 19(1), 1–12. <https://doi.org/10.1016/j.jhe.2009.10.001>

- Hensleigh, C. (2021). A Home of One's Own: The Fight Against Illegal Housing Discrimination Based on Criminal Convictions, and Those Who Are Still Left Behind. *Texas Law Review*, 95(5). <https://texaslawreview.org/wp-content/uploads/2017/04/Crowell.pdf>
- Hoang, D. (2021). Creating House-sharing Programs Standards-Based Evaluation for House-sharing Programs within California [Master of Public Administration, San Jose State University]. <https://doi.org/10.31979/etd.2zde-ku2a>
- Homelessness Policy Research Institute. (2019). Shared Housing: Challenges, Best Practices, and Outcomes. <https://socialinnovation.usc.edu/wp-content/uploads/2019/06/Shared-Housing-Literature-Review-Final.pdf>
- HomeShare Canada. (2019). HomeShare Practitioners. <https://www.homesharecanada.org/Principles>
- HomeShare International. (2021). Program Directory. <https://homeshare.org/programmes-worldwide/>
- HomeShare Vermont. (2017). A Vermonter's Guide to Homesharing. <https://www.home-sharevermont.org/wp-content/uploads/2017/09/homesharingGuide.pdf>
- Hospitality Newfoundland and Labrador. (n.d.). Unlicensed Accommodations & the Sharing Economy. <https://hnl.ca/about-hnl/policy-priorities/unlicensed-accommodations-the-sharing-economy/>
- Intact Insurance. (2022). Roommates and insurance: what you need to know. <https://www.intact.ca/blog/en/roommates-and-insurance-what-you-need-to-know.html>
- Lee, S. M., & Edmonston, B. (2019). Living Alone Among Older Adults in Canada and the U.S. *Healthcare*, 7(2), 68. <https://doi.org/10.3390/healthcare7020068>
- Legge, R. J. (2014). A Qualitative Evaluation of the Home Share St. John's Pilot Program. Memorial University of Newfoundland.
- Les Habitations Partagées du Saguenay. (2019). Cohabitation Options. Les Habitations Partagées Du Saguenay. <https://www.leshabitationspartagees.com/>
- Lieber, R. (2014). A liability risk for Airbnb hosts. *New York Times*, 5. <https://bit.ly/3IKgd68>
- Martinez, L., Mirza, R. M., Austen, A., Hsieh, J., Klinger, C. A., Kuah, M., Liu, A., McDonald, L., Mohsin, R., Pang, C., Rajewski, J., Salomons, T., & Sheikh, I. (2020). More Than Just a Room: A Scoping Review of the Impact of Homesharing for Older Adults. *Innovation in Aging*, 4(2), igaa011. <https://doi.org/10.1093/geroni/igaa011>
- Memarpour, P. (2018). Everyone Counts: St. John's Homeless Point-In-Time Count 2018. End Homelessness St. John's. <https://homelessnesslearninghub.ca/wp-content/uploads/2021/06/St.-Johns-Everyone-Counts-1.pdf>
- Ministry of Finance. (2018). The Home-Sharing Guide for Ontario Municipalities (p. 43).
- Newfoundland and Labrador. (n.d.): Unemployment Rate, Monthly, NL (Unadjusted). [https://www.stats.gov.nl.ca/Statistics/Topics/labour/PDF/UnempRate\\_Monthly.pdf](https://www.stats.gov.nl.ca/Statistics/Topics/labour/PDF/UnempRate_Monthly.pdf)
- Newfoundland and Labrador. (2018). Table of Changes to the Residential Tenancies Act. <https://www.gov.nl.ca/dgsnl/files/landlord-table-of-changes-to-rta.pdf>



- Newfoundland and Labrador. (2019). The Rental Housing Program. Children, Seniors and Social Development. <https://www.gov.nl.ca/cssd/seniors/info/housing/>
- Newfoundland and Labrador. (2021). Income Support Program Overview. <https://www.gov.nl.ca/cssd/files/income-support-pdf-income-support-overview.pdf>
- Newfoundland and Labrador Housing. (2022). Rental Housing Program. <https://www.nlhc.nl.ca/housing-programs/rental-housing-program/>
- Newfoundland Community Accounts. (n.d.): St. John's Profile. [https://nl.communityaccounts.ca/profiles.asp?\\_vb7En4WVgaauzXRrVw\\_\\_](https://nl.communityaccounts.ca/profiles.asp?_vb7En4WVgaauzXRrVw__)
- Newfoundland Housing Corporation. (n.d.). Housing Programs. <https://www.nlhc.nl.ca/housing-programs/>
- Newfoundland and Labrador Housing. (2019). Rental Housing Application. <https://www.nlhc.nl.ca/wp-content/uploads/2019/10/FCN-11001-Rental-Housing-Application-ARO.pdf>
- Office of Legislative Council Newfoundland and Labrador. (2004). NLR 144/04—Income and Employment Support Regulations under the Income and Employment Support Act. [https://www.assembly.nl.ca/Legislation/sr/regulations/rc040144.htm#14\\_\\_](https://www.assembly.nl.ca/Legislation/sr/regulations/rc040144.htm#14__)
- oneROOF Youth Services. (2019). Host Homes. OneROOF. <https://www.oneroof.org/host-homes>
- Ontario Human Rights Commission. (2009). Identifying discrimination in rental housing (Policy on Human Rights and Rental Housing). <https://www.ohrc.on.ca/en/policy-human-rights-and-rental-housing/v-identifying-discrimination-rental-housing>
- Raising the Roof. (2018). About Host Homes. Host Homes Canada. <https://www.hosthomes.org/about-host-homes>
- Residential Tenancies Act, cC-37.03 s4 (2018). <https://assembly.nl.ca/legislation/sr/statutes/r14-2.htm>
- Sargisson, L. (2012). Second-wave cohousing: A modern Utopia? *Utopian Studies*, 23(1), 28–57.
- Simon, S., & Curtis, J. (2008). Cohousing. In S. J. Loue & M. Sajatovic (Eds.), *Encyclopedia of Aging and Public Health* (pp. 218–219). Springer US. [https://doi.org/10.1007/978-0-387-33754-8\\_93](https://doi.org/10.1007/978-0-387-33754-8_93)
- St. Basils. (2018). Nightstop Scheme. St Basils. <https://stbasils.org.uk/projects/nightstop-scheme/>
- St. John's. (2015). The 1994 Development Regulations. <https://www.stjohns.ca/sites/default/files/files/publication/Development%20Regulations%20June%202015.pdf>
- Statistics Canada. (2016). Market Basket Measure. <https://www12.statcan.gc.ca/nhs-enm/2011/ref/dict/pop165-eng.cfm>
- Stella's Circle. (2022). Real Homes. <https://stellascircle.ca/need-help/real-homes/>

- Square One. (2022). Finding insurance with a roommate. [https://www.squareone.ca/resource-centres/renter/finding-insurance-with-roommate?gclid=Cj0KCQjw-gO2XBhCaARIsANrW2X0zWjOQFbCPVXlniw-dLfsLmhSHYjxWbSACCTSYWnr4jdT17GqJn-MAaAumvEALw\\_wcB](https://www.squareone.ca/resource-centres/renter/finding-insurance-with-roommate?gclid=Cj0KCQjw-gO2XBhCaARIsANrW2X0zWjOQFbCPVXlniw-dLfsLmhSHYjxWbSACCTSYWnr4jdT17GqJn-MAaAumvEALw_wcB)
- TD Insurance. (n.d.). Home-Sharing & Home Insurance. <https://go.td.com/3KMKpPX>
- The Ville Cooperative. (2019). IGenNB Internvational Living for Community Well-being Theville. <https://www.theville.ca/how-it-works>
- Thumb, J. (2017). A Viable Alternative Housing Model: Homeshare. The University of Guelph Research Shop.
- United Way Halifax. (2020, July 23). What is the housing continuum? United Way Halifax. <https://www.unitedwayhalifax.ca/blog/what-is-the-housing-continuum/>
- U.S. Department of Veterans Affairs. (2017). Supportive Services for Veteran Families Program. [https://www.va.gov/HOMELESS/ssvf/docs/SSVF\\_Shared\\_Housing\\_Brief\\_Final.pdf](https://www.va.gov/HOMELESS/ssvf/docs/SSVF_Shared_Housing_Brief_Final.pdf)

# Appendix

For detailed descriptions of the various house-sharing programs found in Canada and internationally, click on the link below:

[Data Extraction of Existing Models](#)