



# HOUSING OPTIONS CASE STUDIES



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## INTRODUCTION

While researching housing options such as home sharing, secondary suites and coach houses, the Housing Solutions Lab reviewed four existing initiatives as case studies to examine examples of barriers, solutions and best practices.

Through desk research and informational interviews (where possible) we reviewed the following four North American initiatives:

- [Canada HomeShare](#)
- [Cornerstones Grant Program](#) from the City of Edmonton
- [Community Living BC's home share program](#)
- [My House My Home program](#) in Santa Cruz, California

# CANADA HOMESHARE

## Program type: Home sharing

*Note: Canada HomeShare's program changed significantly in 2024. This research was conducted in 2023 therefore, this case study covers the program's previous home sharing model. The updated program model includes changes such as a partnership with an organization to create matches and the removal of the requirement of an exchange of chores for lower rent. A summary of the new model can be found at the end of this document.*

## Summary

Canada HomeShare is a home sharing program of the non-profit HelpAge Canada. The pre-2024 program matched older adult home providers with spare rooms with post-secondary student home seekers,<sup>1</sup> who paid a reduced monthly rent in exchange for up to seven hours of companionship and/or assistance with light household tasks (e.g., general cleaning, carrying groceries) each week. This supported older adults to age in place and provided safe and affordable housing solutions for students. The initial iteration of Canada HomeShare was piloted in Toronto in 2018 and expanded to various communities across the country.

*Research undertaken on this case study: Informational interview + desktop research*

## Program model

- **Matching older adults and students:** The program matched older adult home providers with spare rooms with post-secondary student home seekers.
- **Staff-assisted matches:** A staff member facilitated the matchmaking process to help create compatible matches, prioritizing safety and security for both homeowner and the student.
- **Reduced rent for in-kind services:** Students paid a reduced monthly rent of \$400-600 in exchange for up to seven hours of companionship and/or assistance with household tasks (e.g., preparing and sharing meals, general cleaning, carrying groceries, walking a pet) each week.

## Impact & outcomes

- **Increased well-being:** Many program participants reported that participating in Canada HomeShare positively affected their general wellbeing.
- **Social engagement:** The program helped participants network and more actively participate in their community. Students and home providers spend time together, engaging in intergenerational sharing and learning. Home providers engaged with other home providers at

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<sup>1</sup> In this document “home seekers” refers to renters and people paying to stay in a room or suite in a home share program.

events organized by Canada HomeShare. Some older adults used their additional rental income to engage in other social activities with their friends and family.<sup>2</sup>

- **Financial security:** Program participants reported improved financial security. Home providers received additional income while students paid below-market rent.
- **Aging in place:** Many home providers felt that participating in Canada HomeShare allowed them to delay or avoid moving out of their community to alternate housing options.
- **Program safety net:** The program acted as a source of reassurance for home providers and home seekers, who knew that staff support was easily reachable if needed (e.g., in case of a conflict).

## Challenges

- **Awkwardness when addressing issues:** Home providers at times felt awkward in addressing issues with their home seekers, such as asking home seekers to complete agreed-upon household tasks and enforcing house rules.
- **Home seeker concerns:** Home seekers expressed concerns such as a lack of privacy, unclear home protections (e.g., tenancy laws, insurance), and affordability in the Toronto HomeShare pilot.
- **Culture shift:** Thinking of empty bedrooms as an opportunity for connection and support may require a culture shift for some home providers. While some may be comfortable living with strangers, others may not be experienced in it or find it unappealing.
- **High costs:** The Canada HomeShare program was costly to run, with limited funding sources.
- **Social perceptions:** Some older home providers who live in neighbourhoods with higher socio-economic status did not want their neighbours to know that they needed the financial or social support of a home seeker.
- **Discomfort with difference:** Some program participants may not be comfortable living with people from unfamiliar demographic groups.
- **Power dynamics:** Home share programs have inherent power dynamics at play. For example, a home provider has the ultimate say of what happens in their home (or whether they want to exit or continue a program), and students may have limited alternate viable options for housing if they are evicted. Home providers may be hesitant to bring up questions or concerns due to this imbalance. Older adult home providers can also be vulnerable in home share programs; they may be dependent on the financial and household support from the home seeker to stay in their home, which could leave them vulnerable to potential abuse in worst-case scenarios.

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<sup>2</sup> As reported in [Canada HomeShare's webinar](#).



## Best practices

- **Independent home providers:** Ideally, home providers in a home share program should be able to live independently, without complex health needs. Health support should not be considered as part of the in-kind services offered by home seekers.
- **Third party coordination:** Having a trusted third party facilitate the process helps ensure compatible matches, resolve conflicts, adapt the program to specific community needs and mitigate hesitancy about living with strangers. Canada HomeShare employed a social worker to support any conflicts that arose as well as the matchmaking process.
- **Reframing benefits:** Reframing ideas about housing options can help to increase individuals' acceptance and comfort with home sharing. For older adults who are uncomfortable about needing social or financial support, the mutual benefits of home sharing, such as helping a student access more affordable housing, can help shift their perspective. Likewise, post-secondary students can be encouraged to reconsider their assumptions about living with older adults by highlighting reciprocity and the benefits of a home share program.
- **Choice:** Allow home providers to specify preferences about home seekers and review multiple potential home seeker profiles when deciding on who to they are interested in renting their room to, rather than only sharing one option at a time.
- **Respecting preferences:** Home provider and home seeker preferences should be surfaced during the in-take process and respected in the matchmaking to improve the quality of matches.
- **Preliminary meetups:** While the matchmaking process should seek to create compatible matches, encouraging the home provider and home seeker to get to know each other can help dispel some hesitations about home sharing and the potential arrangement.
- **Self-reporting assessments:** Given the complex and evolving nature of home sharing situations, self-reporting by home providers and home seekers can shed light on the qualitative, experiential aspects of the arrangement, including important pieces such as power dynamics.
- **Emergency housing:** A program-level emergency housing fund and/or housing spaces can be useful in case the homeowner suddenly cannot support the student. In this scenario, the student can be housed in an alternate space (e.g., a hotel) while next steps are determined.
- **Flexible contracts:** Students often do not know what their commitments look like beyond a few semesters. Flexible contract lengths suit their unique context.
- **Orientation course:** While not explicitly listed as a formal part of the program, both renters and home providers may benefit from an orientation that clarifies expectations around chores, sharing a space respectfully and identifying and addressing issues such as elder abuse and social isolation. This training could help both parties develop a sense of responsibility for the arrangement and understand the program's focus on relationship building rather than viewing the living arrangement solely as a financial transaction.



## Future plans: Current, revised program model (2024 onwards)

Starting in 2024, Canada HomeShare changed its model in the following ways.

- **Partnership with Happipad:** Happipad is a non-profit which hosts an online platform connecting home providers with empty rooms and home seekers. Happipad provides identity verification, background checks, third-party deposit and rent payments, lifestyle matchmaking, legal occupancy contracts and dispute resolution. Canada HomeShare introduces participants and collaborators to the program, shares the experiences and recommendations of experts in the field, offers education and an array of home sharing resources to program participants.
- **Partnership with local organizations:** In each community, Canada HomeShare partners with local post-secondary institutions and non-profits who help connect interested individuals with the program.
- **Expansion to older home seekers:** Canada HomeShare now offers its program to older home seekers (age 55 and over), in addition to post-secondary students.
- **New fees:** While registration remains free, Canada HomeShare now charges home providers a one-time, \$50 placement fee from the first rent payment and home seekers an ongoing 5% service fee on top of the monthly rent. Canada HomeShare remains a non-profit program.
- **Flexible arrangement:** The new program no longer sets rental rate ranges nor a requirement for the home seeker to provide in-kind services for reduced rent.
- **New communities:** This new model is currently only available in Drumheller, Alberta (as of February 2024). Canada HomeShare expects to accept applications soon for other locations in Alberta, British Columbia, New Brunswick and Ontario.

Given the recency of these changes, it is too early to share its outcomes, challenges and best practices.

## For more information

- Canada HomeShare webinar with Healthy Aging Core, [\*On aging: Canadian conversations – housing and aging in community: An intergenerational approach.\*](#)
- [Canada HomeShare’s website](#) and [resources page](#)
- [\*More than just a room: A Scoping review of the impact of home sharing for older adults\*](#) academic paper
- [\*Thriving-in-place: Examining the impact of intergenerational living in Toronto HomeShare program\*](#) academic paper

# COMMUNITY LIVING B.C.'S HOME SHARING PROGRAM

## Program type: Home sharing

### Summary

Community Living British Columbia (CLBC) operates a home sharing program in B.C. where adults with developmental disabilities live with individuals contracted to provide ongoing support. The program compensates providers based on participant's individual needs, supplemented by government funding.

*Research undertaken on this case study: Desktop research*

### Program model and structure

- **Crown agency:** CLBC is a B.C. crown agency and facilitates the program.
- **Contracting services:** CLBC directly contracts with home sharing providers or agencies responsible for recruitment, screening, approval, monitoring and support of providers. There are about 4,000 home share providers in B.C. supporting 4,300 home seekers, the majority of them through home sharing agencies.
- **Program goals:** The program aims to provide higher overall quality of life compared to staffed residential services for participants.
- **Matching adults with developmental disabilities:** The program serves adults with development disabilities by matching them with individuals contracted to provide home sharing and other ongoing support.
- **Large-scale program:** This program serves thousands of people and has a wide reach in B.C.

### Financial arrangements

- **Financial compensation:** Home providers receive monthly payments ranging from \$1,716 to \$5,641, depending on the home seeker's individual needs. Payments are combined contributions from the home seeker and government:
  - Home seekers pay the home provider \$716 to \$1,005.80 per month depending on their circumstance, with CLBC funding the difference.
  - The provincial government covers CLBC's administrative budget, which includes funding for home sharing.

### Impact & outcomes

- **Improved quality of life:** CLBC's participant surveys indicate a better overall quality of life for individuals in home sharing, compared to those in staffed residential services.

## Challenges

- **Limited financial benefits to providers:** Home sharing providers have mentioned financial strain as they report the low home sharing rates and expense coverage.
- **Resource limitations:** Home sharing providers have difficulty accessing government services such as mental health support and income assistance for their home seekers. This is especially true for home seekers with complex behavioural or health care needs
- **Lack of support:** Providers reported feeling alone dealing with the needs of aging home seekers. Similarly, they also reported a lack of proper transition, planning and information for individuals changing providers (e.g., transition support when a provider moves from directly contracting with CLBC to with an agency, or when a former child in care moves into home sharing).

## Best practices

- **Enhanced training for home providers:** Training for home share providers should be provided by qualified trainers on an ongoing basis, and should reflect individual contexts and knowledge levels. This training should be sufficient in length, free and available across the province.
- **Extensive online resources:** To assist in policy implementation and support services, CLBC offers an extensive guidelines and tools on monitoring quality of life, health and safety, service provision, contracting, recruitment, training and program practices. Their online resource portal showcases program values, information and delivery tailored for different audiences.
- **Values-based ongoing evaluation:** Some of evaluation metrics do not reflect the individual context of a home sharing situation. Home sharing evaluations could be framed in terms of how the results meet the program's values and intended goals, rather than how they meet prescribed standards. This allows for more context-specific responses instead of one-size fits all requirements.
- **Relationship building:** Frequent monitoring can foster relationship building with home providers, open communication and responsiveness to situations. Building relationships can result in more effective at solving problems than either higher policy standards or information transfer alone.

## Future plans

The program is ongoing. CLBC has planned adjustments to improve monitoring and supports.

## For more information

- Community Living BC's [home sharing program website](#) and [future plans](#)
- [Community Living BC home sharing plan 2021-24](#)
- [CLBC home share service review, 2013](#)
- [What we heard summary of CLBC's engagement with home sharing providers and home share providing agencies, 2018](#)
- [Community Living BC's framework for monitoring home sharing providers, 2021](#)

# CORNERSTONES GRANT PROGRAM

## Program type: Secondary suite creation support

### Summary

The Cornerstones program run by the City of Edmonton supported the creation and upgrading of secondary suites in existing homes as part of the city's affordable housing plan. Homeowners received grants on the condition they rent the program-funded suites to households meeting certain income thresholds for five years. Funding came from city and provincial sources, covering up to 50% of eligible renovation costs to a maximum of \$20,000 per secondary suite. This program is no longer active.

*Research undertaken on this case study: Informational interview + desktop research*

### Program model

- **Incentivizing secondary suite creation:** The program supported the creation and upgrading of secondary suites in existing single-detached houses.
- **Grant-funded:** The program provided grants to owners of single-detached houses in the city, with a requirement to rent out program-funded suites for five years to eligible households. Funds covered up to 50% of eligible costs to a maximum of \$20,000 per secondary suite.
- **Government funding:** The funding came from municipal and provincial sources.
- **Lower-income households:** These units were targeted at households earning below median income.

### Operational structure

- **Administered by the local government:** The City of Edmonton handled tasks such as reporting, monitoring and managing contracts.
- **Individual agreements:** Each property in the program had an individual contract, leading to significant administrative demand.

### Financial considerations

- **Costs covered:** Grants covered up to 50% of eligible construction/renovation costs to a maximum of \$20,000 per secondary suite. All construction needed to meet the Alberta Building Code.

### Impact & outcomes

- **More affordable units:** From 2006 to 2016, the Cornerstones program helped create 3,500 more affordable housing units (as defined by the City of Edmonton), although not all were secondary suites. The program supported other housing forms as well.

- **Normalization of secondary suites:** Secondary suites are now common in Edmonton; this program helped normalize this form of housing.
- **Local government savings:** This approach created many new affordable housing units, at a lower overall infrastructure and administrative costs than would be required to build new housing units.
- **Innovative approach:** The program received an award of merit from the Alberta Professional Planners Institute for its innovative approach to providing housing solutions.

## Challenges

- **Time-consuming processes:** Program administration, including reporting and monitoring of individual projects, was very time-intensive.
- **Managing individual contracts:** Each property participating in the program had its own contract and context. Managing all these was challenging. For example, changing names on property titles or property sales added complexity to the process.
- **Limited use of funding:** All funds were limited to construction meeting the Alberta Building Code.

## Best practices

- **Working with market forces:** Secondary suites became so popular in the city that further iterations of the project were no longer needed.

## Future plans

The program ended in 2020/2021.

## For more information

- City of Edmonton Cornerstone [grant applicant information guide](#)

# MY HOUSE MY HOME

## Program type: Accessory Dwelling Unit (ADU) creation

### Summary

My House My Home is a program to help low-income senior homeowners build or renovate accessory dwelling units (ADUs) in Santa Cruz, US. This program is a partnership between the County of Santa Cruz, Habitat for Humanity and Senior Network Services. Homeowners enter into a deed restriction, requiring them to rent the ADU or the primary home to low-income households at affordable levels.

*Research undertaken on this case study: Desktop research*

### Program model

- **Simple interest deferrable loan:** The County offers an \$80,000 loan at three percent (3%) simple interest, deferred for up to 30 years, or payable upon sale or transfer. Eligible costs include permit fees, design and construction.
- **Lower-income senior homeowners:** This program targets homeowners 62 years or older who earn less than 80 percent of the area median income. The intent is to help them keep their property and age in place.
- **Lower-income home seekers:** The program seeks to create homes for households whose incomes are at or below 60% of area median income adjusted for household size.
- **Volunteer labour:** The program depends on volunteer labour.

### Impact & outcomes

- **Aging in place:** Created units have helped older homeowners stay in their homes. In one case, the new ADU provided much needed income to a senior that allowed them to stay near their children and in the community instead of potentially moving out of the state.
- **Affordable units:** The program has created long-term affordable units for some families.

### Challenges

- **Limited scale:** The program appears limited in scale. For example, in 2022, they built one ADU for a senior.
- **Restricted property use:** Some homeowners may feel hesitant to implement a deed restriction because of its long-term implications on their property, which may reduce the number of potential program participants.

### Best practices

- **Secured affordability:** Deed restrictions secure long-term affordable rental rates for tenants.

- **Online tools:** With the release of My House, My Home, the County of Santa Cruz created an online interactive toolkit with cost estimators, frequently asked questions about design and construction and a GIS tool to allow property owners to see if they are eligible for creating an ADU.

## Future plans

The program is not currently accepting applications.

## For more information

- [Habitat for Humanity ADU Monterey Bay website](#)
- [Video: Santa Cruz housing crisis – how Habitat for Humanity and Allterra Solar are helping](#)
- [Interactive ADU toolkit press release from County of Santa Cruz](#)
- [County of Santa Cruz Accessory Dwelling Unit toolkit](#)
- [Program participant story: Carrie & Sterling Whitley's ADU](#)