
Vancouver Homesharers Society

Evaluation of a Housing Service

Final Report

C.M.H.C.

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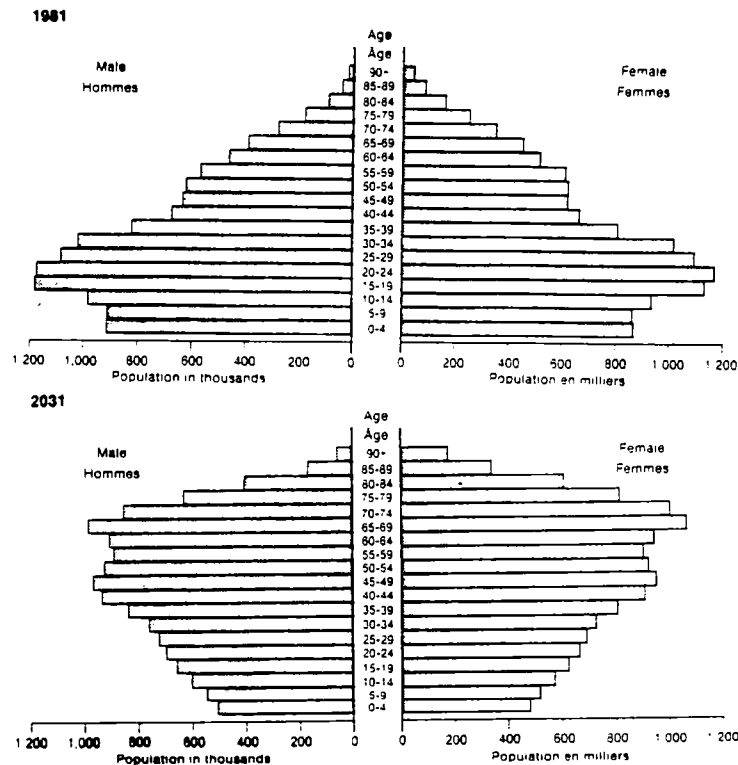
1. INTRODUCTION

It has long been evident that the population profile is aging throughout Canada. British Columbia, like other provinces is experiencing a rapid growth in its elderly population.

Housing the elderly in particular is becoming a major concern for government agencies, social policy makers and local community leaders.

TABLE 1.1

PROJECTED POPULATION BY AGE AND SEX 1981 - 2031



Source: Statistics Canada, 1985.

As the overall Canadian population ages (see Table 1.1), it is increasingly important that the special housing needs of the elderly are understood. Since the elderly have unique housing needs, a wide range of housing with differing environments is needed to support the varied lifestyles of elderly persons.

A number of housing alternatives have emerged for the senior citizen wishing to retain as independent a lifestyle as possible, one of which is "Homesharing".

"Homesharing" for the purpose of this study is a situation in which two or more unrelated persons pool their personal and/or financial resources to share a home (see Section 3 for further elaboration).

The "VANCOUVER HOMESHARERS SOCIETY" is a non-profit Housing Service which has, for more than ⁽¹⁾two years, offered ⁽²⁾counselling and referral assistance specifically to ⁽³⁾elderly people with accommodation needs, within the Vancouver city limits.

Advice and direction from the "Vancouver Homesharers" enables an elderly client to share their accommodation with others for their mutual benefit.

1.1 PURPOSE OF THE STUDY

The purpose of the research study is to independently evaluate the viability of the "Vancouver Homesharers Society" as a new housing service specifically geared to needs of senior citizens in the City of Vancouver, in an effort to clearly identify:

- a) the role of "Vancouver Homesharers Society" in the City of Vancouver as a valuable home counselling service for senior citizens wishing to stay in their own home;
- b) via a client case-study review, to assess the scope and nature of the housing service in order to evaluate what accommodation needs are being met by the housing service;
- c) a preliminary review of the impact of:

- i) the reduced community and health-related support services of the senior home-sharer;
- ii) the reduced demand for semi-institutional and institutional care resulting from the "Homesharing Society's" service.

1.2 SCOPE OF WORK

The objective of the study is to test the viability of the Vancouver Homesharers as a new housing service.

Four specific tasks were identified by CMHC. These include:

- i) The Consultant shall analyze data on characteristics of clients to identify the potential magnitude of the market for a homesharers program and to provide a qualitative picture of that market.
- ii) The Consultant shall assess the impact of this service on the demand for subsidized housing, institutional care and community health and support services.
- iii) The Consultant shall assess the opportunities for adopting alternative approaches to homesharing used in other communities, e.g. intergenerational mixing.
- iv) The Consultant shall work with the Vancouver Homesharers Society to examine current operational procedures and guidelines, and explore possibilities to refine and improve them.

1.3 CONTRIBUTION TO HOUSING RESEARCH

The Study will assess the viability of "HOMESHARING" as a new Housing Service for the elderly in the lower mainland of British Columbia.

Secondly, a detailed review and independent analysis of the referral and counselling procedures of the "Vancouver Homesharers Society" will provide a unique evaluation and management model for similar Homesharing groups elsewhere in Canada.

Thirdly, a preliminary evaluation can be made from the data gathered about the "Vancouver Homesharing Society" claim that apparent reduction in the demand for intermediate and institutional care for the elderly homeowner and homeseeker is possible due to homesharing.

Finally, the research outlined here will compliment other research on "HOUSING THE ELDERLY" currently being undertaken by the Canada Mortgage and Housing Corporation.

2. STUDY METHODOLOGY

The evaluation of the "Vancouver Homesharers" has taken place over approximately a one year period. The length of the study was felt to be appropriate for a number of reasons. These are discussed separately below. In particular, it was felt that:

1. A ²lengthy time span enabled the research team to prepare a better assessment of the longevity and durability of "homesharing" living arrangements over time.
2. Extensive time was needed to collate statistical information concerning the nature and characteristics of successful and unsuccessful matches to date prepared by Vancouver Homesharers' staff. Details concerning past, present and potential home sharing "matches" have developed simultaneously ^{lay} with the normal functioning of the housing service.
3. Vancouver Homesharers Society has been operating for more than a 2 ½ year period at the conclusion of the study. It is felt that over the period of a year, community knowledge and awareness of the existence of the Homesharing may reveal a more intensive utilization of the housing service, and the established nature of the service may also indicate important changes and results over time.

2.1 STAGING

The first phase of data collection reviewed the scope of the Housing Service to date. This was done in concert with Vancouver Homesharers counselling staff, who, over a period of the year, processed and catalogued all matches (successful and unsuccessful) counselling activities as well as other activities related to the promotion and dissemination of information in the community concerning the housing service.

The second stage of Data Collection determined the characteristics of the Homeowner and Homeseeker via a detailed review of the Vancouver Homesharer's client files and interview data which describe homeowner and homeseeker age, personal preference, housing characteristics etc. from data gathered by VHS staff under the supervision of the Consultant.

The data review and inventory stage describes the background of the growth and development of the Vancouver Homesharers Society.

2.2 DATA REVIEW AND EVALUATION

The second stage of the Study determines who is served by the Housing Service. Certain key questions are addressed at this stage of the Study. These include:

1. What is the average age and degree of frailty of the elderly homeowner and homeseeker?
3. What is the average length of a Homesharing arrangement?
4. What appears to be the principal reasons for the success/failure of Homesharing?
5. How does the Vancouver Homesharing Service compare to similar programs in Canada and the United States?

2.3 EVALUATION AND RECOMMENDATIONS

The final stage of the study assesses the qualitative and quantitative impacts of Homesharing and reviews alternative approaches that may have applicability in the Vancouver program. Lastly recommendations are made regarding the operational and procedural structure of the service.

3. DEFINITION OF HOMESHARING

In recent years, a number of innovative living arrangements have emerged to respond the diverse needs of the elderly, one amongst these has been the concept of Homesharing.¹

Homesharing as described earlier refers to a situation in which two or more unrelated persons pool their personal and/or financial resources and share a home, each having some private space and sharing common areas such as living room and kitchen.

Homesharing allows a homeowner to share his/her home with another person in exchange for companionship, security and sometimes light housekeeping duties.

An increasing number of elderly homeowners live alone² and do not wish to leave their neighbourhood, but cannot always cope with management and upkeep of a home.

By homesharing, the elderly person is able to retain an independent lifestyle and the homeseeker, young or old, is provided with accommodation at a modest cost for modest services.

3.1 AMERICAN MODELS OF SHARED HOUSING

Cram³ describes three distinct homesharing models currently in operation in the United States.

- i) a naturally occurring or free market model;
- ii) an agency-assisted model; and
- iii) an agency-sponsored model.

A Naturally Occurring or Free-Market Model describes a spontaneous action by an enterprising homeowner, who seeks out, either through

social networks or by formal advertising, individuals in the marketplace who will make suitable housemates.

"these models tend to accommodate 2-5 people in single family detached dwellings or townhouses which are found in familiar, age integrated residential neighbourhoods. The housing units are quiet, unobtrusive and rarely recognized by people outside the immediate neighbourhood."⁴

The Agency-Assisted Model is designed to offer specific match-making services between the homeowner and the homeseeker. They can be operated by private non-profit groups, private entrepreneurs or public agencies. Match-making services under this model can be provided on a range of fee-for-service assessments. Agency assisted models are of the following two types:

- Referral only; once the referral is made there is no service mechanism within the agency for follow-up contact.
- Counselling type model, offers a broad range of services from referral, interview, counselling, lifestyle inventory etc. as well as procedures whereby prospective housemates can be acquainted prior to match-making.

Agency assisted models generally make the following type of matches:

- a) peer group matches;
- b) intergenerational matches;
- c) group residence matches;
- d) barter arrangements (service in exchange for rent).

The Agency-Sponsored Model describes the most comprehensive of homesharing services. Here the agency provides the housing stock, referral and counselling staff and often health services.

This model provides a structured service environment suitable for the frail, disabled and vulnerable elderly who require both shelter and a degree of care.

Agency-sponsored homesharing programs should not be confused with boarding homes or other profit-making living arrangements where residents have little or no involvement in the management of the facility.

Each agency sponsored home functions like an independent family with shared decision-making.⁵

"the feeling of all members is that they have responsibility in management and fiscal stability of the house as opposed to being primarily a purchaser of shelter and services."⁶

The agency-sponsored model is viewed as the most permanent form of home-sharing.

3.2 LACK OF CANADIAN DATA ON HOMESHARING MODELS

The present state of knowledge concerning homesharing in Canada is limited. The vast majority of the literature relates to American examples (see attached bibliography) focusing on state, legal and financial procedures at least some of which are likely inapplicable to the Canadian context.

Homesharing agencies do exist in a number of different organizational frameworks in Nova Scotia, Quebec, Ontario, Manitoba, Alberta and British Columbia.

To date, however, no systematic attempt has been made to compare and contrast them, and organizational procedures for each of the Homesharing agencies are different and difficult to correlate given the limited scope of the study.

3.3 LACK OF SERVICE DEFINITION

Of the handful of Canadian examples that have been documented⁷ few papers discuss or outline common or comparative problems faced by

homesharing agencies in Canada. The nature of the service delivery amongst the few agencies described in the Canadian literature appears, at least at first glance, to be diverse.

However, the agencies appear to suffer from a common lack of a clear definition of the role of the service, be it housing, health, counselling or a community support organization.

Concomitant with the lack of a clear description as to the role of a homesharing service is the acute dilemma of in all cases but one⁸ patchy funding by different levels and jurisdictions of government.

Agencies in Halifax and Vancouver for example, bid each year for municipal, regional and federal ad hoc grants that are provided by New Horizons, Job Creation Grants and Civic Community Service Budgets.

It is noted that this lack of "service definition" is currently jeopardizing the smooth functioning of "Homesharing" agencies.

3.4 LACK OF COMPARATIVE ANALYSIS

No systematic evaluation of American literature on homesharing for the elderly has been conducted to ascertain what principles are appropriate to the Canadian context.

We do not know if the U.S. descriptive models "fit" or accurately describe existing homesharing agencies in Canada. Moreover, we have little information as to whether the models identified in the United States⁹ are suitable for the elderly community in Canada. More importantly, other organizational models may have evolved to suit unique characteristics within the Canadian context and remain undocumented or unknown.

3.5

ROLE OF HOMESHARING

"Individual differences constitute the striking feature which characterizes the elderly needs; unique configurations of attributes including income, physical and mental capacity and social behaviour necessitate the design of.... milieu which reflect the rich diversity of the elderly population."¹⁰

The literature on housing the elderly in Canada is replete with statements on the need for choice in living arrangements¹¹ for the aged.

With dramatic regional differences¹² in the delivery of public and private residential options for the elderly and the growing demographic impact of an aging population, there is increasing demand for information on innovative elderly housing programs and policies that foster self-reliance and independent living.¹³

During the past ten years, in the United States, considerable enthusiasm has been expressed for the concept of Homesharing having a special significance for the elderly.

A real advantage cited in American literature¹⁴ is that the homesharing experience enables both an elderly homeowner and/or an elderly homeseeker to remain in conventional private sector housing in the community at little or no cost.

Anecdotal comments from Homesharing clients early in the Vancouver study¹⁵ suggest reduced demands on Homemaking services and reduced visit to doctors.

Among Vancouver homesharers, money is rarely exchanged as a means of payment for lodging. Companionship, transportation, shopping and menial household tasks appeared high on client request lists for assistance.

In all cases loneliness and isolation were cited as the principle reasons for considering homesharing, with security and maintenance of home following closely.¹⁶

For the most part in the United States, Homesharing Agencies have been underfunded and plagued by a lack of coordination by those government jurisdictions responsible for care of the aged.

Preliminary contact with Canadian Agencies suggest that similar problems occur here in the early formation of services.

To some government agencies and departments, homesharing does not fall into the category of housing analysis because no rent is exchanged and the degree and quality of counselling "labels" it a community service.

Community and social service agencies, on the other hand, often view the program as a housing service. The result is that it "falls between the cracks", thereby suffering a lack of consistent funding or, at best, obtaining funding from diverse sources on ad hoc basis.

However, in order to ascertain what "place" homesharing has in the continuum of shelter options for the elderly, it is necessary to review the procedures of Homesharing and assess the impact¹⁷ of homesharing within the context of elderly housing in the City of Vancouver.

The more common advantages cited in the literature states that:

- in some "agency models" no purchase of building stock is required;
- recent statistics indicate¹⁷ a growing agglomeration of households who will own their own home outright, and who will likely be "overhoused" at 65, occupying a house with more space than they require;

- a significant portion of Canada's population, old and young, are unable to afford market housing due to limited income or no income. Any living arrangement that exchanges services and activities for rent will benefit all those on supplementary or indirect welfare transfer payments; and
- the careful nurturing of a Homesharing match appears to engender self esteem, self determination and to encourage independence in the elderly who are not frail and who do not require health care.

The City of Vancouver has experienced homesharing in a sporadic way since early 1983; it appears timely to:

- i) review the scope of services to date;
- ii) define its role and place of "agency models" in the continuum of shelter options; and
- iii) produce clear and descriptive guidelines concerning the counselling, referral and management of a Homesharing Agency.

It is hoped that the Study Report will assist Vancouver Homesharers and other Canadian Homesharing Agencies to avoid replicating the more negative experiences of their American counterparts which include:

"...a surprisingly low number of matches finalized in relation to the large demand expressed by applicants. Some of the inherent barriers to greater productivity and effectiveness include lack of well designed training materials, inadequate funding and staff overload. In particular, the haphazard and restrictive nature of funding affected project operations in a number of ways: limited funding precluded hiring additional staff, the funding agency narrowly defined that target population and considerable staff time had to be devoted to accountability requirements focussed primarily on process details rather than goal achievement.¹⁸

3 - NOTES

- 1 "The Role of Homesharing" Homesharing for Seniors, Seattle, Washington 1982.
- 2 Statistics Canada, 1984. "Living Arrangements of the Elderly: Changing Demographic and Economic Factors". Paper presented at the Canadian Association of Gerontology Annual Meeting November, 1984. p. 31.
- 3 Cram, L.L. "Shared Housing" Guide to Aging, Missouri Gerontology Institute, 1983.
- 4 ibid, p. 2.
- 5 See also Blackie, N. et al "Alternative Housing and Living Arrangements for Independent Living" National Council on Housing and Living Arrangements for Older Americans", 1982. pp 12-29.
- 6 op cit Cram 1982, p. 3.
- 7 "Emerging Shelter Options for the Elderly" Interim Report. Working Committee for Recommendation 12 Ontario Task Force on Aging, 1983. p. 46.
- 8 Rapelje, D. "Homesharing in the Regional Municipalities of Niagara". Paper presented to the CAG, November 1984.
- 9 Cram, L. 1983 and Blackie, N. 1982.
- 10 Pritchard, D. "The Art of Match-Making: Homesharing, A Case Review". The Gerontologist. April 1978 Vol. 18, pp 1-6.
- 11 Baldwin, P. "Non Government Funded Housing for the Elderly in Canada". Ministry of Lands, Parks and Housing B.C. forthcoming 1985.
- 12 Skaburskis, A. 1984. "Housing Needs of the Elderly in British Columbia". CMHC Internal Report B.C. Region.
- 13 Building Diagnostics and OKM Associates, 1984. "Local Housing Needs of the Elderly" H.V.D., Office of Policy Development and Research, Washington, D.C.
- 14 "Shared Housing for Older People" Shared Housing Resources Centre, Philadelphia, 1983.
- 15 See also Rapelje #10 for similar results.
- 16 op cit Blackie, N. 1983. p. 13 29.
- 17 Skaburskis, A. op cit #15 p. 39. Table 12.
- 18 op cit Pritchard, D. #13, p. 6.

4. DESCRIPTION OF THE VANCOUVER HOMESHARERS SOCIETY

4.1

INTRODUCTION

Although the concept of homesharing or "shared-housing" as it is known in the United States (U.S.) has been widely available in the U.S. Since the early 1970's¹, a homesharing service was not established in the Lower Mainland of B.C. till 1981. A Homeshare pilot project was established in White Rock, south of the City of Vancouver. Funded under the federal health and welfare program "New Horizons"² the White Rock pilot project was set up in October, 1981. Much of the inspiration for homesharing services in the Lower Mainland came from the successful Homesharing Agency in the City of Seattle.³ Subsequent to the starting up to a Homeshare project in White Rock, City of Vancouver's Aldermen concerned senior citizens, City of Vancouver social planning staff and Federal Health and Welfare staff met informally over a period of months to discuss the formation of a city-wide service.



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Figure 4.1

During the summer of 1982 the City of Vancouver Social Planning Department funded a summer research project⁴ to review Homesharing and the feasibility of establishing a service in Vancouver. Following the research report, a non-profit society was established, with a Board of Directors and an application was made on behalf of Vancouver Homesharers Society for federal funding under the New Horizons Program. The application was successful in the fall of 1982. Research on the Seattle and White Rock programs provided background data for the organization of the Vancouver Homesharers Society which hired its first coordinator in November 1982, and opened its door for service in February, 1983.

4.2 PROGRAM PERSONNEL

The management and organization of the Vancouver Homesharers Society is, in principle, similar to other non-profit societies. All staff report to a governing Board who oversee the financial management and smooth operation of the society.

A coordinator is responsible for a number of paid and volunteer staff who manage the daily activities of the society. From the outset, support work has involved a volunteer staff whose primary role is to answer telephones, refer client enquiries and concerns to full-time staff persons and to fulfill other administrative tasks.

The number of full or part-time staff has always been contingent on the funding sources of the society. Fluctuations in staffing levels and staffing responsibilities have been in direct relation to the grants and donations received by the Vancouver Homesharers Society from its inception.

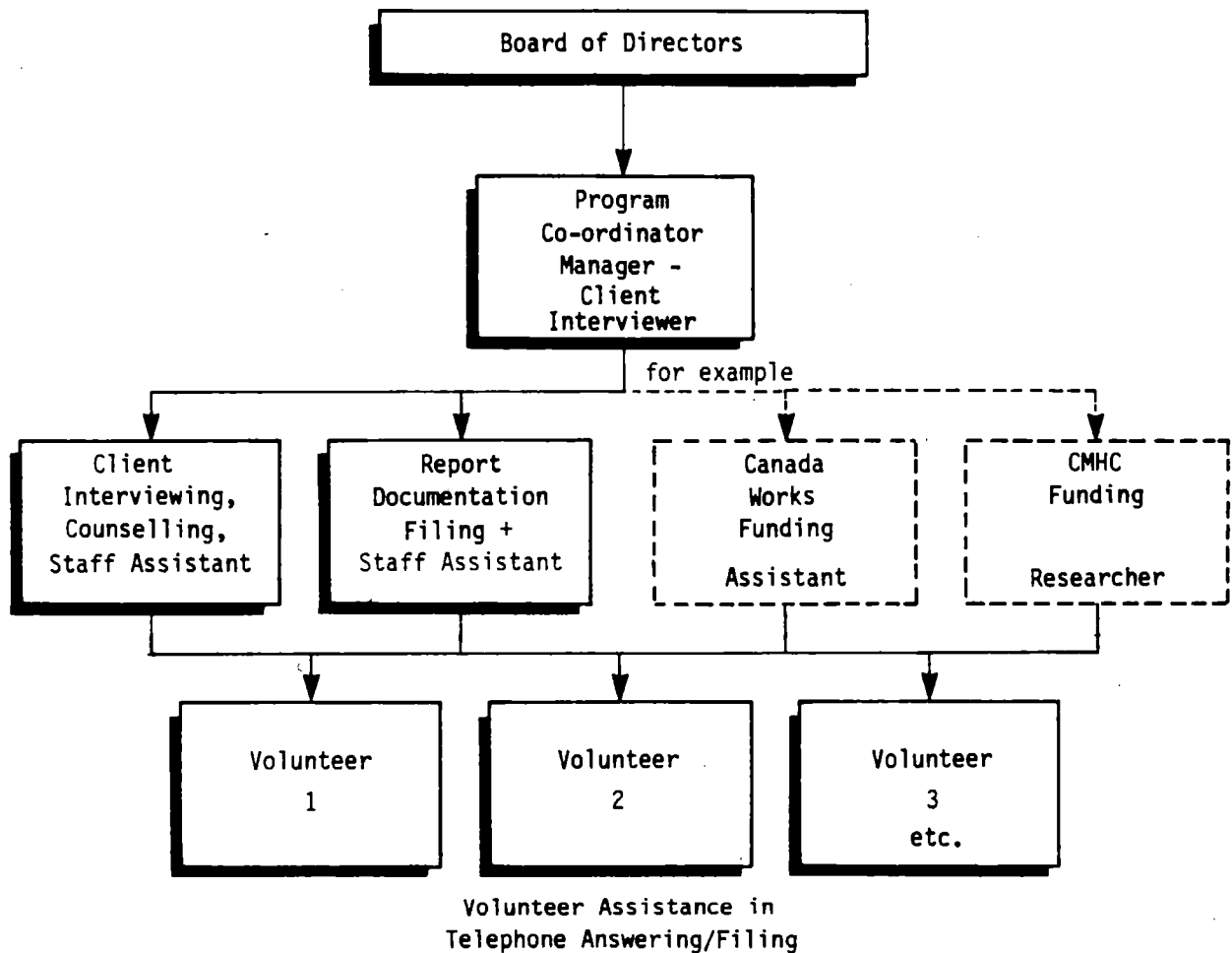


Figure 4.2

Vancouver Homesharers Management Structure

4.3

MATCHING AND COUNSELLING PROCEDURES

The organization and delivery of services offered by the Vancouver Homesharers Society (VHS) closely parallels the referral and counselling agency-assisted model described in Section 3.1. Specific match-making services are offered to potential homeowners and homeseekers. An important criterion of the VHS is that one client must be elderly or advancing in years. Fifty-five years and over generally categorizes the minimum age for one of the homesharing individuals.

Both referral and counselling services are offered, along with home interviews, telephone screening and advisory services. Individual counselling, lifestyle questionnaires and basic legal counselling on landlord-tenant procedures and Revenue Canada tax exemptions is also offered to prospective clients.

Upon receipt of a telephone enquiry, the interviewer takes down basic personal information and informs the potential client as to the scope and nature of the homesharing service. If the individual is still interested, an information flyer is mailed to the enquirer. If however, the enquirer is serious in their request for assistance, a telephone intake or detailed telephone questionnaire is filled out and a later interview date is established. For the homeowner seeking a homesharer, all initial interviews take place in the home so that the staff member may simultaneously interview the prospective homesharer and examine the quality and suitability of the home. If a favourable report is made subsequent to the interview, three references are sought and checked and a client file is opened on the prospective homesharer. For the homeseeker, interviews generally take place in the VHS offices, three personal references are checked and staff take considerable time in reviewing client files to "match" the demands and suitability of homeownership and homeseeking clients. Once two people have been found, the staff person contacts both parties and

assists each one to set up a mutually acceptable appointment to meet and discuss homesharing. The staff person rarely participates in this initial meeting. However, if requested they do attend. Counselling, for the most part is limited to the "search and find" phase of the match. Prior to the meeting, both parties receive a draft landlord-tenant contract and a package of information outlining homesharing "do's and dont's" (See Appendix One).

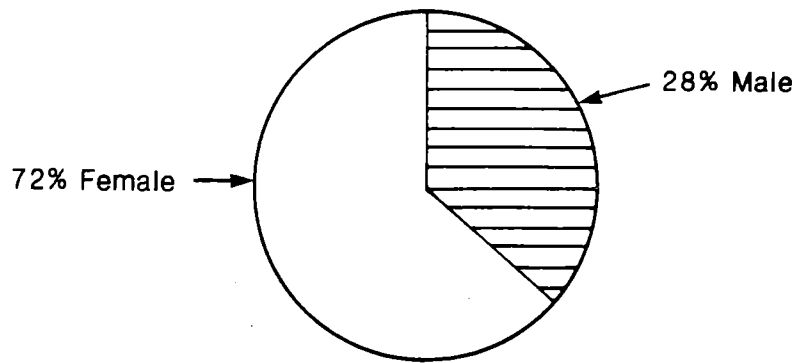
An average 2-3 potential homeseekers are introduced to homeowners prior to a successful match. The period of time for a match to be successfully made varies from a couple of weeks to several months. In the early months of the program, very little counselling or monitoring took place by VHS staff following the clients' introduction to each other. In general, outside of the matching process, staff activities revolve around office management, community awareness programs, public speaking and promotion of homesharing services. As the service developed and towards the latter part of the review year, staff became more active in counselling and monitoring matches.

4.4

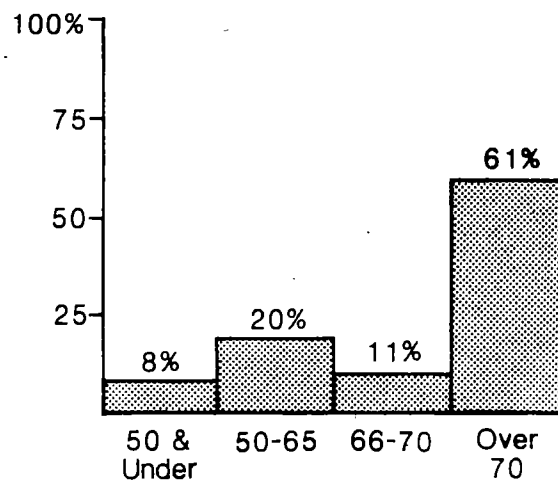
CHARACTERISTICS OF THE HOMEOWNER CLIENT

The typical homeowner client utilizing the Vancouver Homesharing Service is an elderly female homeowner between 75 and 85 years of age (Figure 4.3). She is more than likely to be widowed, living in the home in which she raised a family. The age of her home predates the Second World War and contains a minimum of two bedrooms. The homeowner client can be found randomly distributed throughout the City of Vancouver (see map) and almost always occupying a single family house.

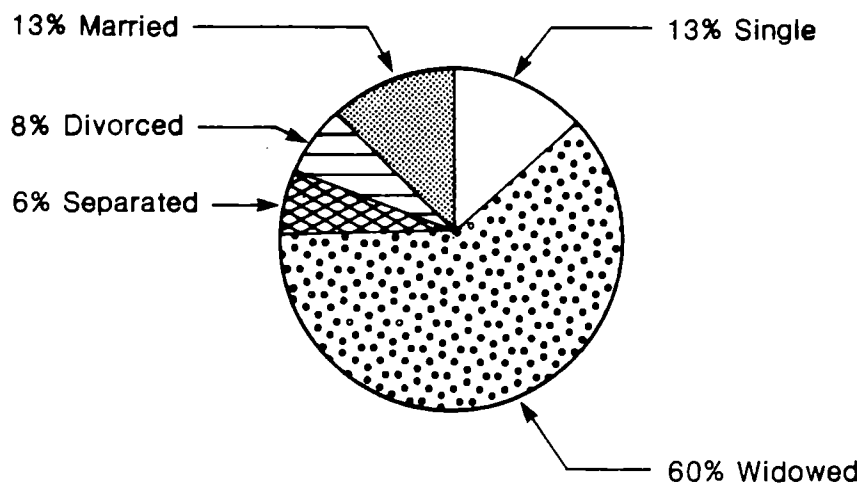
In general, three quarters of the successful matches involve an elderly female homeowner who has chosen to share with a younger woman. Over the years, 1983 - 1985, it is evident that the



Sex Profile



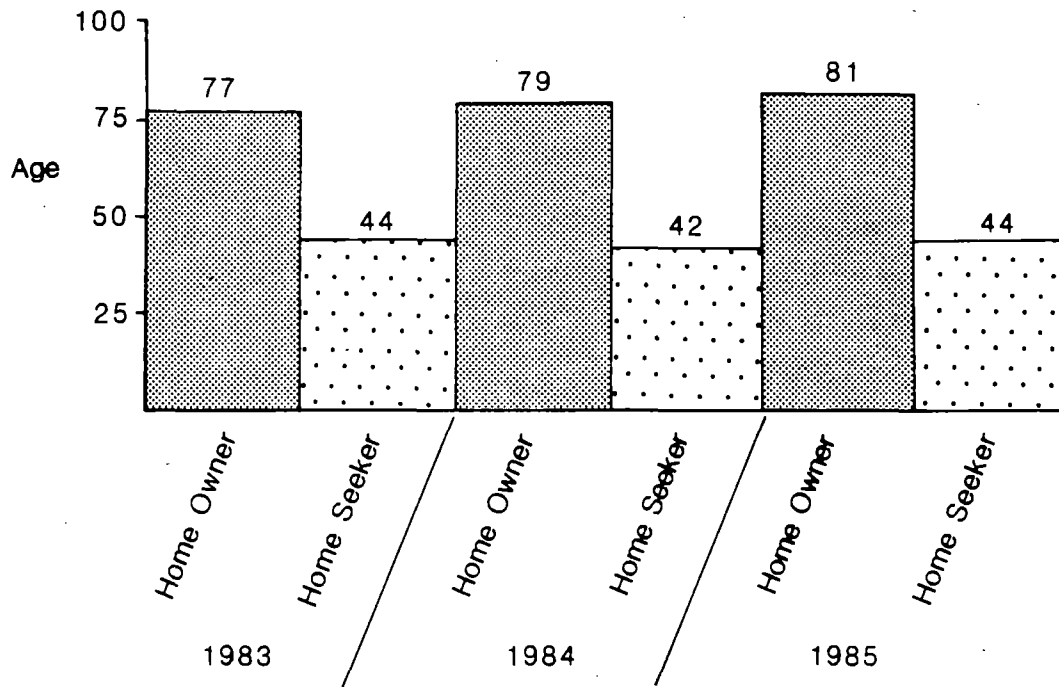
Age Profile



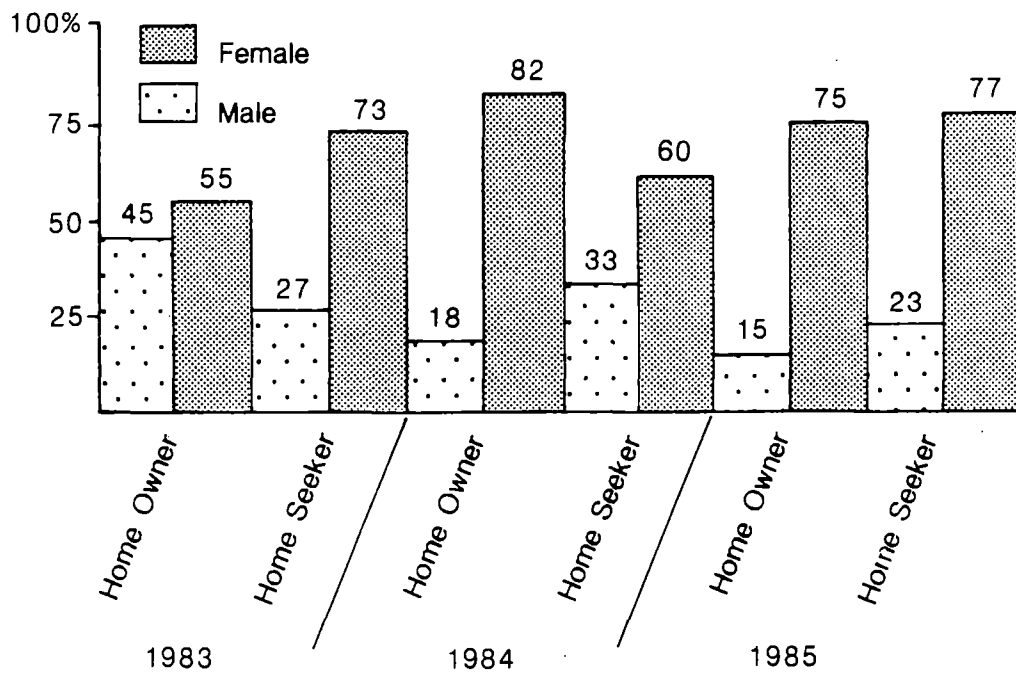
Marital Status

Figure 4.3

**General Characteristics
of the Homeowner Client**



Average Age of Matched Clientele



Male/Female Distribution of Matched Clientele

Figure 4.4

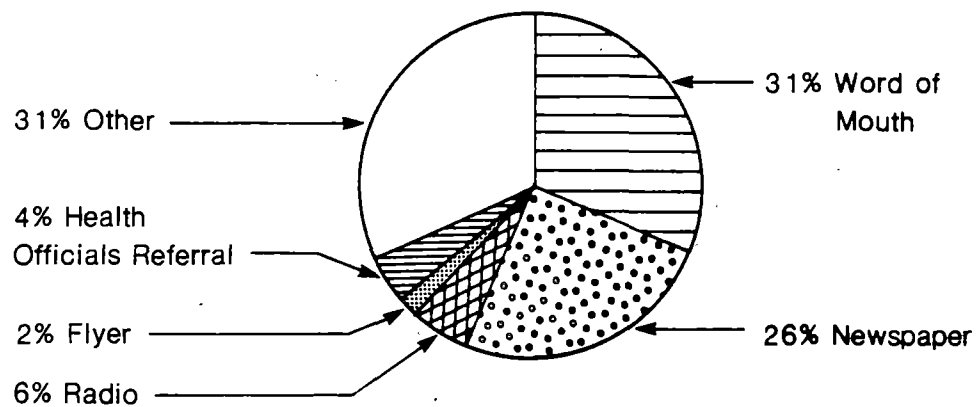
Vancouver Homesharers Society has consistently made multigenerational matches between people often thirty or forty years apart in age (Figure 4.4). Vancouver Homesharers Staff have noted that most registered clients are female who request other female companions. Indeed, staff further noted that even male registered clients request female companions.¹

Figure 4.3 indicates that in 1983 the average age of a matched homeowner was 77 years, while the homeseeker averaged 44 years. This age differential has held steadily over almost three years of operation and appears to be a unique phenomenon of the Vancouver Homesharers Service in relation to other homesharing agencies in Canada (See Section 4.7).

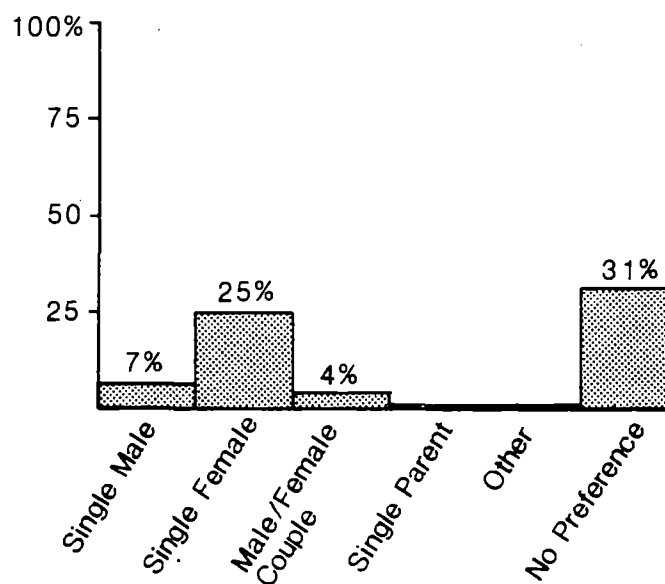
At first, it was speculated that the proximity of the University of British Columbia to the location of matches, influenced the multi-generational character of the matches. However, a review of both the spatial distribution of matches and the employment status of the homeseekers reveals firstly, that there is an even locational distribution of matches throughout the City of Vancouver and secondly, there are as many employed persons as students who benefit from the Homesharing Service.

When asked at the telephone intake stage how prospective homesharers found out about the service, almost one third indicated that word of mouth provided the strongest recommendation (see Figure 4.5). An almost similar percentage of clients could not clearly identify the information or referral source. One quarter saw an advertisement or community notice in the newspaper and between 4 - 6% were referred by health workers or their Doctor. Almost 6% heard about the service on the radio and only about 2% had received written information and followed it up.

Many cases described by Vancouver Homesharer Staff indicate that close relatives or neighbors often identify the nature of the service required by the elderly homeowner.



Referral Source



Sharing Preferences

Figure 4.5

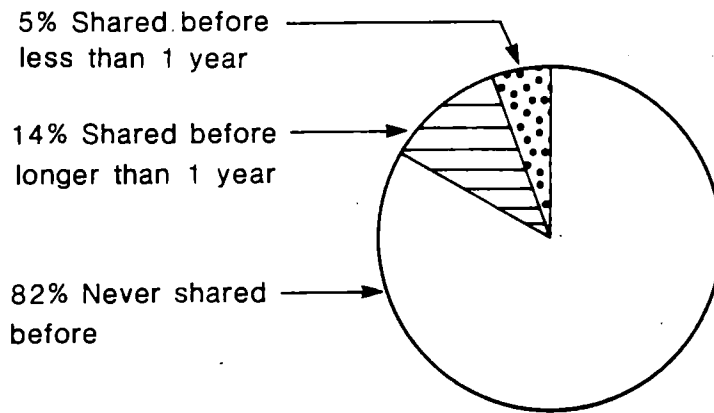
General Characteristics of Homeowner Preferences & Referral Sources

However, it is evident that as the service has established itself in the community many of its referrals come from other people familiar with the service. A surprisingly high number of people also respond to newspaper advertising (which has been in local community newspapers as well as papers of city-wide distribution).

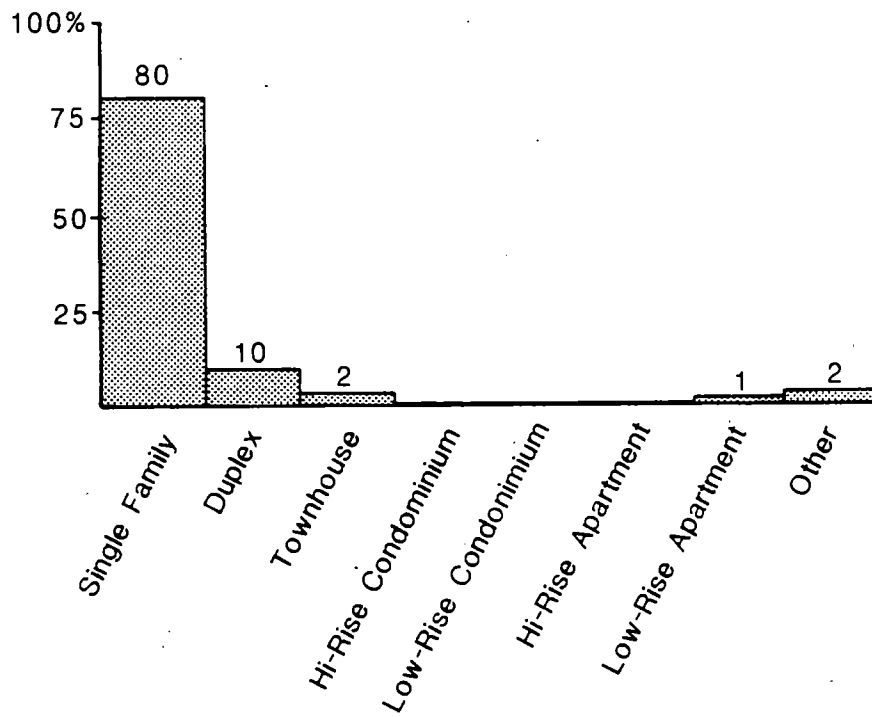
Once homeowners have contacted the Vancouver Homesharing Service homeowners have been quite explicit in their description of who they would wish to share with. The least likely candidates are single parents, couples and single males, in that order (Figure 4.5). Though almost one third of homeowners interviewed at the client registration stage stated no particular preference, while over one quarter specifically requested a female homesharer.

In summary, the homeowning client is generally an elderly woman "overhoused" in a single family residence predating 1945. Her preference is to share with a younger woman. She likely heard about VHS through friends, a local newspaper or via a professional referral. Rent is rarely exchanged; the homeseeker providing companionship, light housekeeping or support services (like shopping) in lieu of payment. The elderly homeowner may never have shared before (82%) outside of the immediate family though a small percentage would have shared, sometime ago, with other family members for a period of one year or more.

More surprisingly, a vast majority of elderly homeowners have never shared prior to the homesharing match. "Sharing" here is described as a living arrangement that does not include immediate family, children or spouses. Almost 82% have never shared before or since the family desolution or since bereavement. Furthermore, only 14% have shared longer than one year. Five percent admitted brief interludes of sharing often on an informal basis (Figure 4.6).



Prior Experience
in Sharing



Housing Type

Figure 4.6

This lack of experience with sharing for a relatively long period of time may partly account for the brevity of matches and the reluctance of homeowners, once one match has dissolved to come forward for "re-matching" a second time. For example only (or 8%) of matches have involved previous clients.

Several other agencies across Canada describe how repeated matching has taken place among several clients even though the duration of each housing arrangement has not been long³.

Over the two and a half year period of homesharing matches, the number of female homeseekers has steadily climbed from 55% to 77% of all homeseekers matched. A similar decline (from 45% to 23%) is illustrated for male homeseekers.

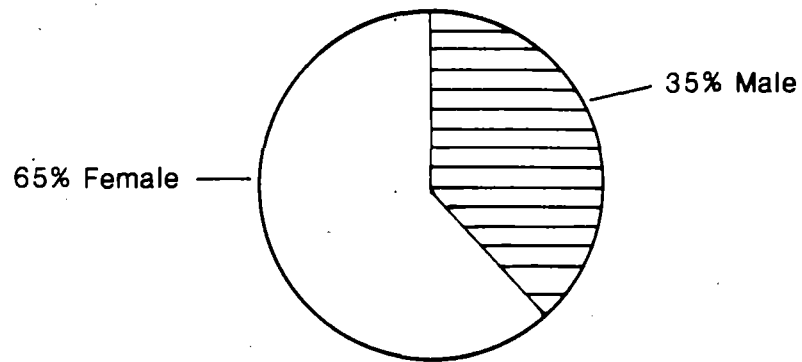
A parallel decline in male homeowners and consequent increase in female homeseekers identifies a number of phenomenon. Either there is an increase in the number of elderly women clientele desiring younger women helpers and companions, or VHS staff are more carefully screening homeseekers in relation to the needs of the homeowner.

It is well known that demographically, fewer men live past the average age of the homeowner (77 years) thereby reducing the number of elderly male homeowner or homeseeker clients who may wish to share.

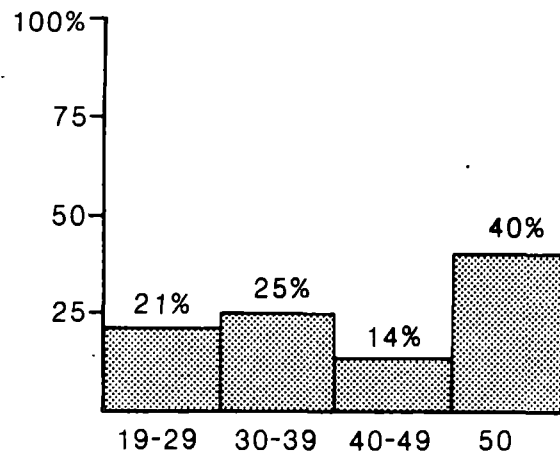
As security, isolation and loneliness are often cited as the principle reasons for homesharing, it is understandable that elderly women might feel somewhat reluctant or uncomfortable in accepting a man to homeshare, rather than another woman.

4.5 CHARACTERISTICS OF THE HOMESSEEKER

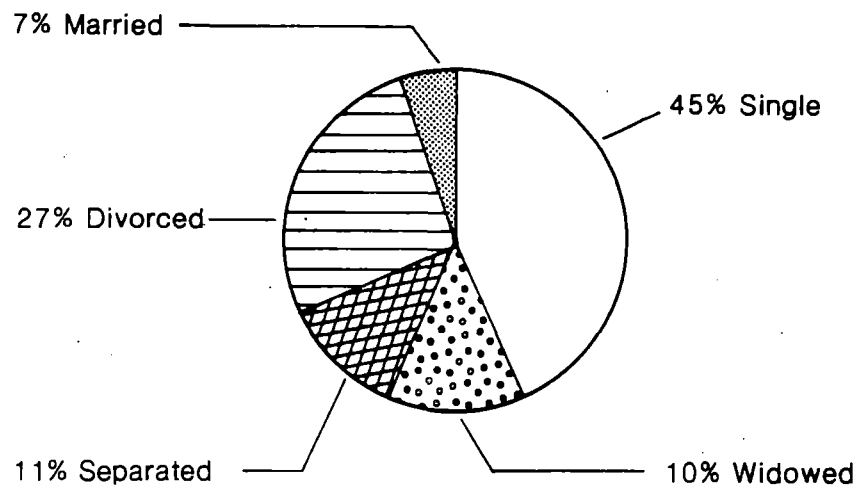
There are distinct differences between the homeowner and homeseeker indicated in the client records of the Vancouver



Sex Profile



Age Profile



Marital Status

Figure 4.7

**General Characteristics
of the Homeseeker Client**

Homesharers Society. The most evident differences relate to age and marital status. Figure 4.7 highlights these characteristics graphically. While the sex distribution of homeseeking clients does not reveal any marked differences to homeownership clients (a predominance of female clients exist in both groups) the average age of the homeseeker is 44 years with almost 60% of all homeseeking clients being 50 years and under. Over 46% of these are younger than 40.

Unlike the elderly widowed homeowner typically described in Section 4.4, the homeseeker is usually single or divorced. Few apply as married couples and approximately 10% are either widowed or separated.

These statistics are in marked contrast to clients attracted to Homesharing services in Dartmouth and Winnipeg for example. In both cases these agencies sought to initiate peer group matches, and in Winnipeg few homeowners felt comfortable living with younger homesharers.

In Vancouver the multi-generational character of the service has been a constant phenomenon since the outset of the Program and there appears from a review of the current file to be a greater shortage of suitable homeowners rather than homeseekers.

The trend in homeseekers, similar to homeowners, has been the placement of female clients (55% in 1983 to 77% in 1985) reflecting both the preference of the homeowner and the percentage of female clients registering in the service.

The homeseeker prefers to trade light household tasks and companionship services in exchange for accommodation. Earlier studies confirm that the homeseeker is generally employed and participates in the service to save on the cost of shelter.⁴

FIGURE 4.7
HOUSING COSTS (INCLUDING RENT, LIGHT, HEAT, ETC.)
FOR HOMESEEEKERS PRIOR TO AND DURING HOMESHARING

Range of Costs	Prior to Homesharing	%	During Homesharing	%
\$ 0-100	2	9%	17	77%
\$101-150	2	9%	2	9%
\$151-200	2	9%	1	5%
\$201-250	4	18%	1	5%
\$251-300	5	23%	1	5%
\$300+	7	32%		
	22	100%	22	100%

Source: Follow Up Data Report, 1984
R. Smith, Vancouver Homesharer

During the current evaluation and a previous study in 1984, the financial benefits of homesharing to the homeseeker appear considerable. In a city where average rental accommodation starts in the \$300 a month range, the range of rent identified by homesharers is well below the city average, either by location or accommodation standards.

In summary, homeseekers are considerably younger than their home-owning counterparts and they are as likely to be earning as studying. They will be generally single or divorced and are willing to exchange services in lieu of rent.

4.6

SPATIAL DISTRIBUTION OF MATCHES

It is apparent when reviewing the spatial distribution of homesharing matches, that the majority of matches occur in parts of

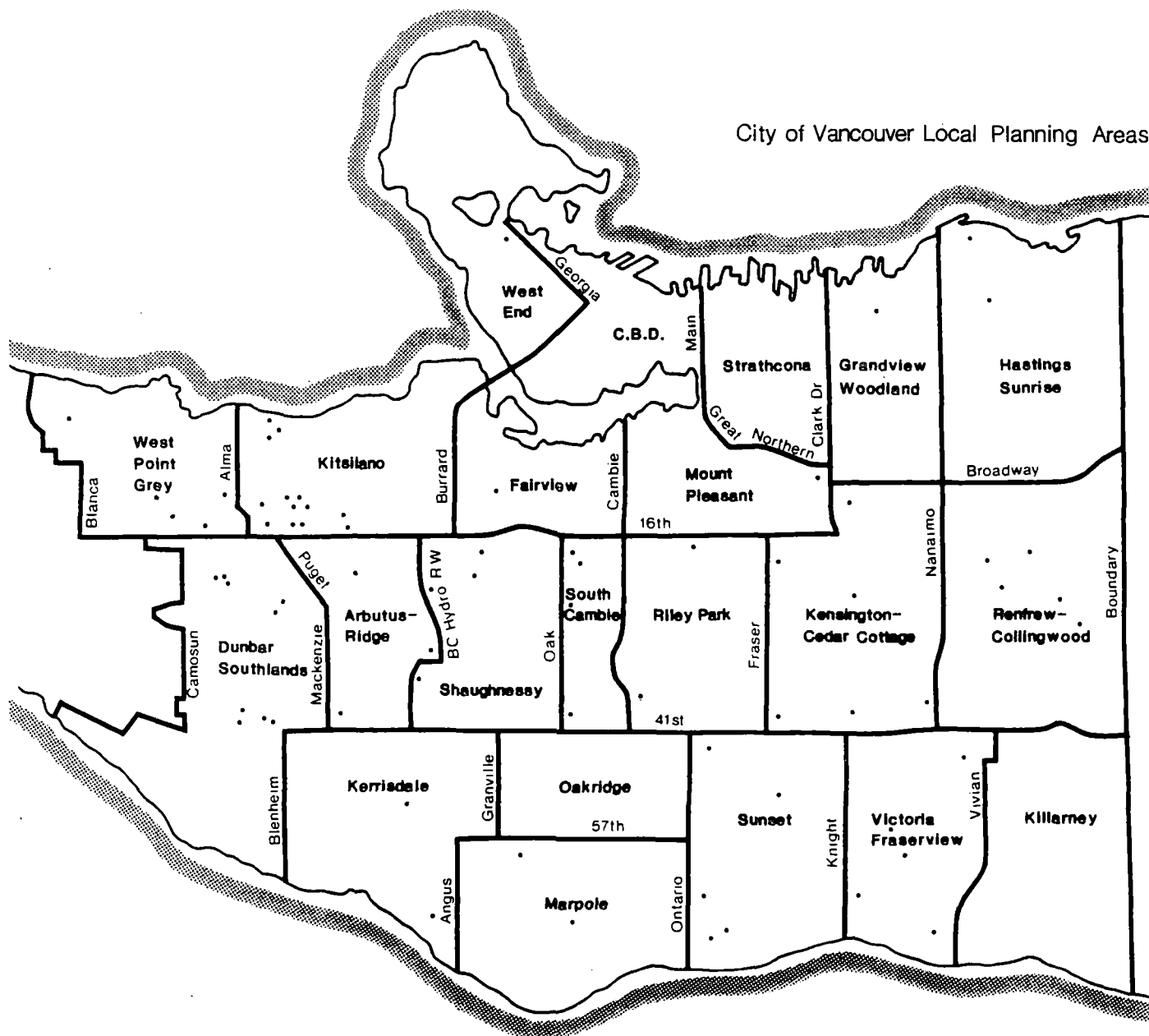


Figure 4.8

**Spatial Distribution of
Homesharing Matches • 1983-1985**

the City of Vancouver where single family homes predominate. Downtown core areas such as the "West End", the Central Business District and more high density residential areas like Fairview and Strathcona (see Figure 4.8) do not attract significant numbers of either homeowners or homeseekers. Several factors partially explain the lack of matches in these areas.

Firstly, an important criterion of the Vancouver Homesharers Society is that the homeowner must have at least a two bedroomed home or apartment. This ensures personal privacy and avoids any misinterpretation as to the nature of the service. Secondly, much of the housing accommodation in the downtown core is rental and elderly households rarely rent space beyond their immediate needs.

Furthermore, the rental housing stock is old and the downtown core has tended to attract a considerable number of low income elderly who rent small apartments or bachelor suites in one of the few areas in the city where accommodation is affordable.

Thirdly, in Strathcona in particular, the area encompasses a portion of Chinatown where the ethno-cultural standards are different. It is rare for Chinese families to abandon older family members or encourage them to move in with strangers.

Finally, the neighbourhood known as Fairview Slopes has recently transformed and "gentrified" into an area where young professionals purchase or rent high priced townhomes and condominiums. These factors partially explain why two out of every three matches occur on the west side of the City in neighbourhoods of single family housing. However, as will be seen below, stability and longevity of matches do not appear to have any spatial dimensions.

In summary, the spatial distribution of matches confirms the observation that homesharing occur in predominantly single family

homes on the west side of the City. Few matches are made in apartment buildings and even fewer occur in high density, central city locations.

4.7 RESULTS OF SERVICE TO DATE

Over a two and a half year period the Vancouver Homesharers Society made an average of 38 matches involving 72 people each year (Figure 4.9). However, this average figure does not fully describe the success of the service to date. In its first year 11 matches were made (Figure 4.10). This is partly explainable by the newness of the service and its procedures and the lack of community awareness concerning the scope of the homesharing service. A spectacular growth of matches occurred in the second year of operation when 51 matches were made involving 106 people (some couple matches were made, and others dissolved quickly only to be replaced with a new homeseeker). In the third year of operation, (the year coinciding with the CMHC evaluation) 39 matches had been made as of December 31, 1985.

Of the total 105 matches made throughout the length of operation, only 1 remains from 1983, 5 from 1984 and 19 remain in 1985. When reviewing the average length of matches, it is evident that there is a tendency for the matches to last no longer than 6 months. For example Figure 4.10 illustrates that the average match in 1983 lasted a little more than 4 months. In 1984 the matches appeared to last longer, exceeding 5½ months. However, in 1985 matches, on average, lasted approximately three months.

In discussions with VHS staff and telephone interviews with other homesharing agencies across Canada (in particular, Dartmouth, Ottawa - Carlton and Niagara), the success and longevity of matches appears to be attributable to four interrelated issues, these include:

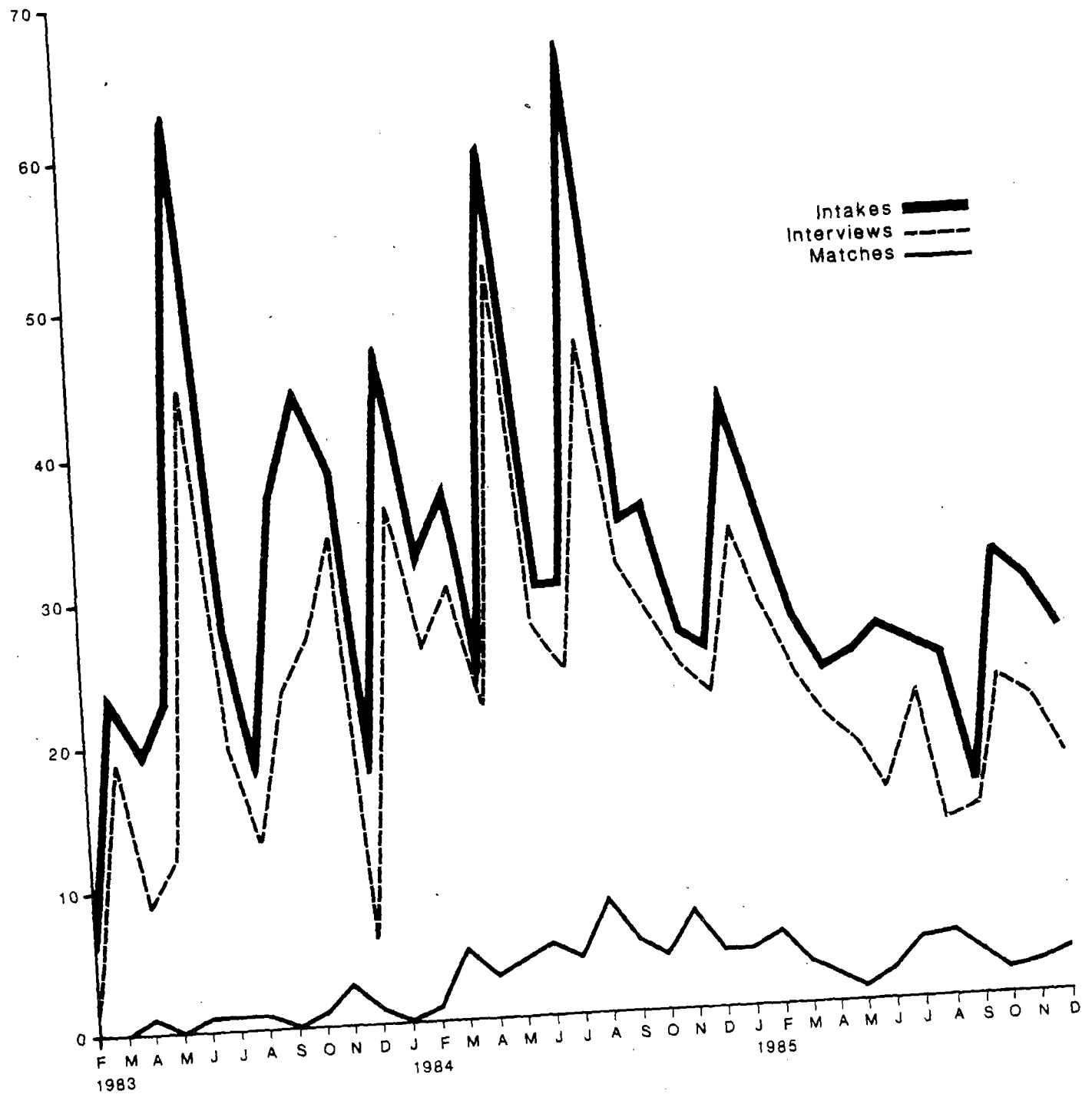


Figure 4.9

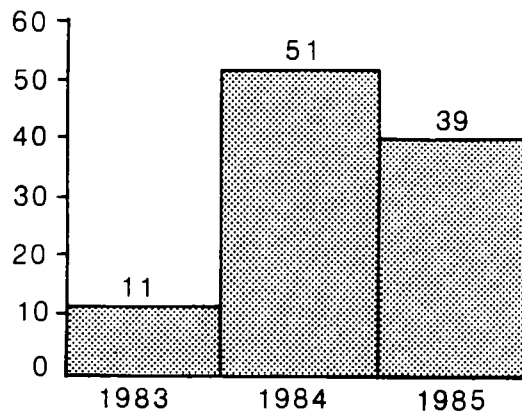
Vancouver Homesharers
 Monthly Record of Activity
 February 1983-July 1985

- i) the degree of compatibility between the homeowner and home-seeker;
- ii) the degree of pre-counselling and "instruction" received about homesharing for each party;
- iii) the post-counselling, monitoring and support offered by the homesharing service subsequent to the match;
- iv) the willingness for the match to work as expressed by both parties.

For example, the pre-screening and matching of individuals requires a skill and understanding of client objectives and needs. This is partly a skill acquired by the counsellor, but it also requires good referral documentation, so that staff, when matching and screening takes place some time after an interview, can refer to client files which adequately describe the characteristics and needs of the homesharer.

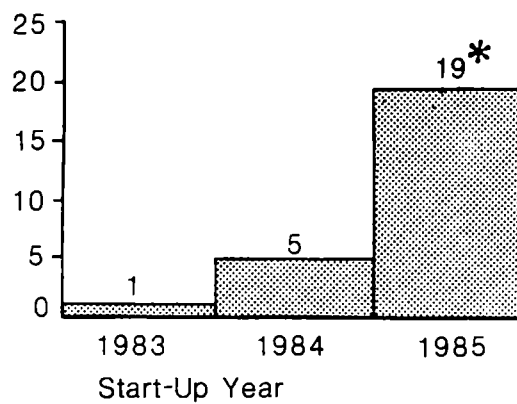
The degree of pre-counselling is an important process whereby each potential client is made aware of the opportunities and limitations of the matching experience, as well as the need to temper misguided expectations as to the level of service, degree of companionship, privacy and co-habitation.

Post-counselling appears to bear a direct influence of the longevity of the match. Both Niagara and Dartmouth Homeshare Agencies⁵ attribute their longstanding matches to the time spent in supporting and mediating difficulties for both parties as they move through the early months of a new living arrangement. This is one service attribute missing in the early years of the Vancouver Homesharers and may partially account for the brevity of matches to date.

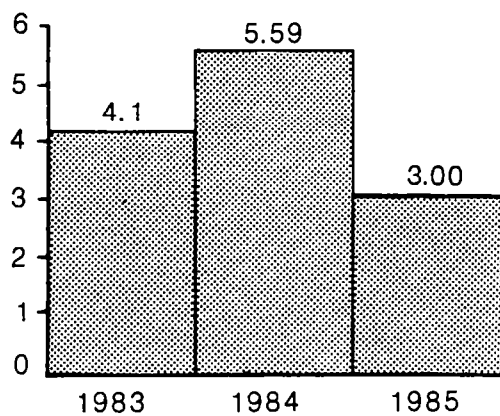


Total Number
of Matches

16



Total Number
of Matches
Still in Existence



Average Length
of Match

* 7 matches in existence less than three months

Figure 4.10

General Matching
Characteristics

"Once a match is made, it is not the business of such an agency to butt into other people's business. The purpose is to match not to monitor".⁵

Comments from a written brief by former Coordinator of VHS (February 1984-October 1985).

More recent strategies by the staff have strengthened monitoring and follow-up services to matched clientele.

The role of the counsellor in the matching process cannot be underestimated. During two and a half years of operation the Vancouver Homesharers Society (VHS) has functioned under the direction of three Senior Counselling staff. Furthermore, a Board of Directors (restructured during the spring of 1985 to provide more skilled and resourceful support to staff and volunteers⁶) regularly reviews the management of the service.

As highlighted in Section 3.1 the Vancouver Homesharer Society follows the "Agency Assisted" model which facilitates matches but offers limited post-matching counselling and support. However, It appears that monitoring of matches plays a significant role in the longevity of the match.

The "housing crisis" perceived in 1983 has subsided in the City of Vancouver. Negligible rental vacancy rates have reversed and there does not exist the shortage of accommodation that accompanied the real estate boom 1980 - 1983. More importantly, VHS caters largely to elderly homeowners and very few low income elderly renters have sought accommodation (9% of homeseekers are over 65 years). However, appropriate housing for the low income elderly renting population is still in short supply.

Coincident with an increase in affordable accommodation in the City of Vancouver and the establishment of Vancouver Homesharers

Society has been the development of a broad range of senior citizen services. One of these is the Elders Network. The Elders Network serves to disseminate information throughout the senior citizen community concerning the range of services and support resources available to the elderly in Vancouver. The President of the Elders Network is also the Chairman of the Vancouver Homesharers Society during the assessment period. Office accommodation is jointly leased by the two agencies and both services gain by their close proximity.

A lot of the continuity of service in the VHS has been hindered by its chronic shortage of secure funding and its turnover of staff. In late 1984, counselling and administrative staff were plagued with the insecurity of patchy funding, often spending considerable time chasing down government grant applications and filing requests for funds. Much of the uncertainty and lack of planning in the service is due to its inability to project beyond the limits of short term funding (see Section 5.2).

The service has survived financially largely due to the efforts and energies of the Chairman of VHS who has secured funding from five government agencies and four private foundations and charitable institutions.

4.8 IDENTIFICATION OF KEY ISSUES AND CONCERNS

Four key issues and concerns have emerged from the review of Vancouver Homesharers during 1985. The first two issues relate to the quality and nature of the Homesharing service.

4.8.1 Lack of Post-Counselling Services

It has been noted earlier that the Vancouver Homesharer Service is similar to the "agency-assisted" model where little post-counselling by staff is provided subsequent to a match. Prior to the

study period, matches were made and if the VHS received no further query, no contact was retained. A policy of non-intervention was followed, where senior staff felt that the privacy of the match should be respected and that the role of the service was to facilitate matches only.

On occasion during the course of the study, staff would discover matches had ended, either when a homeseeker recontacted the VHS for another placement, or during the research for existing and terminated matches.

It is considered highly likely by the consultants that a more comprehensive post-counselling service will affect both the quality and quantity of homesharing provided by Vancouver Homesharers.

Discussions with Cheyrl Payne⁷, David Kardish⁷ and Doug Rapeleje⁹ confirm that the post-counselling role of homesharing has direct influence on the durability and success of the match.

4.8.2 Quality of Client Screening

During the first years of service, the Vancouver Homesharers Society was successful in generating an extraordinary high number of matches. However, over time both the staff and the Board of Directors have come to appreciate the need to carefully screen applicants to avoid later difficulties and crises. The screening procedures established over the past 18 months have been effective during the study period in identifying a suitable but small client base. Furthermore, staff note that there often exists a mis-match between available homeowner and homeseeking clients.

Irrespective of client preferences, there is often at any one time a lack of homeowners, at another time a lack of homeseekers.

It is therefore difficult to statistically project the likely range or growth of matches over any one period. Though it appears highly unlikely that the match total of 51 in the second year of operation will be equalled on a regular basis. It is more likely that the annual match rate will be in the order of 35 - 45 per year or 3 - 4 matches average per month, per year.

4.8.3 Dilemma of Male Homeseekers

Since its inception, the Vancouver Homesharers Society has noted that a disproportionate number of women are registered and matched in relation to the number of men served by the agency. As the statistics indicate (see Figures 4.3, 4.4, 4.5) not only do fewer men come forward to utilize the service, but also the preference of the homeowner and homeseeker (male or female) is generally for younger women.

It is generally accepted that there are demographically less elderly men available for matching. In particular in the City of Vancouver, 60% of all elderly homeowners are women.¹⁰ Notwithstanding the lack of elderly homeowners, fewer younger men filter through the Society's screening procedures. Male applicants are further advised that other homeseekers prefer women, after a period of time if no match has occurred, male applicants will look elsewhere for accommodation.

The dilemma of the male applicant does not appear to be unique to the Vancouver Homesharer Society. Both the Dartmouth, Niagara and Ottawa Carlton agencies describe similar client preferences for women seekers. In the context of the Vancouver Homesharer Society where a significant portion of clients are female homeowners, the issue of balancing the male-female client ratio requires specific policy direction and monitoring by Vancouver Homesharers Society.

4.8.4 Security of Funding

Over the study period, the consultants have observed that a portion of senior staff time and the Chairman of the Vancouver Homesharers Society efforts have been channeled into raising, securing and searching for funds. In the early months of the study, the hiring of staff, acquisition of computer equipment, advertising, etc. were all contingent on funding approvals. Largely due to the persistence of the Chairman a considerable amount of funds have been acquired (see Section 5.2). from a variety of agencies. However, the insecurity of funding has influenced the medium term strategy planning of both VHS staff and the Board of Directors.

4. - NOTES

- ¹Personal Communication with Nadine Asante, Counselling Director 1983-1985.
- ²B.C. Assessment Data. 1984. City of Vancouver Finance Department.
- ³Personal Communication: David Kardish, Ottawa-Carlton Regional Municipality, Ottawa.
- ⁴"Follow-up Program Report" September, 1984. Rhonda Smith, Vancouver Homesharers, p.7.
- ⁵Comments from a written brief submitted to Vancouver Homesharers from N. Asante. December 1985, p.2
- ⁶The Board of Directors draws from a wide variety of health, housing, volunteer and professional skills, including for example, a Senior Citizen Counsellor, an experienced Long-term Care Assessor, a Manager of a City of Vancouver Housing Agency, a Chartered Accountant, a City of Vancouver Social Planner, a City of Vancouver Alderman, several members of the Special Council Committee on Seniors, and the Director of the Elders Network.
- ⁷Cherly Payne: Dartmouth Share Coordinator, Nova Scotia.
- ⁸David Kardish: Senior Planners, Ottawa-Carlton Regional Municipality, Ontario.
- ⁹Doug Rapelje, Director Senior Services Niagara Regional Municipality.
- ¹⁰City of Vancouver Property Assessment Data Review, 1985. Patricia Baldwin Planning Consultants.

5. POTENTIAL MAGNITUDE OF THE HOMESHARING MARKET

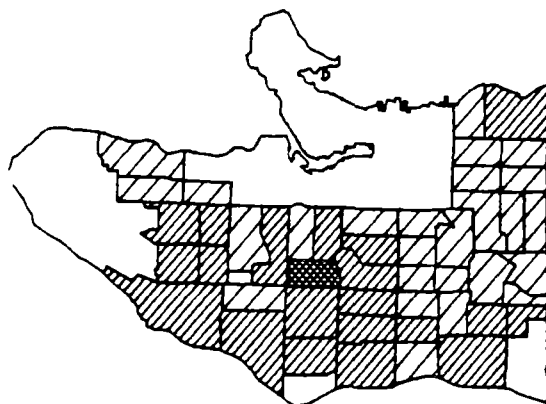
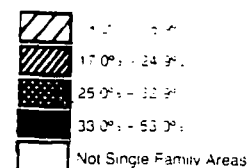
Following the review of the detailed characteristics of the homesharing clientele utilizing the services of the Vancouver Homesharers Society (VHS), it is now appropriate to review the potential magnitude of the homesharing target market and to describe, as requested in the study terms of reference, a qualitative picture of that market.

Briefly, the typical homeseeker as discussed in Section 4 is an elderly female homeowner who prefers sharing with a younger woman. As an insignificant percentage of elderly homeseekers are rentors (1%), the focus of the assessment of the potential for homesharing is centered on the elderly Vancouver client. This is done for a number of reasons. First of all, a specific mandate of the VHS is that one client in a match must be elderly (or over 50 years). Secondly, the elderly client is often the less mobile partner either due to homeownership or due to her/his reluctance to move too far away from existing neighbourhoods or city areas. Lastly, the jurisdiction of the VHS is limited to the City of Vancouver despite the fact that numerous calls are received by staff from people in adjacent municipalities requesting assistance to relocate to the City of Vancouver.¹

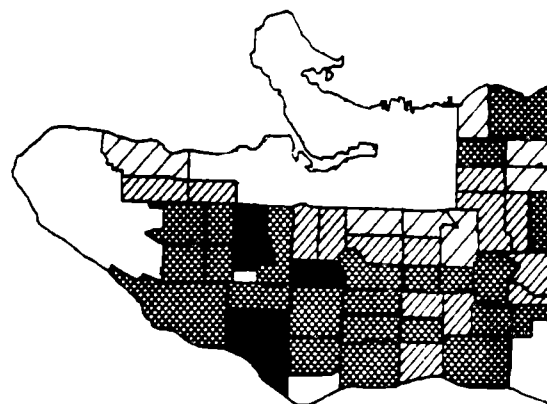
5.1 CHARACTERISTICS OF THE ELDERLY HOMEOWNER IN THE CITY OF VANCOUVER

Scrutiny of the 1981 census indicates that in 1981 over 15.6% of the population of Vancouver was over 65 years. Indeed in certain areas i.e. Kerrisdale, the Downtown Core area, and Mount Pleasant more than 23% of local area residents were over 65, more than double the national average. Not surprisingly, the percentage of homeownership amongst the elderly in Vancouver is equally higher than the national average with one in every five homes being owned by an elderly person. It has recently been speculated that by the year 2000 the elderly could occupy one in three single family homes in the City of Vancouver.

SHARE OF SINGLE FAMILY HOMES OWNED BY THE ELDERLY



1981



2001

City of Vancouver, Quarterly Review, 1985.

Indeed, during the period 1980-1984, there was more than an 11% increase in the number of elderly homeowners in the City of Vancouver, compared to an overall 3% decline in all age groups owning property in the City of Vancouver.²

TABLE 5.1
HOME OWNERSHIP CHARACTERISTICS: 1980-1984
CITY OF VANCOUVER

	<u>1980</u>	<u>1984</u>
Total Homeowner Grant Recipients	76,110	75,856 (3% decline)
Elderly (+65 years) Grant Recipients	20,229	22,204 (11.3% increase)

Source: MacLaren Plansearch, 1985³

A close review of 1981 census data describing characteristics of private households by tenure, type of household, sex and age for the City of Vancouver indicate that approximately 39% of all private households over the age of 65 years are made up of single women.

A conservative estimate of potential can be made based on two assumptions. These are:

- i) GVRD elderly population growth projects 1981-1985;
- ii) City of Vancouver statistics indicating approximately 50% of the elderly rent and 50% own their home.

Of the more than 15800 elderly homeowners households, we can speculate that approximately one half (7000+) are made up of single elderly women who own their own home. However, it must be stated here that these figures illustrate a maximum potential market and only speculative guesses can be made on how many of the elderly homeowners could utilize the services of the Vancouver Homesharers Society. To date only 2% of elderly households in the City of Vancouver, have participated in the service.

While much of the literature on elderly housing issues advocate independent living, there exists serious concerns over the maintenance of elderly people in an appropriate accommodation.

"Elderly homeowners share some characteristics which, in theory, might encourage them to move from larger to smaller housing:

- Their houses are often larger than required or desired for a one-or two-person household.
- The aging process eventually creates some physical limitations which increase the difficulty of maintaining a house and garden.
- Aging increases the likelihood of illness or death of a spouse which may result in the surviving partner seeking alternate housing.
- Most elderly homeowners own their home outright, a considerable asset should they choose to sell.

Those who prefer to remain in their family home obviously have the option of doing so. Despite some physical and financial difficulties one-third of elderly homeowners say they will stay in their single-family homes even if suitable alternatives are available. But several studies have found that as many as half of today's elderly homeowners would consider moving if they could find the type of home they want, at a price they could afford, and in the location of their choice".

City of Vancouver, Quarterly Review October, 1985⁴

Therefore, the potential maximum market for homesharing in Vancouver is likely to be in the order of 5200+ households or 33% of elderly households, who prefer to reside in their home irrespective of alternate living options.

Despite the complexity of estimating the potential for homesharing in the City of Vancouver, there is always a need for affordable housing in the City of Vancouver for all age groups. Thus, it can be assumed that there is a continuing number of homeseekers willing to rent or homeshare with homeowners. Of interest here is that it has been noted earlier that the Vancouver Homesharers Society generally experiences a shortage of suitable homeowners rather than homeseekers.

In summary, approximately one third of elderly households in the City of Vancouver can be identified as a potential market for homesharing (notwithstanding the appropriateness of the housing stock). A considerable proportion of these households will be occupied by elderly single women.

5 - NOTES

¹Personal Communication with Co-ordinator, Vancouver Homesharers Society.

²McAttee, A. et al "Elderly Homeowners and Family Housing" Quarterly Review, City of Vancouver, 1985, p.6.

³B.C. Home Assessment Review, MacLaren Plansearch, 1985.

⁴op cit 2, p.8.

6. THE IMPACT OF HOMESHARING ON SUBSIDIZED HOUSING, INSTITUTIONAL CARE AND SUPPORT SERVICES

Great care must be taken in the assessment of the impact of homesharing on housing, health and support services. Length of match, prior health care of the elderly person and services provided by the homesharer are some of the factors that must be taken into consideration. Due to the diversity of issues raised in the general matching characteristics illustrated in Figure 4.10 a discussion of the impacts on subsidized housing, institutional care and support services is described below.

6.1 THE IMPACT OF HOMESHARING ON SUBSIDIZED HOUSING

It is important to ask, from the outset, what form of subsidized housing could be impacted by homesharing? In the case of the elderly homeowner, for example, has the homesharing match enabled the individual to remain independently living at home and thus prevented the need for alternate care by alternative housing? On the other hand, has the homeseeker found inexpensive rental/accommodation thus alleviating some of the need for affordable housing.

Over a period of two and a half years twenty-six matches were still in existence at the end of December, 1985. These matches can be broken down into four groups:-

1. Matches that have lasted a minimum of one year;
2. Matches that have lasted a minimum of three months;
3. Matches that have terminated, but rematched during the year;
4. Matches that have lasted less than three months to date.

In the first group, as of December, 1985 only six matches had lasted more than one year. In each case little rent was exchanged

for service. Furthermore, the elderly homeowners all generally expressed a desire to stay in their own home. In four of the six matches, the homeseekers were working. However, we cannot assume that homesharing offered the homeseeker their only alternative to subsidized housing. Neither can it be assumed in the case of the elderly homeowner that they would have requested subsidized housing or institutional care if no homesharing match had occurred. Likewise for the homeseekers, while the match provides them from inexpensive housing, it would be speculation to assume that in the absence of homesharing the homeseeker would have requested or searched out subsidized housing.

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However, due to the longevity of the six matches and the obvious shelter cost savings of the homeseeker combined with the ability of the elderly homesharer to retain independent living, it can be argued in part, that these six matches may have reduced some of the need for subsidized housing for some of the twelve individuals involved.

In the case of the second group, where matches have lasted a minimum of three months, it is noted that during the same period from the inception of Vancouver Homesharers Society to December, 1985 a further 45 matches had lasted more than three months (excluding the matches in excess of one year). The Consultants have not considered the impact of matches that lasted less than three months because the period of shared time was judged to be too short to constitute a significant change in lifestyle or living accommodation. Equally important, no attempt is made to estimate accommodation cost savings associated with a homesharing arrangement less than 3 months because the diversity of income and equity of both the individual homeowner and homeseeker dramatically influences their ability to pay and their eligibility for subsidized housing. Indeed the majority of elderly homesharers are owner-occupiers, while approximately 60% of the homeseekers are employed, others being made up of students, retired and unemployed people etc.

than six months. Thus, the short duration of most matches as described in Section 4 once again makes it difficult to do more than speculate on the long term impact of homesharing on subsidized housing.

For the brief period of time that matches have on average survived (in 1985 an average of three months), it is not appropriate to translate the few months of matching as having any substantive impact on subsidized housing.

This is even more apparent in the third group, where eight matches have terminated, yet some partners from each have rematched with other ex-homesharers or new clients. Once again, these matches have typically lasted between three and five months.

Lastly, matches that have terminated before three months are not possible to measure at all, as stated earlier. For each individual involved, it can be argued that the brevity of the arrangement, at best created only a temporary change of circumstances for both parties.

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In summary, it is reasonable to assume that over two and a half years the Vancouver Homesharers Society has only marginally impacted the demand for subsidized housing in relation to matches lasting more than a year. For matches lasting less than that, typically three to six months, the consultants judge the period of matching to fluctuate too much to draw any definitive conclusions as to the long term impacts on the demand for subsidized housing. It is important to note that the phenomenon of the short match (evident in 1985) may be indicative of the characteristics of the homesharing client, in particular the elderly person. Often a request for homesharing by an elderly person may be initiated by their increasing awareness, for additional support, assistance and companionship or their inability to cope with a large home. It may be evident that in the utilization of homesharing services, is a signalling of the elderly individuals' growing recognition of

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the need for more support services and/or need for more appropriate housing. An important observation here is that the need for alternative housing cannot necessarily be translated as a need for subsidized housing as many of the Vancouver Homesharers Society clientele own homes (with substantial equity.) However, it does identify a lack of housing choices facing the elderly homeowner. On one or two occasions in 1985, elderly homesharers have terminated matches, sold their family home and moved into apartments. Generally speaking homesharing enables the elderly homeowner to maintain living in their home. However, it cannot be subsumed that their alternative living arrangement would be subsidized housing. *change*

6.2 THE IMPACT OF HOMESHARING ON INSTITUTIONAL CARE AND SUPPORT SERVICES

For the purposes of this study, the assessment of homesharing on institutional care revolved around two categories of homesharers:

- i) all matches that had lasted a minimum of three months but had subsequently terminated, and
- ii) matches that still in existence.

Each client name was forwarded to the Ministry of Health so that health care staff could review health records to ascertain three points: the long term care classification of the individual; the level of care/support services being received by the individuals; the change in care being received before, during and after the match.

A number of interesting details emerged from a review of the institutional care characteristics of homesharing clients. Firstly, over 50% of short term matches involved people not known to the Long Term Care program in the Ministry of Health. This indicates that homesharing is appealing to elderly people who have, to date, not required additional health services. Of those with recorded health data and a regular health assessment history, 10% had a fluctuating record of health support needs before,

during and after the match. However, twenty percent indicated a 25% increase in home care services in excess of the level of health care being received prior to homesharing. Twenty-five percent were assessed by health care workers as requiring no homecare or support services and the balance, some 20 percent, showed no change in services before, during or after the match. Those matches that terminated because the elderly person entered an institution generally resulted in the elderly person's death shortly thereafter. For short term matches, therefore, the only marginal impact observed is that health care services are slightly increased. However, due to the fluctuating histories of many of the homesharing clients it would not be reasonable to assign the increase directly to homesharing. The increase in institutional health care services may more closely describe the varying needs of the individual who sometimes homeshares, sometimes acquire additional homecare services, or sometimes enters hospital.

The impact of longer term matches does indicate a slight reduction in services for four of the six matches lasting more than a year. Once again the decrease for each individual is different, but it is evident that some homecare services are reduced which would once again indicate that for some of the people in the six matches (who may have become eligible and may have been offered a vacancy in an Intermediate Care Home for the Aged), institutionalization may have been avoided.

Involvement in the Vancouver Homesharers Society, the Elders Network and the recent senior services has markedly increased the quality of life for elderly homesharers. There is no doubt that the service truly enriches the living arrangements of most of its clients. Those that have homeshared the longest describe great satisfaction and pleasure with homesharing.

It is evident from the discussion of the impact on subsidized housing and institutional care and supports, that the calculation

of the quantitative impacts of Vancouver Homesharers Society (VHS) are problematic. However, there is a definite picture of improved and increased quality of living and ability to cope by most elderly homesharing clients who have shared for longer than six months. Any attempt to link direct housing and health cost savings to homesharing in general (outside of individual cases of clients who have shared for a long time) is fraught with difficulties.

To a limited degree, homesharing does encourage a better utilization of housing stock; it does improve the quality of life for most of its elderly clients; and it does have some positive and negative impacts on housing and health services.

Undoubtedly VHS assists the elderly to remain in their own home. To date, the number of elderly has been relatively small (± 120 matches half of which involve one elderly person). The home may no longer be appropriate, but the service recognizes the personal needs and preferences of some elderly individuals who do not want to move away from a house or neighbourhood they have become accustomed to.

7. THE ROLE OF FUNDING HOMESHARING

Homesharing in North America has emerged as a "grass roots" service assisting elderly homeowners to find companionship, security and support by sharing a home with another person. Due to its informal origins it has been difficult for the Service of Homesharing to move into an institutional (and therefore financially secure) setting.

Many of the agencies in Canada have worked from an ad hoc financial position to become adjunct social services under the broad umbrella of government community support services offered at a civic or regional level.

7.1 FUNDING ARRANGEMENTS OF KEY HOMESHARING AGENCIES ACROSS CANADA

The majority of Homesharing agencies in existence in Canada were initially funded by seed money under the New Horizons Program. The limitations of the Health and Welfare Program are such that funding continues only for two consecutive years. Thus, many of the agencies have spent an intermediary period subsequent to the New Horizons grant, searching for alternative long term funding.

In Ontario, as illustrated in Figure 5.1 most of the agencies have managed to establish formal joint funding with civic, regional and provincial cost-sharing partners. Likewise in Nova Scotia, homesharing has been amalgamated into the broader spectrum of community services and receives funding on a similar basis to other seniors programs.

Along with the formal funding comes a closer liaison with other community services and resources. The Vancouver Homesharers Society is one of the few longstanding agencies to remain informally funded at a regional or provincial level. Since its inception Vancouver Homesharers Society has received a civic grant, however Figure 5.1 further illustrates that the degree of

LOCATION	Vancouver B.C.	White Rock B.C.	Winnipeg Man.	Toronto Ont.	Ottawa Carlton Ont.	Niagara Ont.	Dartmouth N.S.
FUNDING SOURCES							
Health & Welfare (New Horizons)	●	●					
Canada Works Program	●						
Employment Canada	●						
City	●		●	●	●	●	●
CMHC	●						
Regional District				●	●	●	
Province	●			●	●	●	●
Charitable Donations	●						
CLIENTELE							
Registered Clients (Active)	100		20		200	60	90
Active Matches	25		10		40	20	26
STAFFING (FULL TIME)							
Counselling	1			1	1	1/2	1
Secretarial Support	1				1		
ANNUAL BUDGET (\$1000's)	90	20	-	30	30	15	30

Figure 7.1

Comparison of Homesharing Agencies in Canada

formal funding attributed to the Ontario agencies is substantially lower than that achieved by the Vancouver Homesharers. This is partly deceptive as support secretarial services, telephone and office accommodation are provided at no direct cost to the homesharing service. Thus budget allocations are indicative of staff personnel costs only.

In many cases the Homesharing service is therefore operated by one social or community health worker alone or as part of a broader work load. While formal funding is still bid for on an annual basis, the management and strategy of the service is set within the context of a community-wide service delivery.

7.2

FUNDING ARRANGEMENTS OF THE VANCOUVER HOMESHARERS SOCIETY

Table 7.1 illustrates well the patchwork of funding acquired by the Vancouver Homesharers Society. The diversity of funding sources is due to the fact that no one agency or group of governments has been prepared to fund the service on a regular basis. Thus staff time has been researching, applying and soliciting operating funds. However, the acquisition of funds has, by all accounts been remarkably successful. The VHS funds to date are on average three times higher than funds received by any other homesharing agency. The funds, though, have been tied to specific work or employment tasks. Several Canada Employment grants have trained staff for computers and accounting, others have enabled staff to develop a community awareness program about homesharing in two federal city ridings.

It is creditable that the VHS has survived to date given its financial uncertainty. However, the diversity of funding agencies and the specific requirements attached to different funding sources has meant that the service has had responsibilities to a number of different agencies.

TABLE 7.1

FUNDING SOURCES OF THE VANCOUVER HOMESHARERS SOCIETY

<u>Year</u>	<u>Source</u>	<u>Contribution \$</u>
1983	New Horizons, Health & Welfare Canada	\$ 35,600.00
	City of Vancouver	12,400.00
	United Way	2,000.00
	Kiwanis	500.00
	Vancouver Foundation	1,000.00
	Fees and Donations	<u>1,000.00</u>
	1983 Funding:	<u><u>\$ 52,400.00</u></u>
1984	New Horizons, Health & Welfare Canada	\$ 24,975.00
	City of Vancouver	12,400.00
	Seniors Lottery	13,700.00
	Kiwanis	1,000.00
	Employment Canada	6,000.00
	Fees and Donations	<u>1,500.00</u>
	1984 Funding:	<u><u>\$ 59,575.00</u></u>
1985	Canada Mortgage & Housing	\$ 14,000.00
	City of Vancouver	12,400.00
	B.C. Ministry of Health	30,000.00
	Employment Canada	30,000.00
	Fees and Donations	<u>5,000.00</u>
	1985 Funding:	<u><u>\$ 91,500.00</u></u>
TOTAL FUNDING TO DATE		<u><u>\$203,475.00</u></u>
(all figures rounded)		

In summary, the multiplicity of funding has been both an advantage and a constraint to the delivery of homesharing services. VHS has raised a significant amount of money, but received it sporadically. Coincidentally it has also yielded fewer matches in its most "income-rich" year. The evaluation funded by CMHC is the first opportunity staff, Board members and housing researchers have been able to review the impact of homesharing and to assess operational and counselling procedures.

8. EVALUATION OF VANCOUVER HOMESHARERS SOCIETY

The evaluation of Vancouver Homesharers provides the Society and government agencies with a report upon which to assess, not only the impact of the service, but ways in which current practices and policies can be refined and amended. Many of the issues discussed in earlier sections describe a housing agency that has established itself as one of the support services in a range of services for seniors in the City of Vancouver. The synthesis of issues and concerns associated with the existing service reviews issue prior to discussed description of recommendations.

Four areas of concern have been identified throughout the study. These included:

- i) the role of post-counselling services;
- ii) the role of client screening;
- iii) the diversity of clientele;
- iv) the impact of informal funding.

Throughout the year long evaluation and subsequent to the completion of the study, the Vancouver Homesharers Society have amended the scope of their services. These refinements have impacted the four principle issues facing delivery of homesharing in Vancouver.

8.1

POST-COUNSELLING SERVICES

Prior to its evaluation study, as described earlier, Vancouver Homesharers Society staff did little monitoring. However, over the latter months of the study and in discussions with staff members, the role of continuous monitoring and the structuring of post-counselling procedures has been put in place. Staff also initiated for the first time in December, 1985 a Homesharers Christmas Party where former clients and existing could meet each other and socialize with staff on an informal basis.

In general, other procedures in Vancouver Homesharing services have been refined throughout the study. Telephone records and referral sources are now well-documented and community awareness procedures such as radio advertising, newspaper articles and advertisements supplement staff presentations to seniors groups throughout the City.

8.2 CLIENT SCREENING

It has been evident throughout the duration of the service that client screening has become more comprehensive. The consequence of this is that more suitable people are introduced and placed for homesharing matches, however, the overall total number of suitable people is less than before due to the more rigorous screening procedures. Vancouver Homesharers Society staff feel they are well established and known by a broad range of health, community and housing agencies. Indeed, referrals come from a wide variety of sources. However, staff have noted that their screening procedures are now more careful and cautious than early on in the study or in the first years of service. Thus staff are less concerned with the quantity of matches than the quality of matches.

8.3 DIVERSITY OF HOMESHARING CLIENTS

Despite the limited number of men served by the homesharing service, a majority of elderly women will always be prime candidates for homesharing because of the demographic characteristics of the aging population in Canada. Forty percent of all women in the City of Vancouver are widows by the age of 65 years. Ten years later at 75, (an average age for homesharing) the elderly woman is often seeking companionship and security. Therefore the diversity of the Vancouver Homesharers Society client may always be limited. Unlike homesharing elsewhere in Canada, the service in Vancouver does not serve, nor attract many single parent families. Though one current older client has a young child - the specific mandate of Vancouver Homesharers Society is to serve one elderly client at

each match. Indeed, Vancouver Homesharers demonstrates the most intergenerational of all Homesharing agencies across Canada. Furthermore, it has been successful in appealing to elderly homeowners in a way other agencies have appealed to elderly renters.

Because elderly women make up a significant portion of the population 65 years and over, homesharing involving elderly clients will cater largely to their needs.

8.4 IMPACT OF INFORMAL FUNDING

It has been noted in Section 7 how the informality of funding has been a benefit and constraint to Vancouver Homesharers. A significant amount of money over 2½ years has been raised, though the society has received it in a sporadic way. To date only the City of Vancouver has maintained its funding from the earliest days of the service. Other government and private agencies have funded separate amounts for specific reasons.

Overall, the Vancouver Homesharers Society provides a city wide service of homesharing to both a broad spectrum of Vancouver's population as well as elderly homeowners. Homesharing in Vancouver is a service that greatly assists a small portion of elderly homeowners. Intergenerational matching generally occurs, though on occasion a single parent family has also been matched. Very few young homeowners take in elderly homeseekers. Indeed, a "match" has occurred where neither party shares accommodation, yet all support help e.g companionship, light work, shopping occurred. The gradual shift of the service from an "Agency-Assisted Model" at the outset of the study to an "Agency Counselling Model" in the final months of the study describe staff efforts to improve the quality of service and the longevity of the match. It may be speculated that given these procedural changes, matches formed in late 1985/86 may be fewer but may last longer. However, while it

is not the role of this evaluation to debate the cost-effectiveness of the service, the numbers of people benefitting from the service over a reasonable period of time, for example, over a six month period, is smaller in the order of 34 couples or 64 people.

Finally, it is difficult to assess how much the Vancouver Homesharers Service will grow. There are indeed a large number of elderly households in the City of Vancouver. Of the more than 15,800 elderly households, 50% typically rent and 50% own their home. About one third of all elderly households prefer to stay where they are, according to Statistics Canada. In principle, more than 2600 elderly homeowners could benefit from the service. However, homesharing does not appeal to all the elderly, but provides one alternative living arrangement for the some elderly households in the City of Vancouver.

The Vancouver Homesharers Society is more than a housing service per se, as the role of the service changes from a facilitator of matches to a broader support network providing post-match counselling and monitoring. It can be argued that Homesharing assists maintaining the elderly in their own home. However, the issue of the appropriateness of existing housing stock in which the elderly find themselves and the availability of other suitable accommodation in neighbourhoods of their choice raises the broader problem of the overall lack of housing choices for the elderly in Vancouver generally.

9. RECOMMENDATIONS

The following recommendations are presented in point form with a discussion following each item. The recommendations are listed in order of priority. Many of the operational and management recommendations have already been implemented by Vancouver Homesharers Society staff as discussions with the consultants, the Chairman and others have assisted in broadening the scope of services.

9.1 GOVERNMENT AGENCIES SHOULD REVIEW THE EFFICACY OF
THE VANCOUVER HOMESHARERS SERVICE AND PROVIDE FORMAL AND
SECURE FUNDING IF THEY FEEL THE SERVICE SHOULD BE CONTINUED

The Vancouver Homesharers has been in operation for over two and a half years. Sporadic and patchy funding has inhibited medium and long range planning of the homesharing services. Civic, regional and provincial agencies should review the service so that a longer term commitment can be made if the service is viewed as an important and cost effective contribution to senior services in the City of Vancouver.

9.2 VANCOUVER HOMESHARERS SHOULD DEVELOP AND MAINTAIN COUNSELLING
AND SUPPORT SERVICES TO ITS CLIENTELE SUBSEQUENT TO MATCHING

At the latter end of the study, Vancouver Homesharers Society staff were instituting changes to the monitoring and post counselling procedures of the service. Regular client contact was established and referrals, telephone communications and client counselling now all form part of the service program. A strong link has been identified between the degree of post-match counselling and the length of the match in other agencies discussed earlier. It remains to be seen if the matches in 1986 remain as short as in 1985 or whether post counselling procedures improve the average duration of matches.

9.3 VANCOUVER HOMESHARERS SHOULD CONTINUE INTENSIVE DISSEMINATION
OF INFORMATION ABOUT THE NATURE OF ITS SERVICES

Following recent radio, television and information distributions by Vancouver Homesharers Society staff, the consultants recommend a continuing program of community awareness concerning the Vancouver Homesharers Society program in an effort to increase service delivery to more clients.

9.4 VANCOUVER HOMESHARERS SHOULD CONSIDER RELOCATING ITS
SERVICES INTO THE COMMUNITY SERVICE STRUCTURES OPERATED BY,
FOR EXAMPLE, THE CITY OF VANCOUVER, OR THE LONG TERM
HEALTH PROGRAM WITH THE MINISTRY OF HEALTH

Due to the limited number of elderly clients served by Vancouver Homesharers Society should consider amalgamating its services under the broad umbrella of other community services funded for the elderly (similar to homesharing agencies in Ontario and Nova Scotia). This may eliminate the funding crises and reduce the pressures on the agency to demonstrate "cost-effectiveness" in an effort to substantiate funding. The most important contribution of the Vancouver Homesharers Society is the qualitative aspects and improvements of the daily lives of the clients it serves. Other homesharing agencies in Ottawa, Carlton, Ontario and Dartmouth, Nova Scotia have succeeded in transferring services from a non-profit status to an adjunct government community support with no loss of service quality to prospective homesharers.

APPENDIX ONE: HOMESHARING FILE DATA



Homeseeker Interview

Name _____
Address _____
Telephone: work _____ home _____

Date _____
Required Date _____
District Preferred _____
Mother Tongue _____
Age _____
Sex _____

Accommodation: How long would you like the Homesharing arrangement to last?

Who do you prefer to share with?

single male

single female

male/female couple

single parent with child

other

no preference

How many rooms do you require?

Do you require furnished accommodation? no partially fully

Do you require storage space? (in addition to closet space)

Do you require off-street parking?

Do you have any special accommodation requirements? (ie. no stairs)

Financial Guidelines

For our purposes a broad financial guideline is that one hour of service per day is worth free room and two hours of service per day may be equated with the value of free room and food. The rate we use is \$5.50 per hour.

Using this guideline what is your maximum monthly financial contribution to Homesharing?

With food _____ Without food _____

Homesharing: Why do you want to Homeshare?

companionship

security

sharing costs

other

Do you wish to perform services in exchange for reduced living costs?

If so, in what areas?

cooking

housework

shopping

driving

going for walks

other

Personal:

How would you describe your lifestyle? active routine quiet

Do you have any food restrictions?

Must you deal with any constraints (ie. a health condition) in daily living? (specify)

Are you neat?

Are you easy going?

Are you introverted/extroverted?

What are your best qualities?

What don't you like about yourself?

Do you come from a close family?

Do you have close friends in the area?

Are you "romantically involved"?

What is your highest level of education?

What is your occupation?

Annual salary: less than \$10000 \$10000-20000 over \$20000

Are you involved in clubs, organizations, volunteer work, etc.?

What hobbies/activities do you enjoy?

Are you political/religious? (specify if important)

What are your main interests in life?

How do you spend your leisure time?

watching TV hrs/day

reading

visiting out

entertaining

sports

working

other

What sort of person would you find it difficult to live with?

Do you entertain overnight guests?

- Declaration:
1. The preceeding information is true to the best of my knowledge.
 2. I agree that Vancouver Homesharers Society is not liable for the outcome of the Homesharing match which arises from the use of the services of the said Vancouver Homesharers Society.
 3. I have been advised by the Vancouver Homesharers Society to seek independent legal and accounting advice with respect to any Homesharing agreement into which I may enter.
 4. I have been advised by Vancouver Homesharers Society to enter into a written agreement with any individual with whom I am going to share residential premises, and the said Vancouver Homesharers Society has provided me with a suggested form of Homesharing Agreement.

Dated at Vancouver, this _____ day of _____, 198 .

SIGNED SEALED AND DELIVERED
IN THE PRESENCE OF

Signature of Applicant

References: 1. (doctor) _____

2. (employer) _____

3. _____

4. _____

Next of kin: _____

Reference Checks:

1. _____

2. _____

3. _____

4. _____

Interviewer

staff/volunteer
(circle)

POST-INTERVIEW EVALUATION

Traits and Personality (outgoing, fearful, pleasant, assertive, etc.)

Appearance:

Decision Making Ability:

Communications Skills:

"Off-the-Cuff" Impressions and Suitability As a Sharer:

Interviewer

staff/volunteer (circle)



VANCOUVER HOMESHARERS

Homeowner Interview

Name _____
Address _____
Telephone: work _____ home _____

Date _____
Required Date _____
District _____
Mother Tongue _____
Age _____
Sex _____

Preferred Homesharer: Age _____

Sex M F Flexible _____

Details of Housing:	Type of Home
Area of Home	single family house
Dimensions of Property	single family house with suite
Age of Home	duplex
Number of Floors	townhouse
Number of Bedrooms	condominium - highrise/lowrise
Number of Bathrooms	apartment - highrise/lowrise
	other

Details of Sharing:

Number of Rooms for Private Use of Sharer _____
On what floor are these rooms? below grade 1 2 3 4 5 _____
Are these rooms furnished? no partially fully _____
Bathroom shared private _____
Kitchen shared private _____
Is there storage space in addition to closets? _____
Laundry Facilities yes no _____
Off-Street Parking yes no _____
Distance to Bus _____

Homesharing: Why do you want to Homeshare? companionship _____
assistance _____ security _____
other _____ sharing costs _____

If you want the Homesharer to provide assistance, in what way?

driving	cooking
going for walks	housework
other	shopping

al:

Do you follow a daily routine?

Do you require a special diet?

Must you deal with any constraints in daily living? (specify)

Are you neat?

Are you easy going?

Are you introverted/extroverted?

What are your best qualities?

What don't you like about yourself?

Did you come from a close family?

Do you have close friends? How many?

What is your highest level of education?

What is/was your job or profession?

Are you involved in clubs, organizations, volunteer work, etc.?

What hobbies/activities do you enjoy? (ie. sewing, lawn bowling, etc.)

Are you political/religious? (specify if important)

What are your main interests in life?

How do spend your leisure time?

<u>watching TV</u>	<u>hrs/day</u>
<u>reading</u>	<u>hrs/day</u>
<u>visiting out</u>	<u>hrs/day</u>
<u>entertaining</u>	<u>hrs/day</u>
<u>walking</u>	<u>hrs/day</u>
<u>working</u>	<u>hrs/day</u>
<u>other</u>	<u>hrs/day</u>

What sort of person would you find it difficult to live with?

What are your feelings about the Homesharer entertaining overnight guests?

What is the minimum monthly contribution you would expect from a Homesharer? (assume: 1 hr services/day = room rent, 2 hrs services/day = free room and board)

rent only

utilities only

shared food costs

- Declaration:
1. The preceeding information is true to the best of my knowledge.
 2. I agree that Vancouver Homesharers Society is not liable for the outcome of the Homesharing match which arises from the use of the services of the said Vancouver Homesharers Society.
 3. I have been advised by the Vancouver Homesharers Society to seek independent legal and accounting advice with respect to any Homesharing agreement into which I may enter.
 4. I have been advised by Vancouver Homesharers Society to enter into a written agreement with any individual with whom I am going to share residential premises, and the said Vancouver Homesharers Society has provided me with a suggested form of Homesharing Agreement.

Dated at Vancouver, this _____ day of _____, 198 .

SIGNED SEALED AND DELIVERED
IN THE PRESENCE OF

Signature of Applicant

References: 1. (doctor)

2. (employer)

3.

4.

Reference Checks:

1. _____

2. _____

3. _____

4. _____

Interviewer

staff/volunteer
(circle)

POST-INTERVIEW EVALUATION

Traits and Personality (outgoing, fearful, pleasant, assertive, etc.)

Appearance:

Decision Making Ability:

Communications Skills:

"Off-the-Cuff" Impressions and Suitability As a Sharer:

Interviewer

staff/volunteer (circle)



COMMON ISSUES FOR HOUSING SHARING CLIENTS

- a. Do you smoke? yes no
- b. If one roommate is a smoker, will it bother the other person?
- a. How much is the rent?
- b. Does it include utilities?
- a. Should you each have separate phones?
- b. (We suggest having separate phones.)
- a. If the person moving in has furniture, can they bring some of their own furniture, especially for own bedroom?
- b. (We recommend storing furniture for 3-6 months to insure that the patch is secure.)

Is there shopping close by?

How far is bus transportation from house/apartment?

- a. Do sharers want to socialize together?
- b. How often and what types of activities?

Discuss your interests and hobbies.

Discuss how much company you generally have.

- a. Discuss whether each person has overnight company and how often.
- b. If yes, explore if it's comfortable for the other person.
- a. What is each person's basic daily schedule--what time do you get up each morning, go to sleep, etc.
- b. Explore the compatibility of schedules to see if there are any areas of conflict.
- c. If there is only one bathroom, discuss shower schedules.
- a. What each person's desired level of cleanliness is--washing dishes immediately, everything in its place, etc.
- b. Is it compatible?
- a. Do you clean house together or have separate tasks?
- b. How often?
- c. Do you want to make a chart of duty responsibilities?

(Continued)

Do you want to shop together?

- a. Do you want to buy some foods together or totally separately?
- b. Discuss storage of food in refrigerator or pantry/cabinets.

Do you want to cook together?

Do you want to eat together?

Never, sometimes, often. Which meals?

Do you like the temperature of the house to be cool, warm, hot?

- a. If one person becomes ill, what is expected of the other roommate?
- b. Will family/friends help them when they are ill?
- c. We suggest posted emergency information for easy access.

If living together doesn't work out, how much fair notice will you give each other?

We suggest 1-2 months.

HOMESHARING AGREEMENT

PARTIES

The parties to this agreement are _____,
thereafter referred to as the HOMEOWNER
and _____,
thereafter referred to as the HOMESHARER.

IN CONSIDERATION OF THE MUTUAL PROMISES HEREIN CONTAINED THE
PARTIES AGREE AS FOLLOWS:

1. PROPERTY:

- (a) Homeowner shares the use of the following property with
Homesharer for the term of this agreement-

(i) Premises located at _____

(ii) All furniture, goods and chattels at (address)

are the possessions and property of the Homeowner

(name) _____

with the exception of items on the inventory list
supplied by the Homesharer.

- (b) The following areas of the house or items of property
are not to be shared or shared only as specified

- (c) Other restrictions (i.e. pets, smoking, alcohol con-
sumption, guests, noise after 11 p.m. etc.)

2. TERM:

This agreement shall run from month to month, beginning on

3. SHARING OF COSTS OF RUNNING THE HOME:

On a monthly basis, \$ shall be due and payable by the Homesharer on the first of each month, representing the Homesharer's share of the cost of running the home.

It is understood that the Homesharer will be responsible, on appropriate periodic basis, for the following activities which are commensurate with the good and orderly running of the home

It is further understood that the Homeowner will be responsible on an appropriate periodic basis, for the following activities which are also commensurate with the good and orderly running of the home

In addition, the following utility costs shall be paid by the party as indicated below

	HOMEOWNER	HOMESHARER
Electricity	_____	_____
Gas or fuel oil	_____	_____
Telephone	_____	_____
Other	_____	_____

4. HOMESHARER'S DUTY TO MAINTAIN PREMISES:

Homesharer shall keep the dwelling unit in a clean and sanitary condition. Homesharer shall be liable for any damage to the dwelling unit (other than normal wear and tear) which is caused by acts or neglect of Homesharer. Homesharer shall also be liable for any damage to the dwelling unit which he or she permits to be caused by any member of his or her family, invitee, licensee, or any person acting under his or her control.

The responsibility for major repairs to the premises due to the normal wear and tear shall be the responsibility of the Homeowner except as hereinafter provided

5. ALTERATIONS

No substantial alteration, addition or improvement shall be made by the Homesharer in or to the dwelling unit without the prior consent of the Homeowner in writing.

6. NOISE

Both parties agree to refrain from excessive noise or any other activity which disturbs peace and quiet.

7. NOTICE OF TERMINATION

(a) Homesharer may terminate this agreement, without cause, by giving Homeowner written notice at least 30 days before the end of the term hereof.

(b) Homeowner may terminate this agreement, without cause, by giving Homesharer written notice at least 30 days before the end of the term hereof.

8. DISABILITY TERMINATION

If either party becomes substantially disabled, this agreement will terminate on 30 days written notice, as provided for in 7 (a) and (b) and a new agreement may be entered into if both parties agree.

WHEREFOR WE, the undersigned, do hereby execute and agree to this
HOMESHARING AGREEMENT
HOMEOWNER HOMESHARER

DATE _____

DATE _____

Dear Homesharers:

Below we have set out a summary of the tax effects of entering into a homesharing arrangement. This summary is based on the homesharing arrangement as envisaged in the standard Homesharing Agreement, a copy of which is attached.

To avoid ambiguity, in this summary, the person providing the home is called the "Homeowner" and the person coming in to share this accommodation is called the "Homesharer".

1. Tax position of the Homesharer-

There is no tax effect on the Homesharer. The position is the same as if the Homesharer were living with a relative or friend on a shared cost basis. The Homesharer would not be regarded as an employee of the Homeowner in carrying out certain activities around the home.

2. Tax position of the Homeowner-

The Vancouver Homesharers are not in the business of a rental agency. Our Homesharing arrangements must be on a shared cost basis, not provide an opportunity for the Homeowner to enter into the Homesharing arrangement for a profit motive. This is the position set out in the attached Standard Homesharing Agreement.

On this basis, the Homeowner will be reimbursed monthly for the Homesharer's proportion, as agreed by both parties, of the cost of running and maintaining the home. This amount must therefore be reasonable and well below the normal market value of rental payments that would have been set for the type of accommodation available to the Homesharer.

If this is adhered to, there is no income tax effect to the Homeowner and no rental income need be declared on his or her annual personal tax return.

One danger that must be protected against is that, by taking in a Homesharer, the Homeowner might be deemed by Revenue Canada to have started using a part of his residence for business purposes, leading to a deemed disposition of part of the residence for tax purposes. This is, of course, not contemplated in the standard Homesharing Agreement.

In order to protect the Homeowner against possible capital gains arising from such a deemed disposition, we have attached a standard "election" that the Homeowner must submit with his next annual income tax return.

Therefore, if the Homeowner follows the above advice, there will be no income

STANDARD SUBSECTION 45(2) ELECTION
TO BE MADE BY THE HOMEOWNER

I, _____ of _____,
Vancouver, B.C., have entered into a homesharing arrangement as of _____.
In accordance with subsection 45(2) of the Income Tax Act, I elect not to have
commenced to use the above-name property for the purpose of gaining or producing
income therefrom, even though it is my understanding that there is no business
use as a result of the homesharing arrangement, since it has the effect of sharing
costs rather than of renting my home. This subsection 45(2) election is therefore
being made for protective purposes only.

Signed: _____

Date: _____

tax effect from entering into the Homesharing Agreement.

We have asked Revenue Canada for their agreement with the above points and this has been given, subject to the homesharing arrangement not in fact constituting the carrying on of a business.

Should you have any questions from Revenue Canada on this matter, therefore, you can refer to this summary to explain your position to them.

Yours sincerely,

THE VANCOUVER HOMESHARERS

APPENDIX TWO: BIBLIOGRAPHY

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